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ROYAL COMMISSION ON THE AGED POOR.

REPORT

OF THE

ROYAL COMMISSION

ON THE

AGED POOR

APPOINTED TO CONSIDER

WHETHER ANY ALTERATIONS IN THE SYSTEM OF POOR LAW RELIEF ARE DESIRABLE, IN THE CASE OF PERSONS WHOSE DESTITUTION IS OCCASIONED BY INCAPACITY FOR WORK RESULTING FROM OLD AGE, OR WHETHER ASSISTANCE COULD OTHERWISE BE AFFORDED IN THOSE CASES.

VOL. I.

Presented to both Houses of Parliament by Command of Her Majesty.
1895.

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COMMISSION.

VICTORIA R.

Victoria, by the Grace of God of the United Kingdom of Great Britain and Ireland Queen, Defender of the Faith.

To Our right trusty and well-beloved Councillor, Henry Austin, Baron Aberdare, Knight Grand Cross of Our Most Honourable Order of the Bath, Chairman; Our Most Dear Son and Councillor, His Royal Highness Albert Edward, Prince of Wales, Knight of Our Most Noble Order of the Garter, Knight of Our Most Ancient and Most Noble Order of the Thistle, Knight of Our Most Illustrious Order of Saint Patrick, Knight Grand Cross of Our Most Honourable Order of the Bath, Knight Grand Commander of Our Most Exalted Order of the Star of India, Knight Grand Cross of Our Most Distinguished Order of Saint Michael and Saint George, Knight Grand Commander of Our Most Eminent Order of the Indian Empire, Field-Marshal of Our Forces, Honorary Admiral of Our Fleet; Our right trusty and well-beloved Ralph Robert Wheeler, Baron Lingen, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Thomas, Baron Brassey, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Councillor, Lyon, Baron Playfair, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Councillor, Joseph Chamberlain; Our right trusty and well-beloved Councillor, Charles Thomson Ritchie; Our trusty and well-beloved Sir Herbert Eustace Maxwell, Baronet; Our trusty and well-beloved Joseph John Henley, Esquire, Companion of Our Most Honourable Order of the Bath; Our trusty and well-beloved Albert Pell, Esquire, Master of Arts; Our trusty and well-beloved William Alexander Hunter, Esquire, Doctor of Laws; Our trusty and well-beloved James Stuart, Esquire, Doctor of Laws; Our trusty and well-beloved Arthur Charles Humphreys-Owen, Esquire, Master of Arts; Our trusty and well-beloved Charles Savile Roundell, Esquire, Master of Arts; Our trusty and well-beloved Charles Stewart Loch, Esquire, Bachelor of Arts; Our trusty and well-beloved Joseph Arch, Esquire; Our trusty and well-beloved Charles Booth, Esquire; Our trusty and well-beloved Henry Broadhurst, Esquire; and Our trusty and well-beloved James John Stockall, Esquire, greeting.

Whereas We have deemed it expedient that a Commission should forthwith issue to consider whether any alterations in the system of Poor Law Relief are desirable, in the case of persons whose destitution is occasioned by incapacity for work, resulting from old age, or whether assistance could otherwise be afforded in those cases.

Now know ye, that We, reposing great trust and confidence in your knowledge and ability, have authorised and appointed, and do by these presents authorise and appoint, you, the said Henry Austin, Baron Aberdare; together with you, the said Albert Edward, Prince of Wales; Ralph Robert Wheeler, Baron Lingen; Thomas, Baron Brassey; Lyon, Baron Playfair; Joseph Chamberlain; Charles Thomson Ritchie; Sir Herbert Eustace Maxwell Joseph John Henley; Albert Pell; William

Alexander Hunter; James Stuart; Arthur Charles Humphreys-Owen; Charles Savile Roundell; Charles Stewart Loch; Joseph Arch; Charles Booth; Henry Broadhurst; and James John Stockall, to be Our Commissioners for the said purpose.

And for the better effecting the purpose of this Our Commission, We do by these presents give and grant unto you, or any five or more of you, full power to call before you such persons as you shall judge likely to afford you any information upon the subject of this Our Commission, and also to call for, have access to, and examine all such books, documents, registers, and records as may afford you the fullest information on the subject, and to inquire of and concerning the premises by all other lawful ways and means whatsoever.

And We do further by these presents authorise and empower you, or any five or more of you, to visit and personally inspect such places in Our United Kingdom as you may deem expedient.

And We do by these presents will and ordain that this Our Commission shall continue in full force and virtue, and that you, Our said Commissioners, or any five or more of you, may from time to time proceed in the execution thereof, and of every matter and thing therein contained, although the same be not continued from time to time by adjournment.

And We do further ordain that you, or any five or more of you, have liberty to report your proceedings under this Our Commission from time to time, if you shall judge it expedient so to do.

And Our further will and pleasure is that you do, with as little delay as possible, report to Us, under your hands and seals, or under the hands and seals of any five or more of you, your opinion upon the questions herein submitted for your consideration.

And for the purpose of aiding you in such matters, We hereby appoint Our trusty and well-beloved Edward Austin Browne, Esquire, Master of Arts, Barrister-at-Law, to be Secretary to this Our Commission.

Given at Our Court at St. James's, the seventh day of January one thousand eight hundred and ninety-three, in the fifty-sixth year of Our Reign.

By Her Majesty's Command,
(Signed) H. H. ASQUITH.

Resolution unanimously passed by the Commission on the 26th February, 1895.

The Commissioners have learned with the deepest sorrow that their Chairman, Lord Aberdare, died yesterday, one day only before the Report was submitted for signature. Lord Aberdare devoted unceasing attention, during the last two years, to the work of the Commission. He drafted the Report, and presided at the deliberations of the Commissioners till December of last year, when illness prevented him from attending the subsequent meetings, although he still continued to take the fullest interest in their proceedings till within a few days of his death. The Commissioners express their deep sense of the ability, urbanity, and impartiality with which Lord Aberdare presided over their deliberations, and of his earnest efforts to conciliate the different opinions necessarily represented in a large Commission.

REPORT.

(*For Synopsis of Report, see p.* iii.)

TO THE QUEEN'S MOST EXCELLENT MAJESTY.

MAY IT PLEASE YOUR MAJESTY,

1. WE, the undersigned Commissioners appointed by Your Majesty to inquire "whether any alterations in the system of Poor Law Relief are desirable, in the case "of persons whose destitution is occasioned by incapacity for work resulting from old "age, or whether assistance could otherwise be afforded in those cases," do humbly submit to Your Majesty the following Report: together with the minutes of evidence and other documents relating to our inquiry.

2. Following the terms of our reference, we have taken evidence relating to the condition and treatment of the aged under the existing Poor Law, and have also examined witnesses as to the means which exist for meeting the needs of the aged independently of the Poor Law system, and in regard to certain schemes for State assistance which have been suggested.

3. In order to ascertain the law and practice as regards the treatment of the aged in connexion with poor law relief, we summoned before us the Secretary and other witnesses with special experience from the Local Government Board. From the Secretary we received a general statement in regard to the policy and progress of poor law administration. The present chief General Inspector, who is also an Assistant Secretary, gave us information drawn from a knowledge of the poor law gained first as District Auditor for Staffordshire and Derbyshire, and then as Inspector for Durham and Northumberland, parts of Cumberland, and the North Riding of Yorkshire. Another Inspector spoke from a long experience acquired at various times in South Wales, Lancashire, Yorkshire, Kent, and Sussex; and he had also made inquires in regard to the administration of poor relief on the Continent. The Inspector for the Metropolis also gave evidence, and supplementary information as to certain special points was given by the Legal Assistant Secretary. We also received evidence from the Chairman or other members of the board of guardians or principal officers of the following Metropolitan unions: Paddington, Whitechapel, St. Pancras, Shoreditch, St. Saviour's, and Poplar; and we examined similar witnesses from unions in some large provincial towns, Birmingham, Manchester, Bristol, Brighton, and Cardiff, and from rural unions in various parts of England and Wales, differing much from one another in the character of their industries and population, and also in the details of their administration. We have also had the advantage of hearing the views in regard to the poor law of many members of the working classes, two of whom were also guardians, and of other persons either largely occupied in work among the poor, or desirous of bringing to our notice opinions held by the working classes as to the existence of cases of real or apparent hardship due to the mode of administration in certain districts. We have thus considered evidence from many different points of view, bearing directly or indirectly upon the administration of relief in most parts of England and Wales. Further, while understanding the scope of our inquiry as regards poor law to be confined to the system in force in England and Wales, we thought it well for purposes of comparison to inform ourselves of the main facts as regards the Scotch Poor Law, which were laid before us by the Secretary of the Scotch Board of Supervision.

Owen. Knollys. Davy. Hedley. Provis. McNeill.

4. As regards the provision apart from the Poor Law which exists or may be suggested for meeting the needs of the aged, we examined the Chief Charity Commissioner as to the extent of endowed charities that are or might be made available for pension purposes, and we received other valuable evidence upon this subject, as well as on the extensive and most useful work performed by organised private charity. We also had before us the Chief Registrar and Actuary of the Friendly Societies' office, and representatives of several friendly societies, who gave us a large body of evidence as

Longley. Brabrook. Sutton.

Stead, Watson, Drummond, &c.

Cardin.

Lang.

to their position and progress, and their relations with the poor law, with special reference to the case of the aged. Much interesting information was also placed before us in regard to building and co-operative societies, and trade union, railway, and other superannuation funds. We further examined two high officers of the Post Office, who informed us fully of the efforts of that department in regard to the statutory provision of annuities, and we received incidentally much evidence throwing light on the general progress made by the poorer classes, and the various agencies for the encouragement of thrift at work in many directions.

Chamberlain, Booth, Blackley, &c.

5. The question of assistance by the State or out of rates for the aged otherwise than through the machinery of the present Poor Law has also been brought before us by various witnesses. The schemes which are so widely known in connexion with the names of Mr. Chamberlain and Mr. Charles Booth, both members of this Commission, have been fully explained to us by their authors, and discussed by witnesses from various points of view. We have had the advantage of hearing Canon Blackley, whose name has been for many years prominent in connexion with his scheme of national insurance, and several other proposals for the assistance from State or rate funds of deserving poor persons when past work have been strongly pressed upon our notice.

A.—PROVISION FOR DESTITUTION IN OLD AGE THROUGH THE POOR LAW.

Davy, 1849–53.

6. While we feel that anything like a detailed account of the history of the English Poor Law would be beyond the scope of our present inquiry, which is only directly concerned with the aged, we think it of much importance, before considering the present conditions of the law and its administration as affecting the aged, to refer briefly to the circumstances under which the present system was established, in pursuance of the recommendations of the Royal Commission of 1832–4. That Commission was appointed in view of the gross abuses and enormous expenditure which had resulted from the methods of administration of the Poor Law system, as based on the Statute 43 Eliz. c. 2, which were general towards the end of the last century and in the early part of the present. After an exhaustive investigation the Commission issued their report early in 1834, and this historical document, to which we shall hereafter have occasion to refer, shows most conclusively the evils attendant on the parochial administration by justices and overseers, and on the practically unrestricted grant to all classes of outdoor relief which at that time prevailed.

Owen, 5–7, 68.

Owen, 69, 72.

Provis, 17,462–5.

7. As the immediate result of that report, the Poor Law Amendment Act of 1834, the foundation of the present law, was passed, and in pursuance of its provisions a central controlling authority, which has now become the Local Government Board, was established. Unions of parishes, with a board of guardians for each union, were constituted for the whole country; each union was provided with its own workhouse, and with an organised body of paid officers; outdoor relief for the able-bodied was either prohibited or strictly regulated; and in 1847 the Central Board issued the consolidated order containing provisions as to matters of poor law administration, including the government of workhouses and the duties of officers, which for the most part are still in operation. Several modifications and additional provisions have since been introduced by the numerous statutes relating to poor law, and by orders of the central department, to some of which we shall have occasion to refer, but, as the evidence shows, while marked administrative improvements have been effected, no fundamental change has been made in the principles of the system up to the present time.

Owen, 27–30.

Hedley, 1152.

8. The repressive provisions which were introduced in 1834 were directed almost entirely against able-bodied pauperism. In 1834 the main body of paupers in this country were healthy able-bodied persons receiving relief in aid of wages, under conditions equally demoralising to the recipient and injurious to the independent labourer, and at an oppressive cost to the ratepayers. Of late years, however, those who receive relief have been mainly either aged and infirm, or sick or otherwise afflicted, or of tender years; even those returned as able-bodied being for the most part sufferers from some temporary disability, or below the ordinary standard of physique, so that, as Mr. Hedley, Inspector for the Metropolis, has told us, "the able-bodied who are "really able-bodied in the sense of being able to do a hard day's work . . . are "not to be found in metropolitan workhouses."

9. But as regards the aged and infirm poor the choice between indoor and outdoor relief has been left entirely to the discretion of the boards of guardians. The Central Board have issued no general regulations either enforcing or prohibiting outdoor relief, and they are specifically precluded by section 15 of the Act of 1834 from interfering as to the nature and amount of relief to be given in individual cases. In their report for the year 1839 the Poor Law Commissioners, in defending the system then introduced from certain attacks which were made on it, drew special attention to the absence of any measure for compelling guardians to offer only indoor relief to the aged. "We do not," they say (p. 32), "require aged and infirm paupers to be relieved only in the workhouse;" and again (p. 37), "it would appear that the Legislature contemplated "the issue of some regulations on our part, or the adoption of some rule on the part "of boards of guardians, requiring [aged and infirm] persons to receive relief only in "the workhouse. We have, however, in very few instances limited the discretion of "the guardians [as] to giving outdoor relief to this class of persons, and it is not "our intention to issue any such rule in reference to this branch of relief." Owen, 70, 73. Knollys, 736.

10. The present position of the law, so far as it bears on the aged and infirm, the policy and recommendations of the central board, the broad lines of administration which are usually followed by guardians in different parts of the country, the rules and practice for dealing with applications for relief and the grant and supervision of outdoor relief, and the improvements which have gradually been made in the provision for those aged persons who are maintained indoors in poor law establishments, have been clearly and fully set before us by Sir Hugh Owen and the other official witnesses, and usefully illustrated as regards various localities by the evidence received by us from other sources. Before proceeding to discuss these matters, we propose to devote some consideration to the statistics of pauperism, especially of old age, and its extent and probable causes so far as the aged are concerned.

(1) STATISTICS OF PAUPERISM AND ITS COST.

(*a.*) Pauperism Generally: Comparative Figures.

11. Sir Hugh Owen has given us in a concise form full and interesting statistics as to the amount of pauperism and the cost of Poor Law relief generally, and also as to the amount of pauperism of persons over the age of 65 years. In his statistics of general pauperism he gives particulars of the numbers of children and of adults, able-bodied and not able-bodied respectively, receiving indoor and outdoor relief on a fixed date, the 1st of July 1892; and he also makes a general comparison of indoor and outdoor pauperism in three selected years since 1849. As will be seen from his evidence, the definition of able-bodied in these returns is somewhat technical, including cases of temporary illness, but even so the great majority of those relieved are returned as not able-bodied. The annual report of the Local Government Board contains a table showing the amount of indoor and outdoor pauperism for each year since 1849, and the proportion that the number of paupers bears to the estimated population in each year. The table shows a marked decline in the numbers receiving outdoor relief, the improvement being shown in a decline of the total number relieved, as well as in its proportion to the whole population. The numbers receiving indoor relief have increased, and have practically kept pace with the growth of the population. The aggregate numbers show a large decrease. Owen, 17–66. 20–31. 32–39.

12. The following table shows the figures for the years 1849, 1852, 1862, 1872, 1882, and 1892:—

Year.	Number of Indoor Poor.	No. per 1,000 of Population.	Number of Outdoor Poor.	No. per 1,000 of Population.	Total.	No. per 1,000 of Population.
1849 - - - -	133,513	7·7	955,146	55·	1,088,659	62·7
1852 - - - -	111,323	6·2	804,352	44·7	915,675	50·9
1862 - - - -	132,236	6·6	784,906	39·	917,142	45·6
1872 - - - -	149,200	6·6	828,000	36·3	977,200	42·9
1882 - - - -	183,374	7·1	604,915	23·2	788,289	30·3
1892 - - - -	186,607	6·4	558,150	19·2	744,757	25·6

13. Owing to the fact that no returns are available showing, for the same dates, the amount of old age pauperism, we feel that no correct inference with regard to the aged poor can be drawn from the general figures. But the returns of the "not able-bodied" poor show approximately from year to year since 1862 what is the number of the aged and infirm poor in receipt of relief, including almost all of those who are more than 60 years of age. These figures show a decrease in ratio to the population, very marked between 1872 and 1882, and are as follows for every tenth year:—

Owen, 27–30.

Year, 1st January.	Number of Indoor Poor* (not able-bodied).	Percentage of Increase.	Ratio per 1,000 to total Population.	Number of Outdoor Poor* (not able-bodied).	Percentage of Increase or Decrease.	Ratio per 1,000 to total Population.	Total Number of "Not Able-bodied" Poor.	Percentage of Increase or Decrease.	Ratio per 1,000 to total Population.
1862 - -	53,836	—	2·6	340,478	—	16·9	394,314	—	19·6
1872 - -	65,767	+22·1	2·8	368,633	+ 8·2	16·2	434,400	+10·1	19·1
1882 - -	88,043	+33·8	3·3	269,617	−26·8	10·3	357,660	−17·6	13·7
1892 - -	92,971	+ 5·5	3·2	257,867	− 4·3	8·8	350,838	− 1·9	12·0

* These figures are taken from the 22nd Annual Report of the Local Government Board, pp. 260–262. Children under 16 and lunatics are excluded from this table.

Owen, 40–2.

14. Sir Hugh Owen states that the decrease in the number of paupers has been very steady, and has been shown in most years: and that during the whole period under review "there has been no alteration of the law, and the law has been "administered by the same bodies." As to the causes, he states:—"No doubt the "general improvement of the condition of the working classes has had much to do "with the decrease. It is, however, impossible to say to what extent the decrease "is to be attributed to this cause or to that, but the stricter administration, I think "it is quite certain, has had its share, and a considerable share, in securing this result." We have noted with satisfaction the great decrease shown in the last 20 years, and we gladly recognise that one of its main causes has been the improved economic condition of the poorer classes.

(*b.*) Poor Law Expenditure.

15. With regard to the cost of Poor Law relief, we may conveniently quote here the figures as to the total expenditure in connexion with the relief of the poor for the years ended at Lady Day 1891 and 1892, which are given on page lxvii of the Annual Report of the Local Government Board for the year 1892–93. We add for comparison the figures for 1861, 1871, and 1881. Full explanation of these figures is given in the Report, which is worthy of the careful study of those who are interested in Poor Law finance. Some witnesses have complained of the way in which the expenditure is distributed, but the facts here given do not appear to us to support their objections, especially as regards the charge for officers, to which we shall again refer.

Stead, 12,441–5. Elcock, 4633. Jephcott, 14,679.

Items of Expenditure.	Year ended Lady Day 1861.	Year ended Lady Day 1871.	Year ended Lady Day 1881.	Year ended Lady Day 1891.	Year ended Lady Day 1892.
	£	£	£	£	£
In-maintenance* - - -	1,033,689	1,524.695	1,838,641	1,951,486	2,044,062
Out relief* - - - -	3,012,251	3,663,970	2,660,022	2,400,089	2,374,380
Maintenance of lunatics in asylums, registered hospitals and licensed houses - - - -	443,892	746,113	1,033,780	1,284,656	1,331,733
Workhouse and other loans repaid and interest thereon - -	188,441	291,284	338,419	620,761	644,709
Salaries and rations of officers, assistants, and servants, and superannuation allowances - - -	660,370	838,268	1,069,188	1,452,810	1,496,340
Other expenses of or immediately connected with relief - -	440,300	810,013	1,135,286	933,516	956,454
Total - - -	5,778,943	7,874,343	8,075,336	8,643,318	8,847,678

* "The word 'in-maintenance' shall apply to all the expense incurred in and about the maintenance, "treatment, and relief of the paupers in the workhouse, exclusive of the repairs and furniture of the work-

16. In comparing the years 1861 and 1891 Sir H. Owen points out that the cost of in-maintenance shows an increase of 917,000*l.*, and that of outdoor relief a decrease of 612,000*l.*; so that notwithstanding the great increase of population the combined cost of these two items has remained nearly stationary, though it has not diminished as has the amount of pauperism; for, as Sir H. Owen remarks, "There is no doubt that "the expenses in respect of in-maintenance have been increased by the disposition of "the boards of guardians to deal more liberally with the inmates of the workhouses." The total expenditure on Poor Law relief has, however, increased by nearly 3,000,000*l.*, for reasons which Sir Hugh Owen indicates. Some of these causes of increased expenditure may be stated. First, there is the increase in indoor maintenance, from 1,033,689*l.* to 1,951,486*l.*; then there are increases in payment of loans for the erection, enlargement, &c. of workhouses, separate workhouse schools, infirmaries, relief offices, and purchases of sites, from 188,441*l.* to 620,761*l.*; and in salaries and other remuneration, rations, and superannuation allowances, from 660,370*l.* to 1,452,810*l.* The expenditure on lunatics in asylums and licensed houses has also increased greatly. In 1861 it amounted to 443,892*l.*; in 1891 it amounted to 1,284,656*l.* Of the total increase of 3,000,000*l.* since 1861, it would appear that rather more than 1,000,000*l.* has been incurred in connection with the metropolis since the establishment of the Metropolitan Common Poor Fund in 1867. In general it may be said that the expenditure represents a greatly improved system of medical relief and nursing in the poor law infirmaries, and better accommodation, supervision and management both in infirmaries and workhouses. Owen, 43–8.

17. An interesting table is given on p. 328 of the Appendix to the Report of the Local Government Board above mentioned, showing the rate per head of population of the expenditure on the relief of the poor in England and Wales in years from 1844 to 1892. The cost per head of population has varied irregularly, having been as high as 7*s.* 2½*d.* in 1848 and 7*s.* in 1869, 1871, and 1872, and as low as 5*s.* 5*d.* in 1852 and 1853; since 1876 it has only varied between 6*s.* 4*d.* and 5*s.* 11*d.*, and it was 6*s.* in 1891, and 6*s.* 1*d.* in 1892. The rate in the pound of rateable value, as will be seen from the corresponding table on p. 440 of the Report for the previous year, was as high as 1*s.* 8*d.* in 1856, but of late years has been nearly stationary at about 1*s.* 1½*d.*, inclusive of the contribution now made from Imperial funds. It thus appears that, notwithstanding the improvements and incidental changes indicated, the cost per head of population of Poor Law relief has not increased, while its burden on the ratepayers has largely diminished.

18. The expenditure on the relief of the poor, of which the above particulars have been given, must not be confounded with the miscellaneous expenditure which passes under the general name of the poor rate, which, as stated on pp. ci–cii of the Report, includes in addition payments towards county, borough, and police rates, to highway boards, burial boards, and school boards, and other expenses wholly unconnected with the relief of the poor, amounting in all to considerably more than half of the amount levied as poor rate. It has been suggested that the term "poor rate," including as it does all those expenses unconnected with the relief of the poor, is misleading to all, and especially to the poor themselves, and that some more general term should be substituted. But while commending this point to the consideration of the proper authorities, we feel that this question is not one coming directly within the scope of our inquiry. The same must be said as to the interesting question which has been often discussed before us of the indirect payment of rates in the case of compound householders and other persons whose rates are paid by the landlord or employer. The direct collection of rates in such cases would clearly be attended with very great difficulty, but it would be advantageous if such persons could be made aware of the fact that the rate is an item which does sooner or later indirectly affect their rent or remuneration, and that they are thus not free from liability in regard to it. Bury, 4277–9. Owen, 210.

"house, and the salaries, remuneration, and rations of the officers and servants, but inclusive of the charges "for apprentice fees, outfits, burials, and the necessary expenses incurred in the warming, cleansing, and "lighting the workhouse, and otherwise keeping it fit for daily use. The word 'out-relief' shall apply to the "cost of all relief, schooling, and other expenses incurred in and about the paupers relieved out of the "workhouse, exclusive of the salaries of officers and the charges for relief stations."

[Art. 63 of General Order for Accounts of 14th January 1867.]

(c.) Amount of Aged Pauperism.

Owen, 31. Knollys, 836-49 Bury, 4217-8, 4487. Allen, 2002-5. Vallance, 2720-6. Fuller, 2389-92.

19. Before proceeding to statistics of aged pauperism, we may notice that neither by statute nor order is any limit of age fixed, at which a man or woman is to be regarded as no longer able-bodied. Sir Hugh Owen tells us that "the guardians ordinarily "adopt 60 years as the dividing line," and this statement is borne out by other evidence. At St. Pancras, however, old age is taken to begin at 65 (the age generally adopted in pension schemes), while at Whitechapel a committee of the guardians decides on each case. It has been suggested that 60 should be definitely fixed as the limit of age at which a person can be regarded as able-bodied, but we think there is much force in Mr. Vallance's remarks on this point: "One man at 60 "may be very aged and enfeebled and infirm; another man may be quite as capable "of getting his living at 60 as he has been for some years. I should rather look "with disfavour upon the age being fixed, inasmuch as it would offer an inducement "to the paupers themselves to deceive as regards their age. You have to depend "very largely upon their statements, but as it is, you can form your own judgment, "looking at the man, or looking at the woman." We do not therefore, propose that the existing discretion should be taken from guardians, but we recommend that persons alleging themselves to be over 60 should not against their will be classed as able-bodied, except with the approval of the medical officer.

Blackley, 13,079-85. Booth, 10,847. Owen, 49-66, 340-62. Booth, 10,851-3.

20. Until recently no official returns of aged pauperism have been prepared, and the only figures available were those obtained from local investigations. But in 1890 a return showing the number of paupers over 60 on a given day was prepared, which is known as Mr. Burt's return; and in June of last year a return was published, which was ordered by the House of Commons in 1892, on the motion of Mr. Ritchie. This return, which though not then published was referred to in detail in Sir Hugh Owen's evidence, gives for each union in England and Wales the number of persons of each sex (1) under 16 years of age, (2) between 16 and 65, and (3) over 65, who were in receipt of indoor and outdoor relief respectively (*a*) on the 1st day of January 1892, and (*b*) at any time during the 12 months ended at Lady Day, 1892, vagrants and lunatics in asylums not being included, and the persons in receipt of medical relief only being distinguished. A memorandum is published with the return giving for each union county the total numbers of indoor poor and of outdoor poor (excluding those receiving medical relief only) over the age of 65 who were relieved in a year, with the per-centages of these numbers and their total to the population over 65 as given by the census of 1891.*

Booth, 10,851.

21. The following summary (which it should be noted includes among the outdoor poor those receiving medical relief only) shows in a concise form the results for the whole of England and Wales which have been obtained by this return:—

Ages.	Population.	One Day Count.						Twelve Months' Count.					
		Indoor Paupers.		Outdoor Paupers.		Total Paupers.		Indoor Paupers.		Outdoor Paupers.		Total Paupers.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
Under 16 -	10,762,808	51,611	·5	177,567	1·6	229,178	2·1	111,782	1·0	441,805	4·1	553,587	5·1
16-65	16,867,116	77,415	·5	125,756	·7	203,171	1·2	232,284	1·4	385,299	2·3	617,583	3 7
Over 65 -	1,372,601	63,352	4·6	205,045	14·9	268,397	19·5	114,144	8·3	287,760	21·0	401,904	29·3
Viz.:—													
Males -	606,587	37,803	6·2	59,707	9·8	97,510	16·0	68,490	11·3	95,140	15·6	163,630	26·9
Females -	766,014	25,549	3·4	145,338	18·9	170,887	22·3	45,654	6·0	192,620	25·1	238,274	31·1
Total	29,002,525	192,378	·7	508,368	1·7	700,746	2·4	458,210	1·6	1,114,864	3·8	1,573,074	5·4

* Mr. Booth has put in an analysis of this return which he has prepared as regards the numbers relieved in the course of a year, dividing the unions into certain specified groups, urban and rural, geographical, and industrial, and showing the per-centage of aged paupers to population in each group. This analysis will be found on page civ. of this Volume.

22. In Mr. Ritchie's return no discrimination is made in respect to the age of the persons relieved over 65, but Mr. Burt's return of 1890 gives the ages of all receiving relief from 60 upwards in groups of five years. From these data it has been possible to prepare a table which shows how rapidly pauperism increases with age. This table gives the number of paupers counted on one day per 1,000 of the population of each age.

Age Period.	Population (1891).	Number of Paupers (on day of count).	Number of Paupers per 1,000 of Population at the Age Period.
Under 16 - - - - -	10,762,808	229,178	21
Between 16 and 65 - - -	16,867,116	203,171	12
Between 60 „ 65 - - -	772,879	41,180	53
„ 65 „ 70 - - -	571,947	62,240	109
„ 70 „ 75 - - -	417,914	77,708	185
„ 75 „ 80 - -	233,333	60,879	261
Upwards of 80 - - - -	149,407	44,860	300

(The figures of pauperism in the first two lines are for 1st January 1892, from Mr. Ritchie's return, and in the remaining lines for 1st August 1890, from Mr. Burt's return.)

23. The particulars as to the proportion of aged persons relieved during a year for several counties are examined by Sir Hugh Owen, and the figures are unquestionably, as he says, in many respects "very startling." The fact that 35 per cent. of the population of London over 65 are returned as receiving relief other than medical relief, and that 23 of this 35 per cent. receive it in poor law establishments, is especially remarkable. Owen, 57–8, 218.

24. But in reviewing the figures and drawing conclusions from them several facts must be borne in mind. The number of persons receiving relief at some time in the course of a year does not by any means represent the number who are continuously destitute. Relief is in many cases only sought at intervals to tide over sickness and other special emergencies. This is illustrated by the results which Mr. Booth has given us for Paddington, where it is found that the aged recipients of indoor relief in a year exceed by 50 per cent. the recipients in one day; but if two years are taken the one day number is nearly doubled. The figures he gives show that, at all ages, occasional recourse is had to the poor law by those who do not permanently rely on it, and that such persons to a large extent keep entirely off the rates for long periods. We think it right, however, to point out that an aged person above 65, who comes only at long intervals for relief, may often be a person who is generally averse to such assistance, and only accepts it under pressure of illness or severe distress. The ordinary condition of such persons must be only just removed from pauperism and calls for sympathy and consideration. There are also many aged poor who are destitute so far as their own resources are concerned, but who are kept off the rates by the assistance of friends and by private charity. Such persons must sometimes endure great privation in their effort to avoid application for official relief, and they form a class quite as deserving of consideration as others who are actually numbered in the return as paupers. Booth, 10,854–6.

25. In regard to the metropolis and other large towns, the excellent poor law infirmary accommodation, of which we have had so much evidence, widely attracts the poor; they look upon the infirmaries to a large extent as hospitals; and thus the number of persons receiving relief, and being registered statistically as paupers, is swelled beyond the limits of normal destitution; and many persons are taken to the poor law infirmaries in cases of accident, or from lodging-houses when they get seriously ill, who do not ordinarily seek poor law aid. Owen, 212. Knollys, 961. Booth, 10,854.

26. It is noticeable that medical relief (which does not now involve general disfranchisement), although varying very remarkably in amount in different unions, accounts, Elcock, 5014–20.

when taking the whole country together, for 6 per cent. of the total number of aged who are relieved in the year. And it must be remembered that in very many cases the actual medicine is supplemented by special food or stimulants given on the medical officer's recommendation.

27. It appears from the figures above quoted that nearly 20 per cent. of the total population above the age of 65 receive relief on one day, and nearly 30 per cent. in the course of one year. If, however, a deduction be made from the total population of those belonging to classes which are not likely at any time of their lives to be in want of relief, it is evident that the per-centage of those actually relieved to the population below the well-to-do must be greatly increased. Making every allowance for the qualifications which we have enumerated, we cannot but regard it as an unsatisfactory and deplorable fact that so large a proportion of the working classes are in old age in receipt of poor relief.

28. At the same time it must be remembered that the figures for one day, and not those for the whole year, indicate the measure of pauperism as a continuous burden, as they give roughly the average number of persons receiving relief at any one time; but even these figures vary very widely in different unions. The summary we have given shows that the total number of aged persons in receipt of relief for the 12 months stands to the number for one day in the ratio of three to two, while the numbers relieved indoors according to the two counts are in the ratio of nine to five. The higher ratio of the year's count in the case of indoor relief shows that it is more often temporary in its character. It is notable that in London, where the proportion of indoor relief is much larger than in the country generally, the total number of aged receiving relief according to the year's count is twice that for the day, the ratio for the whole country being as we have seen three to two. This higher proportion in London illustrates two other important considerations, besides that which we have already indicated, not to be overlooked in a statistical estimate of those figures in Mr. Ritchie's return which relate to the year's count of pauperism. The first is that the population given by the Census, on which per-centages are necessarily calculated, is the population for one day only, and that in unions such as those of the metropolis, which form part of a large and continuous urban area, there is likely to be a much larger number of persons resident at some time in the course of a year. This would be especially the case among the poor, whose migrations are comparatively frequent. The year's pauperism is therefore unduly magnified in such districts when measured by its per-centage of the one-day population. Secondly, there seems no doubt that in many cases, owing to the great difficulties incident to the preparation of the return, which are referred to in the preliminary memorandum of the Local Government Board, recurrent applications by one individual have been entered wrongly as separate cases, even when made in the same union. These two considerations both lead to the inference that the year's per-centages of aged pauperism given by the return are in many urban districts in excess of the true figures, and that the total amount of aged pauperism for the year is not really so large as appears from the figures given in the summary table.

(*d.*) General Character of Aged Pauperism.

29. Before we proceed to a detailed investigation of the present conditions of Poor Law relief to the aged, the points in which they seem to us to need amendment, and the lines which we think such amendment should follow, we propose to discuss, in connexion with the evidence we have received, the general character of the permanent pauperism among the aged, the extent of which may be judged from the foregoing statistics and observations.

Booth, 10,852–64. Chamberlain, 12,170–90, 12,252–5.

30. Mr. Booth and Mr. Chamberlain, in introducing to our attention the schemes of State assistance which they have respectively put forward, have quoted the statistics in Mr. Burt's and Mr. Ritchie's returns, and the somewhat similar statistics which Mr. Booth has prepared from the experience of limited areas, as showing that

the pauperism of the aged is mainly due simply to the fact of their old age. This is true in the sense that, as appears from these returns, 5 per cent. only of the population from 60 to 65 receive relief on a given day, as compared with 19 per cent. over 65. But in taking note of this fact it must be remembered that much of the pauperism of the aged is not due simply to failure of earning power resulting from advancing years, but to the sickness and chronic infirmities, needing special care, which must accompany old age to a much larger extent than the period of middle life. We have had much evidence as to the large proportion of the aged who are in poor law establishments because their sickness and infirmities made it difficult for them to live in ordinary conditions outside, and as to the excellence of the provision which is made, at any rate in most large towns, for such cases. When it is considered that this large number of the aged poor are practically patients in State hospitals, the significance of the high figures of aged pauperism and of its disproportion to earlier pauperism is much diminished.

31. Moreover, more than two-thirds of the whole number of paupers over 65 are receiving out-door relief, and it is asserted by many witnesses that the maintenance of a great proportion of these should be thrown on private sources. There is no doubt that the pauperism of this large class is, to an extent which has been variously estimated, due to lax administration and the absence of proper inquiries, and is not a necessary result of the previous misfortune or bad habits of the recipient.

32. When we take into account the foregoing considerations, and the fact that the average burden of pauperism indoors and outdoors must be measured by the one day rather than the 12 months' count, it becomes apparent that the view held by many persons, that the pauperism of the aged is not in the main due simply to want of means resulting from misfortune, does not involve any such sweeping condemnation of the working classes as has sometimes been suggested.

33. We are agreed in the opinion, and we are confirmed in our view by the evidence we have received, that, in Mr. Chamberlain's words, "as regards the great bulk of the "working classes, during their working lives they are fairly provident, fairly thrifty, "fairly industrious, and fairly temperate." We do not suggest that, in exercising the thrift necessary for a provision in old age, working men should lead penurious lives or deprive themselves of reasonable comforts.

Chamberlain, 12,174, 12,182.

Hill, 10,538–42.

34. The statement that pauperism is largely due to drink, idleness, improvidence, and the like causes has in truth mainly had reference to that portion of the aged poor who are in workhouses, and who are there for other reasons than sickness or great infirmity. When it is seen that according to the yearly count under 9 per cent. of the aged over 65 are in poor law establishments, and according to the one day count under 5 per cent., and that this number includes all sick and infirm persons who cannot be relieved at their own homes, it is apparent that the imputation applies to but a very small proportion of the working class population.

35. We may refer in this connexion to the evidence of two of the witnesses who have come before us as representing the working classes, Mr. Allen and Mr. Jephcott, who speak with special reference to the Parish of Birmingham. Mr. Allen divides the working classes into three types, and he is of opinion that persons of the second type, standing between the highly-skilled artizans and the "loafers or corner men," would, if in need of assistance, "more naturally drift into the workhouse in old age" rather than receive out-door relief. But having regard to the evidence given to us by Mr. Fothergill, the superintendent of outdoor relief in the parish, this statement would appear to be rather an illustration of a popular opinion, which we shall presently discuss, than a record of actual observation. Mr. Allen at the same time estimates that one-third of old age pauperism may be fairly attributed to drunkenness, the bulk of such cases coming from the third or "loafer" class; and Mr. Jephcott, although thinking that this proportion would cover all the cases due to misconduct of any kind, explains that he is referring to the outdoor poor as well as those in the workhouse. These and many other witnesses agree that far too many undeserving persons gravitate to workhouses, and many have stated that the treatment that this class receive from the Poor Law is altogether too good for such persons.

Allen, 16,551–61.

Fothergill, 2790–6, 2908.

Jephcott, 14,554–5.

Stevens, 17,454.

Webb, 15,215.

36. Some witnesses have given expression to a feeling, which we have reason to believe is widely prevalent, that under the present system the deserving aged labourer

has in general only the workhouse before him in which to end his days. If this were indeed the case all would agree that some fundamental change is needed in the principles of administration which had led to so lamentable a result. But our examination of the actual facts conclusively demonstrates the fallaciousness of this popular opinion, which indeed has been curiously illustrated in the examination of some of those witnesses who have themselves given it support. Mr. Nokes, for example, a working man residing in the Bromsgrove union, stated at the commencement of his examination that old men in that neighbourhood, after they have ceased to be able to earn their own livelihood, have before them "only the workhouse that I am aware of"; but it was pointed out to him that in that very union the number of aged persons receiving out-relief was almost ten times as large as the number receiving relief in the workhouse; and Mr. Webb, a resident of the same union, told us that "those who go to the union "as a rule are the loafers and ne'er-do-weels. The honest labourer in my district is "pretty well looked after by what I might term those who are a little bit better to do "and those who have a little."

Nokes, 14,977-82.

Webb, 15,206.

Knollys, 959. Allen, 2007. Ballantine, 3245-50. Hill, 10,476, 10,683. Davy, 1841-2.

37. There are without doubt a certain number of deserving aged persons who are in workhouses for reasons other than sickness or infirmity; but the general effect of the evidence we have received distinctly tends to the conclusion that they are few in number. Mr. Davy, who has a very wide experience, has said that workhouse inmates generally "are certainly not fair samples of the working population. Of course they "are failures; I do not say that they have all failed from vice, but they have failed "from vice, and they have failed from slackness, want of backbone, which prevents "them earning their own living. . . . Men gravitate towards the workhouse from "this sort of moral and mental defect. They never did, and never will, do anything "to earn their own living. Of course, that class goes to the workhouse, and if you "add to those all the drunkards and the people of bad character who are also there, "it stands to reason that the workhouse population cannot be accepted as anything "like an average sample of the labouring class." We agree with Mr. Davy that the majority are failures, but we feel that it would require a much more exhaustive examination of individual cases than we have been able to make to arrive at a definite conclusion with regard to the cause of failure. Pauperism, drunkenness, misfortune, and ill-health are all intimately connected, and it is not easy to determine which is the cause and which is the effect. One man with many advantages is brought to pauperism by an uncontrollable habit of drinking—another through unmerited misfortune is led to drunkenness by the desire to forget his misery.

Vallance, 2487, 2510.

38. In this connexion may be noted the particulars which Mr. Vallance and Canon Bury have given us, with regard to the aged inmates of the workhouses at Whitechapel and Brixworth, two unions in which the grant of outdoor relief is exceptionally restricted, and in which therefore *primâ facie* aged persons who might on general grounds be unsuitable for admission to the workhouse might be expected to find their way into it. Mr. Vallance states that at Whitechapel more than 40 per cent. of the aged paupers over 65 relieved indoors are there owing to sickness, and that only about 11 per cent. of men and 14 per cent. of women are there simply from misfortune unaccompanied by sickness. He explains, however, that a large number, especially of women, are returned as "improvident" on the ground that the man or the husband was not "at the time of his marriage a subscriber to a sick club, or a depositor "in a savings bank." Canon Bury tells us that there are 25 men and 11 women over 60 in the workhouse of the Brixworth union, where also there is practically no out relief, that 24 of the men are infirm in body, and 8 of the women "very infirm," some of these being also mentally afflicted: and that "of 16 of the 25 men "it is said, by one who knows very well what he is about, that drink has been the "direct or indirect cause of their coming into the house." This evidence is, of course, the expression of personal opinions only, and is open to the same comment and qualification as the testimony of Mr. Davy referred to in the preceding paragraph.

Bury, 4202.

Hurlston, 17,002-8.

39. Miss Hurlston has given us evidence as to the position of women in the Midlands, which illustrates remarkably the special difficulties with which they have to contend under the varying conditions of single and of married life. She has no personal knowledge of women of the classes to whom her evidence refers, who have been obliged before reaching the age of 60 to seek dependence upon the rates; but she thinks that they are seldom in a position to make unaided any adequate provision for old age, the

16,965-8.

thought of which she says is present with them even in youth; and she believes that a large number ultimately have recourse to Poor Law assistance. There is no doubt that the cases where pauperism is due clearly to misfortune are very much more frequent among women than among men, partly owing to the unequal conditions under which they have often to compete in the labour market, and partly, as Mr. Booth says, because they are "less financially responsible." Servants and daughters who have lived at home, and widows of working-men who have failed to make any provision, form probably together the large majority of women who become destitute in their declining years. We believe, however, that it is distinctly exceptional for aged women who can properly be relieved outside to be obliged to come into a workhouse. We have been told, for example, by a witness who is chairman of the visiting committee of a large workhouse in a very poor South London union:—"I do not think, among the old "women who have within the last five or six years been admitted to my workhouse, "there have been many, I should say there have only been very few, who with a "pension could have lived comfortably outside. They are so old often, and they have "such need of care and nursing, that they cannot possibly live outside; they must "come in, for the attention which they can only receive in some kind of institution." As will be seen from the summary we have given of Mr. Ritchie's return, the proportion of aged women who are given outdoor relief is far greater than that of aged men; and, in fact the number relieved indoors, although including the sick, the imbecile, and the very infirm, is less than one-fifth according to the one day count, and less than one-fourth according to the year's count, of the number who are relieved outside.

Cox, 3611

Booth, 10,863–5. McDougall, 5058. Clifford, 6250–1. Gardiner, 4076–80.

(2.) CONDITIONS OF POOR LAW RELIEF TO THE AGED.

40. We propose now to discuss in detail the administration of Poor Law relief as regards the aged, with a few preliminary remarks as to the constitution of boards of guardians and the position of their officers; first dealing with the procedure as regards the consideration of applications for relief and the administration of out-door relief, and secondly with the conditions under which those aged persons are relieved who enter an establishment belonging to the guardians.

(*a.*) Position of Guardians and their Officers.

41. Since the commencement of our inquiry, the law as regards the election and qualification of members of the boards of guardians, with whom rests the responsibility of administering relief in the 648 unions in England and Wales, has been very materially altered by the Local Government Act, 1894, which came into force in the autumn of that year. Hitherto the guardians representing the several parishes in the union have been elected under a special franchise, and have been obliged to possess a property qualification, which at the beginning of 1893 was reduced to a rateable value of 5*l.* per annum, but before that date had been in most cases 40*l.* per annum. In addition to the elected guardians, all resident magistrates were entitled to act as ex-officio guardians; and there were in some London unions a few guardians specially nominated by the Local Government Board. But henceforth, under the Act of 1894, all persons on the register of parliamentary or local government electors will be entitled to vote at the election of guardians, and there will be no rating qualification or plural vote. The elections will be triennial for each parish or ward; and for rural parishes the district councillors, who are elected under the same franchise, will be the guardians. The rating qualification for the office of guardian is entirely removed, and there will no longer be ex-officio or nominated guardians. It is, however, open to any board of guardians to choose the chairman and vice-chairman, and not more than two ordinary members, from outside their own body.

Owen, 6–7, 213–4.

42. The important changes effected by this Statute go far to remove the feeling referred to by several witnesses, that owing to the conditions of election guardians have been, to a large extent, out of sympathy with the poor. We had concluded our evidence before the statute came into operation, but we were told by Mr. Davy that at Chichester, where under the provisions of a Local Act there has not been in the past any property qualification, working men have been elected and have given

Elcock, 4966–7. Walker, 7087. Jephcott, 14,645–6.

Crompton, 17,624. Davy, 1875–81. Lansbury, Burton.

advice which has been of great value in deciding questions of out-relief; and the evidence which we have received from Mr. Lansbury and Mr. Burton, who have been during the past year guardians respectively of the Poplar and Ashby unions, illustrates the great assistance which can be and is given by members of the working classes who interest themselves in the practical details of Poor Law administration.

43. Subject to the general regulations of the Local Government Board, which allow a wide discretion as regards the treatment of the aged and infirm, the administration of relief rests in each union primarily with the boards of guardians; but in the details of their work they are assisted by paid officers, some of whom are engaged in the management of the workhouse, while others—for example, the clerk and the relieving officers—are concerned with the general administration of the union. These officers are appointed and paid by the guardians, but regulations as to their duties, qualifications, and tenure of office are prescribed by the Local Government Board; and the salaries paid to the more important officers, as well as in most cases the actual appointments made, are subject to the approval of that Department. The principal officers, moreover, cannot be dismissed except by the order or with the consent of the Central Board. The regulations affecting the various officers are very numerous, and the duties of all principal officers are most carefully defined, as will be seen on reference to the extracts from the consolidated order of 1847 and other orders which are published in the Appendix. In order to ensure that the officers may be, in all cases, fully acquainted with the details of their duties, the Local Government Board have now decided to furnish each principal officer on his appointment with extracts from the regulations setting out clearly the duties which are prescribed in respect of his office.

Owen, 68–9, 207–8.

App. I.

Provis, 17,476.

(*b.*) APPLICATIONS FOR RELIEF AND THE ADMINISTRATION OF OUTDOOR RELIEF.

Owen, 67.

44. The Poor Law unions, of which the size and character vary very largely, are in general divided into districts for the general administration of relief. A relieving officer is appointed for each district, and his chief duty is to make inquiries as to cases of application for relief, and to distribute the relief ordered by the guardians. He is required by the regulations to reside within his district, and to devote his whole time to official duties. In small country unions one relieving officer is sometimes found sufficient, while in many of the larger urban unions ten are scarcely adequate for the efficient discharge of the duties. The unions are also divided into districts for medical relief to the out-door poor, each such district being placed in the charge of a fully qualified medical officer, who is usually also allowed to take private practice. There are special regulations limiting the area and population of medical relief districts.

Owen, 78.

45. Except in pressing cases of necessity, in which application for relief may be made direct to the overseers or to the workhouse master, any person desiring poor law aid is expected to apply, personally or otherwise, to the relieving officer of the district in which he resides. The relieving officer is then "forthwith to examine "into the circumstances of every case by visiting the house of the applicant, and by "making all necessary inquiries into the state of health, ability to work, the condition "of the family, and the means of the applicant, and he is to report the result of his "inquiries to the guardians at their next meeting." He is also at once to procure medical relief if needed, and to give in urgent cases any relief in kind which he may deem to be required before the meeting of the guardians. Every application is required to be reported to the guardians in the application and report book, the form of which will be found in the Appendix. In this book, if the entries were properly made, the fullest information as to each case would be supplied.

Owen, 75.

Knollys, 575–7.

App. I., p. 12.

46. The guardians meet in general at least fortnightly, and in most populous unions they meet weekly, at any rate for the consideration of relief cases, and it is then their duty to consider the particulars of the several applications submitted through the relieving officers, and to decide the nature and amount of the relief to be given. The applicant may also appear and state his own case, and in a country union the guardian of the parish would probably be asked to state what he knew as to the circumstances. In determining whether relief is to be given at all, the existence of destitution

Knollys, 576.

Owen, 79, 424–5. Knollys,

is the one matter to be considered; but in deciding as to the mode of relief the guardians may take into account the general circumstances of the case.

47. We have it from Sir H. Owen and Mr. Knollys that in the case of the aged it is the most usual practice to give outdoor relief unless there are special reasons which make this clearly undesirable. What those reasons are may best be stated in Sir H. Owen's words: "I think you may say that there are three or four distinct classes of "cases where the guardians would determine to give indoor relief in preference "to outdoor; first, there are the cases of people so old and so helpless that they ought "not to be left to live by themselves without anyone to look after them, and who, in "the interests of the poor people themselves, should be relieved in the workhouse. "Then you have a second class where the habits of the applicants are such that it is "right that the relief given should be in the workhouse, as in the case of a man who "drinks heavily whenever he succeeds in getting any money, and who, if he had his "relief one day, is not unlikely to be penniless two days after. Then there are the "cases where the cottage is a broken-down dwelling, and the people are living in such "a state of filth that, from a sanitary point of view, it is not right that they should "continue under such unwholesome conditions. Another class would comprise those "cases where guardians have doubts whether the person applying has not sufficient "means, or has not relatives who ought to assist, and so help to keep him from "becoming chargeable on the rates. I have no doubt that the great proportion of the "indoor poor are persons who come within one of those classes." And in a later answer he added: "In reply to a previous question, I referred to three or four classes "of cases which include by far the largest proportion of aged persons in receipt of "indoor relief. I do not think that there can be much doubt that if it is a question "between outdoor relief and indoor relief, indoor relief only ought to be given in "those cases." Sir H. Owen went on to point out some general considerations which should be borne in mind in fixing the mode of relief; a subject which we shall discuss in detail elsewhere.

Owen, 171–2, 211. Knollys, 572–3, 1007. Owen, 211.

48. The practice as to giving out relief varies very widely in different unions, the general tendency being to greater strictness in the more crowded urban unions where the amount of pauperism to be dealt with is largest; in the metropolis, owing in no small degree to the fact that the cost of indoor relief is mainly defrayed by the Metropolitan Common Poor Fund, while out-door relief is a local charge on each union, the majority of the aged are relieved indoors; and there are a few exceptional unions, such as Bradfield and Brixworth in the country, and Whitechapel and St. George-in-the-East in London, where, except in cases of long standing, out-door relief is practically never given.

Lansbury, 13,872–3.

49. If the guardians should decide that the case is one in which the workhouse only should be offered, the applicant is given an order on the master entitling him to admission to that establishment, the conditions of which we shall presently discuss; but if they decide to give out-door relief it is their duty to consider the facts submitted by the relieving officer, and assign such an amount as they are satisfied will meet adequately the needs of the case; the relieving officer is then bound to pay the relief weekly to the pauper, whom he should from time to time visit, and note any change in the circumstances, which should be at once reported to and considered by the guardians.

Knollys, 578–9.

50. If the procedure above indicated were carefully and conscientiously followed in every case, many of the evils practically incident on the system of out relief would, to a great extent, disappear. There is, however, unfortunately no doubt that the systematic investigation and supervision contemplated by the regulations are very far from general, and that, in the case of the aged especially, the relief is often given without adequate knowledge of the circumstances, and continued for long periods without inquiry as to the changes in their condition which may have taken place. It has been admitted by witnesses of all shades of opinion having knowledge on the subject that the application and report books are in general imperfectly kept. We have ourselves found this to be the case in instances where such books have at our request been brought with them by witnesses who have appeared before us. "Some relieving officers," says Mr. Knollys, "will take half a page of the application and report book "in dealing with the antecedents of every case; and if you look at the book of another "relieving officer you will find the columns nearly all empty," and this latter, we fear, is the more usual experience. Accordingly, when the case comes to the notice of the guardians or their relief committee (for in many large unions it is

Knollys, 862.

impossible for every case of relief to be considered by the whole board), and they have to decide the nature and amount of relief to be given, they are too frequently without the material facts as to the means and necessities of the applicant which the application and report book, if properly filled, would show; and are therefore quite unable to form a proper estimate, in granting out relief, of the amount which should be given. Moreover, the time given by guardians to the consideration of relief applications is often very inadequate. Mr. Mackay tells us, "I wrote to a friend of mine the other day to ask if "he would time the meeting of his board, and he writes to me, 'We did 177 cases "'in one hour and 11 minutes, and the clerk informs me that our average is about 200 "'under the two hours;'" and we have other evidence showing that this manner of conducting inquiries is far from uncommon.

Mackay, 9797–8.

Knollys, 585–7.

51. Under these circumstances it is not surprising that we have found abundant testimony that it is a common practice to give out-relief in amounts which are, even when added to other resources of which the guardians have knowledge, inadequate for the maintenance of the recipients, under the belief that the allowances are sure to be supplemented from other sources, which often exist even though they are not brought before the guardians. Even when the cases are investigated with the greatest care, there is undoubtedly much difficulty in ascertaining accurately the resources of applicants; but where the books are carelessly kept, and the inquiries perfunctory, the proper apportionment of relief to the needs of the applicant is not merely difficult but impossible.

Davy, 1714–5. Gardiner 4068–9. Wilkinson, 5790.

52. After the relief has been granted, it becomes the duty of the relieving officer to visit the recipient frequently, so as to become cognisant of every change in the circumstances, and report them at once to the guardians; but here again we have evidence that the cases of aged persons in permanent receipt of relief are often only cursorily reviewed in bulk by the guardians at quarterly or even half-yearly intervals; and that relieving officers frequently do not visit the cases until just before this revision, and then are too often apt to assume that the circumstances of the case remain unaltered. Mr. Knollys says in regard to this matter, "In my own "experience, in looking through the application and report books of the relieving "officers, I have found that they have put down as many as 80, 90, or 100 visits as "paid on one day. If it is in a town, the officers will have begun at one end of a "street and have gone through all the houses in that street occupied by recipients "of relief, and the visits then are of very little use, because a visit to be of any use "should be a surprise visit. If the recipients of the relief are aware that the "relieving officer is coming on a certain day, or if they see him beginning his "visits at one end of the street and their house is at the other, they will have matters "prepared for him by the time he comes, so that he is very likely to be deceived as to "their true circumstances." There is obviously in such conditions more than a danger that persons may for long periods continue to receive an amount of relief which, though suitable at the time when it was fixed, may through some undiscovered change of circumstances have become either too much or too little for the proper needs of the case.

Knollys, 579–86. Fothergill, 2876.

Knollys, 875.

53. It is clear from the foregoing considerations that where out-door relief is given it is of paramount importance that the circumstances of the applicant should be fully ascertained in the first instance, and afterwards periodically reviewed. But it cannot be doubted that the work of accurately discovering the position and means of an applicant, and assigning to him a suitable amount of out-door relief, is one of exceeding difficulty, and one which to be properly performed must require the devotion to each case of much time and attention on the part of both the relieving officers and the guardians. The former, however, are often too busy to make the full inquiries needed, and the latter not always disposed to devote the requisite time for consideration. There is usually a strong tendency among applicants for relief to conceal the facts as to their circumstances and incomings; and hence there exists, when relief is given without adequate inquiry, the feeling that there are sure to be other resources than those which have been ascertained; and it has accordingly come to be the practice of many Boards of Guardians to give relief in almost all cases on a scale which is clearly inadequate of itself for proper maintenance. Thus we have heard, for example, that at St. Pancras 4*s.* a week is the maximum given; at Birmingham, 3*s.*; in some Norfolk unions, 2*s.* 6*d.* a week; and it is rare to find a union in which it is not the exception to give sums which would suffice alone to provide even the barest necessaries of life.

Gardiner, 4067–8. Hamblin, 3304–5. McNeill, 9548. Allen 2091. Fothergill, 2908–28. Wilkinson, 5790. Edwards, 6554–9.

54. The evils of the inadequate grant of out-door relief have been pressed upon us by witnesses of every shade of opinion. They are well summarised by Mr. Davy, one of the Inspectors of the Local Government Board, who stated that when the guardians have accepted a man as a pauper, and given him out-door relief, they are responsible for his treatment. They ought to see that he is properly clothed, properly housed, and properly fed. They have no business to send him 2*s.* a week and wash their hands of him . . . . Half a crown a week is about the outside relief that is given to old people. Now, if you only give half a crown a week to old people, supposing that they pay 1*s.* rent, it is not enough for them to live upon. Therefore, they must either be living with their relations, in which case I have nothing to say, or they receive charity, or have other sources of income which are unknown to the guardians, or not fully known to the guardians. That is bad relief, and an injustice to the ratepayer. Or, thirdly, they are starving, which is grossly cruel; or, fourthly, they are earning money, and if they are earning money, for every penny that they earn, by even casual employment, they are taking precisely the same sum from an independent poor person. In illustration of his meaning, Mr. Davy went on to refer to some cases noted by him the day before, on the permanent out-relief list at Brighton, which he told us is a well-managed union, with a careful and humane board of guardians. We give in his own words the facts as to one of these cases. "Here is a man of 78; he pays 5*s.* 9*d.* rent a week; he sub-lets some part of his "house for 2*s.*, so that his net rent is 3*s.* 9*d.* He receives 2*s.* 6*d.*; he has no means "or earnings, and the consequence is that he lives on 1*s.* 3*d.* less than nothing. That "is how the case is put before the guardians." And Mr. Hamblin, a guardian of the parish of Brighton, who was afterwards examined, when asked in reference to this and other cases mentioned by Mr. Davy, "Have you any personal recollection of those "cases," replied, "No, I have not, and it is quite certain that those people do live "and live well in some way or another, but I cannot tell you how." *Q.* "If they are "entered as having no means, in your opinion it means no ascertained means?"—*A.* "There are no ascertained means, but there has been some doubt expressed or felt at "the time the relief was given that there was some income given in some way. And "looking to the man's age, taking the man or the woman's age as 72 or 73, a very "sympathetic board would refrain from sending him or her into the house: it would "be cruel to do so, they would say." *Q.* "Yes, but surely the board would give them "enough to live upon?"—*A.* "Yes, we should very soon have to double our numbers "and double our cost if we did that." This evidence is very instructive as showing the attitude of a board of guardians of quite average carefulness in regard to the out-relief question.

Davy, 1715–7.

Lansbury, 13,774–88.

Davy, 1719.

Hamblin, 3392–4.

55. If the out-door relief be inadequate as above indicated it cannot be doubted that, owing to the absence of the other means generally pre-supposed, great hardship must result. Several witnesses have quoted to us real or apparent examples of such hardship, and Mr. Frome Wilkinson in particular made very grave allegations on the subject, saying that he has known cases of persons whose lives have been shortened through insufficiency of relief. We are bound, however, to state that he failed to produce evidence substantiating these allegations; and there is reason to think the amount of distress caused by such inadequate allowances is less than might be expected.

Edwards, Walker, Wilkinson, 5790-6114.

Nevile, Minkley.

56. Where through want of proper inquiry and consideration relief is inadequate it is likely to be also indiscriminate. There is then grave danger of its proving injurious alike to the recipient, the ratepayers, and the independent poor; and in many cases persons will be receiving public money of which they have no real need. And while on the one hand those witnesses who disapprove most strongly of the present poor law system have largely based their arguments on the insufficiency of the out relief given, on the other hand the representatives of the Local Government Board, and others who favour the principles on which the law is based, lay even greater stress on the harm done by the want of discrimination as regards both the amounts granted and the people to whom they are given. Miss Hill says, "It is from "the point of view of the poor that one does feel this subject as very important. "They are very much worse off wherever you get either uncertain action or such "action as paralyses their own power, their own energies"; and again later, "I "am afraid we should find that we see the disadvantages to the poor of out-door "relief more clearly as a rule than they see it themselves; for of course the temptation "is very great to get out-door relief, and I should think there are 20 people who would "tell you that it was helpful for one who would tell you the contrary. I think if you "went to the lower classes of the people you would get a general opinion that they "liked out-door relief; they like out-door relief and plenty of charity going; they

Knollys, 586–7.

Davy, 1753-6.

Bury.

Hill, 10,457–10,460.

10,498.

"would be very bitter about the maladministration of it, nobody so bitter. And "they always say it goes to the worst people. They will not come forward and tell "you very much; but they are very bitter about it." Mr. Mackay goes so far as to say that "the unpopularity of the poor law is owing to the extremely arbitrary "manner in which it is administered under present conditions." Mr. Hedley remarks, "I think guardians are very apt to give what the individual pauper is willing to "be content with. It is generally known in every union that a certain sum is the "maximum which is ever allowed, and a pauper coming to apply for out-door relief will "have no expectation that he or she is about to be granted such a sum as would meet "the full ordinary necessaries of life." Accordingly, it is not surprising that, as Mr. Knollys puts it, "All the evils resulting from the overlapping of relief from different "sources at once arise; the temptation to deception on the part of the recipient, "and the ignorance as to the amounts to be received on the part both of the guardians "and those having the control of charitable funds."

Mackay, 9800.

Hedley, 1442–4.

Knollys, 587.

57. It now becomes our duty to consider how the evils which result when relief is given in inadequate amounts, and without due regard to the real necessities of the recipients, can be most satisfactorily avoided.

58. One obvious improvement which has been proposed is the employment of a larger number of relieving officers. In urban districts there is no doubt that these officers, of whom there are sometimes as many as ten in a Union, have often far more work than they can properly perform, and this is especially the case where out-door relief is freely given. There are no regulations limiting the area and population to be included in a relieving officer's district; it is indeed obvious, as Mr. Knollys says, that "the circumstances and conditions of different districts vary so much that it "would be very difficult to lay down any definite rule upon the matter." Nor is there any return showing the proportion of relieving officers to cases, which, as we have seen, greatly varies. Mr. Knollys has given his opinion that even in a small and thickly populated area a relieving officer could not properly deal with as many as 500 cases, though he has told us that as many as 100 old cases are sometimes entered as having been visited in one day. Mr. Fothergill, with his great practical experience as superintendent relieving officer at Birmingham, considers 150 about the proper number of cases for one officer in such an area; while Mr. Fuller considers 50 cases to be quite sufficient, and points out that the almoners under the Elberfeld system (who however are unpaid workers) have only two each.

Knollys, 947.

1008, 875.

Fothergill, 2942–3026.

Fuller, 2353–9, 2395–8.

59. If out relief is to be given at all freely, and at the same time without the abuses to which we have seen it is exposed, it is clear that the duties of the relieving officer will be very heavy, and that every care must be taken to ensure the adequacy of the staff for their discharge. Mr. Fuller accordingly urges that the number of cases which one officer should take should be specially considered by the Local Government Inspectors. Recommendations on this subject are, as Mr. Davy tells us, frequently made, though only for strong cause, and generally with success; but it must of course be remembered, as he points out, that in this as in so many other matters of Poor Law administration very much depends on the local circumstances; and also that too much interference through regulations from the Central Department tends to weaken that sense of responsibility in guardians which is admitted to be of paramount importance.

Knollys, 944.

Fuller, 2353.

Davy, 1736.

60. An increase in the number of relieving officers, although it may result in ultimate economy, means an immediate increase of expenditure. On this point we note that one of the main charges which some witnesses have brought against the Poor Law administration has been in connexion with what appears to them the excessive expenditure on officials. We take this opportunity of remarking that it has not been shown either that the number of officers of unions and workhouses is excessive, or that they are overpaid for their very responsible duties; and it might not unfairly be argued that, if the charges of harshness and neglect preferred against them were substantiated, it would tend to prove that the conditions of service and the present remuneration for those duties are not always such as to attract men possessing the qualities requisite for their efficient discharge. In recommending an increase in the number of relieving officers, Professor Marshall remarks, "I think we are wrong "in allowing the amount spent in poor relief to become a continually and rapidly "diminishing portion of the total income of the country, while yet in answer to a "great number of suggestions of reform the answer is, 'Oh, the relieving officers "'are already overworked.'" We agree that this is so, and we are far from concurring in the view often expressed that the money spent in ensuring proper inquiries and supervision, and in the work of distribution, is less wisely or usefully applied than that actually devoted to paying for food or lodging.

Elcock, 4633, 4722–4.

Stead, 12,441–5.

Marshall, 10,386.

61. We are impressed with the importance, in the interest of the poor and of the ratepayers, that each union should have such a staff of relieving officers as will admit of careful and prompt inquiries in the case of applicants for relief, and of frequent visits to those in the receipt of relief; and we think it desirable that the boards of guardians generally should consider whether their existing staff is adequate for the efficient discharge of their duties, and that, when necessary, they should appoint additional officers. We make this suggestion in reliance upon the readiness of the Local Government Board, and of their Inspectors, to assist in obtaining such additional appointments as the circumstances may show to be required for the satisfactory administration of the relief of the poor.

62. Various other proposals have been made to us with the view of ensuring increased efficiency in the performance by relieving officers of their duties as regards inquiries, investigation, and the distribution of relief. It has been suggested that relieving officers should have no other duties; but (except as regards the removal of lunatics) they have little to do in towns except in connexion with relief, and in the country it is often of great convenience that they should undertake certain other duties, such as those of vaccination officer, &c. which they can efficiently perform. It has also been suggested that the diaries at one time recommended by the Local Government Board should be made compulsory, but we see much force in the view that this would add much to the mechanical labour of a good officer, while the work he does is, on the whole, a more satisfactory proof of his industry. Some slight alterations in the application and report book have been proposed, especially the addition of a column for back reference, which we think would be of value. The use of slips, as described by Mr. Fothergill in the case of Birmingham, is equally useful. In connexion with this point we may draw attention to Mr. McNeill's evidence that in Scotland recipients of relief are at intervals required to reply to the same schedule of questions, so that their answers can be checked by the officer, and fraud is thus often discovered. The same result might, we think, be attained from careful reference to the original form in the application and report books. We are of opinion that the Local Government Board might with advantage direct the attention of the Poor Law Inspectors and the Auditors to the closer examination of these books in their respective districts. In large towns the employment of a cross visitor, as at Birmingham and elsewhere, is valuable in checking fraud and ensuring thoroughness. An acquaintance by guardians and relieving officers with the local endowed charities and their recipients, especially in the rural districts, is highly desirable.

Fuller, 2362. Knollys, 946. Fuller, 2399. Vallance, 2602. Fothergill, 2783–4, 2973–4. McNeill, 9548. Fothergill, 2781–5, 2973–4. Davy, 1865–7. Knollys, 886–92.

63. The mode of payment of relief is a point to which our attention has been specially called. At present the relief is paid in large unions often by a pay clerk, and in general by the relieving officer at a pay station, usually to the applicant in person but often to a messenger, payment at the home of the applicant being exceptional. Complaints of hardship from this system have been brought to our notice. Mr. Walker, for example, says of the poor receiving out relief in a Norfolk union:— "They are supposed to meet this officer at a certain hour of the day to receive their "allowance; very often they have had to wait in the street two hours this winter "in the cold. They are not allowed inside of his cottage; he pays them outside "the window, but they have to wait for him. Should they at any time be late them-"selves, and even five minutes over the time when he arrives, he does not wait for "them; they have to go without their pay till the next week." This statement does not appear to be given from Mr. Walker's personal experience, and may be overdrawn by his informant; otherwise it might have been expected that some formal complaint would have been made against the relieving officer. At the same time we do not doubt that the system of payment which is admitted to be common causes some real hardship, and while we recognise that it may be difficult in large unions to make payment at the residence obligatory, we are of opinion that the relieving officers should be generally instructed to arrange the mode of payment so as to avoid unnecessary inconvenience to the recipients, and always to visit the recipient if *bonâ fide* unable to attend in person, and we commend the question to the attention of the Local Government Board.

Knollys, 876–81, 1100. Webb, 15,283–9. Walker, 7036. Methuen, 5578–85. Bury, 4275–7.

64. The complaint above quoted, as to the harsh conduct of relieving officers, is one of many which have been made as to individual cases. We observe that Mr. Knollys is of opinion that "the manner of some relieving officers to applicants for relief does leave "much to be desired," but he assures us that such cases are exceptional; and Mr. Davy points out that harshness is unlikely to be common, as "it would be so

Webb, 15,210–7. Jephcott Knollys, 993, 663. Davy, 1840.

Vallance. McDougall, 5061–3, 5126–7.

"extremely unpopular with the boards of guardians." On the other hand, we have had valuable testimony as to the kindness and energy with which in many cases these officers perform their difficult duties. We may refer in particular to the opinion to this effect expressed by Mr. Macdougall, whose long association both with poor law administration and private charitable work in Manchester have given him special opportunities of knowing the facts.

Jephcott, 14,780–3. Crompton, 17,547 17,841

65. It must not be forgotten, in criticising the manner of relieving officers towards applicants, that they have to deal with much imposture; and it is, therefore, impossible that they should repose implicit trust in every statement made to them. As has been illustrated in the evidence, any system of relief or allowances depending on discrimination of character would involve examination and inquiry, and there would be danger of occasional mistakes or harshness even if the investigations were conducted by others than Poor Law officers.

Allen, 16,626–32. Jephcott, 14,779–84, 14,542–53.

Allen, 16,583, 16,650–2. Jephcott, 14,551–2.

66. At the same time we fully agree that the necessary inquiries should be made with consideration and kindness, and in such a way as to cause the least possible pain to deserving applicants, and we think there is much value in the suggestion which Mr. Allen and Mr. Jephcott have pressed that the inquiries as to antecedents should, as far as possible, be made through employers and fellow-workmen, and should relate, not merely to the period immediately preceding application for relief, but to the general character of the applicant's working life. We also think that, as these witnesses very properly insist, the relieving officers should carefully bear in mind the distinction between destitution and squalor, and should never assume that, because a home is clean and tidy, no relief is needed; or that the most importunate are those most requiring aid.

Davies, 8453, 8418–29, 8547–57.

67. One witness complained that the relieving officer is given too much power, and dictates to the guardians as to the law, and gave particulars of hard cases which, in his opinion, support this view. In one of these he admits that the relieving officer did what was right; in another the officer seems to have pointed out to the guardians that outdoor relief could not legally be given to a woman about 60, who was presumably regarded as able-bodied, and was the mother of illegitimate children. This case happened five years ago, and we have not heard the relieving officer's account of it; but it was admitted that the officer had not been censured, and it was pointed out to the witness that if there were such cases it was the obvious duty of the guardians to take notice of them. The same witness stated that the appointment of a relieving officer "has to be reported to the Local Government Board, and it "cannot be changed;" but that officer is bound to obey the lawful orders of the guardians, and the power of dismissal would undoubtedly be exercised on their representation if gross misconduct were proved.

Davies, 8453–7. Webb, 14,272–80 Disley.

68. It has been suggested that the necessary inquiries into the circumstances of applicants should be made, not by the relieving officer, but by the guardians of the parish or the parish council; and that relief might safely be given on the recommendation of two or three ratepayers or fellow-workers of the applicant. We are convinced, however, that it would be highly inexpedient, and in populous unions altogether impracticable, to dispense with the services of the relieving officers, while we may point out that it is always open to any guardian to devote as much of the time as he chooses to supplementing their inquiries. But if, as has been suggested, the board of guardians as a whole are sometimes unduly influenced by those officers, it is highly improbable that individual members would undertake the task, not merely of supervising, but of themselves efficiently performing the duties. It has indeed been urged by many witnesses that the guardians should not press too actively the cases of applicants from their own parishes, as it is difficult under such circumstances for the guardians as a body to administer relief collectively and impartially; and in some unions where relief is administered by committees there is a rule, which Mr. Knollys describes as excellent, that guardians shall not adjudicate on cases from the parishes they represent. The responsibility of the guardians is sufficiently heavy, and their position sufficiently difficult, even with the assistance of paid and experienced officers; without it we entertain no doubt that efficient administration of any kind would be absolutely impossible.

Knollys, 864–8. Hamblin, 3314. Knollys, 866.

69. Even if a really adequate staff of efficient relieving officers is provided in every union, it will still be necessary that the guardians, whether they act all together for the purpose or, as is often very necessary in large unions, are formed into relief

committees, should devote much more attention than appears to be usually the case to each individual application for relief made to them. They should look carefully, at least, into all the particulars given to them by the relieving officer, and if they decide that out-relief should be given to an applicant should assign such an amount as would fairly meet his reasonable requirements; they should also carefully reconsider each case whenever it is reviewed; and to ensure justice they should review the cases at frequent intervals, and not all together once a quarter or half year as at present is unfortunately not unusual. Knollys 579–84.

(c.) MODE OF RELIEF TO THE AGED; GENERAL REMARKS.

70. We have now, we trust, sufficiently insisted on the necessity of a careful though considerate investigation of the circumstances and antecedents of all applicants for relief, and of the grant of adequate amounts with frequent revision in all cases in which out relief is given; and we have made suggestions as to the methods by which we think that these conditions may be most conveniently secured. It remains to be considered whether any interference should be proposed with the absolute discretion now allowed to guardians in deciding whether relief to aged persons should be given in or out of the workhouse.

71. While it is generally recognised that the system of granting small amounts without due regard to the necessities of the particular case cannot be defended, it is held by many persons that all respectable people, that is, those who have been generally industrious and sober, and have maintained themselves until the failure of their faculties owing to old age has deprived them of employment and the means of subsistence, have in their old age a moral right to out-door relief, if they need it, which in combination with other moderate resources will be sufficient to maintain them in tolerable comfort; and it has been suggested that it should be made compulsory on guardians to give out-door relief on a more liberal scale than has heretofore been customary to all such persons.

72. A great deal of course must depend upon the precise meaning attached to general words such as those in the foregoing paragraph. We fully recognise, as is shown elsewhere, that there are many among those who become destitute in old age for whom assistance in some form should be secured independent of the workhouse: and we have specially insisted that where outdoor relief is granted the amount should be adequate to the needs of the recipient. But if we look closely at the statements of the more extreme advocates of extended outdoor relief, it is clear that some of them contemplate its grant as a matter of course to the poorer members of the working classes, provided that they have led decent lives, as soon as they cease to be able to earn the normal wages of their calling. It has been proposed that the relief should not be limited to those who are destitute; that it should be granted to persons whose relatives could provide the reasonable necessaries of life, or who could procure them from their own resources; and that it should not be made conditional on proof in each case of efforts to provide in the earlier years of life for the inevitable wants of old age, it being often assumed that any such provision is impossible for large classes of the population. We have found many indications of such views in the evidence of witnesses who have come before us as representatives of the working classes, and they are illustrated not only by suggestions directly bearing on the Poor Law, but in some of the proposals relating to schemes for State pensions to which we shall hereafter refer. Lansbury, 13,847; Jephcott, 14,564–73 14,647–52; Webb, 15,221; Burton, 16,211; 16,268–75; Manley, 16,466; Stevens, 17,284; Crompton, 17,614–31; 17,664–71; 17,768–9.

73. While we fully appreciate the humane motives of those who wish for the general extension of outdoor relief in the case of the aged, we cannot but feel that grave risks would be incurred if no definite tests were imposed dependent on the individual circumstances of each case; such, for example, as the requirement of a clear measure of destitution, and evidence of respectability and a reasonable endeavour on the part of the applicant to make provision for his old age in accordance with his means during working life, and of general independence of the rates until the failure of physical faculties has deprived him of the means of support. We also feel that it would be undesirable to interfere with the discretion at present exercised by the guardians in cases where the applicants have relatives in a position to help them, who are withholding the assistance they might fairly be expected to give. We do not advise that persons should be relieved who are not really destitute, but we feel that evidence of an industrious and independent life is presumptive proof of thrift, and entitles the applicant to better treatment than the wastrel or drunkard. In the absence, however, of such safeguards as we have indicated, the lot of those relying on assistance from the rates

would be more inviting than that of the independent aged; with the inevitable result that, as with the able-bodied under the old Poor Law, there would be a great increase of that pauperism, the wide extent of which at present is so much deplored. And we fear that this increase would not be among those seeking occasional and slight help, by whom the figures of pauperism are now so largely swelled, but among those who are in receipt of permanent assistance from the rates, and who under such a system would have had no motive to make even partial provision for themselves. Moreover, the cost of relief so administered would, as we think, prove very heavy, while there would be a great risk of neglect of that sustained supervision so absolutely necessary, and consequently of a return to the system of doles with its attendant evils. These latter objections, grave as they are, are perhaps of secondary importance compared with the recognition of the principle that dependence on the rates is henceforth to be regarded as the proper condition of the respectable poor in old age; a principle, as it seems to us, fatal to that hope so generally expressed that pauperism is becoming a constantly diminishing evil, ultimately to disappear before the continuous progress of thrift and social well-being.

74. Passing now to the other extreme, we find that some of those who have devoted careful study to the Poor Law and its problems hold the view that the more excellent way is to be found in the restriction of outdoor relief within the narrowest possible limits, and in the provision for exceptional cases of desert or hardship through the agency of endowed, of organised, or of individual charity. There are some unions, such as Whitechapel and St. George-in-the-East in the Metropolis, and Bradfield and Brixworth in the country, which have for many years been conducted upon these principles; and there are many more in which, though not strictly followed, they are to some extent recognised.

Bury, 4162–4, 4241–6, 4175–8, 4286–8.

75. Canon Bury, the chairman of the Brixworth board of guardians, has given us a remarkable account of the history of administration at Brixworth, and of the general progress of the people under the present system. It may be noted that, although outdoor relief has not recently been given in any new cases, it is given to a few who have for a long time received it, and that the amounts have been increased so as to suffice for their proper maintenance.

Vallance, 2496–2501.

2,712.

76. Mr. Vallance and Mr. Mackay have given us detailed evidence in favour of a similar system of administration introduced about 20 years ago in the very poor urban unions of Whitechapel and St. George's-in-the-East; they have described fully the efforts which have been made to secure that cases more properly relieved out of the workhouse should be met by organised charity; and they assure us that the change of system was distinctly to the advantage of the poorer classes. Mr. Vallance, for example, uses these words as to Whitechapel:—"I have no hesitation in saying that "the poor are much more contented than they were 20 years ago. They see an "uniform administration—a strict administration—but it is uniform, and uniformity "they understand. There is no preferential treatment of A or B, they are all treated "with consideration and kindness. If there is any good in them at all the good is "sought to be developed, and they are brought within the reach of the agency that "is most likely to help them in the direction that is needed; not help them in the "form of doles, but help them to achieve independence."

Ward.

Marshall, 10,197–8.

Bury. 4176.

App. IX. Ward, 15,975–82.

77. It is clearly of primary importance, where the Poor Law is administered on such lines as at Brixworth and Whitechapel, that special cases should be met by private charity, whether individual or organised. This is fully admitted on all sides, and we are assured by those concerned with the administration of these unions that such charity has been forthcoming. On the other hand, we have had evidence from Mr. Ward, a resident of Brixworth, as to cases of alleged hardship in that union; and we have been told that members of the working classes consider that the needs of the deserving are not adequately met in the strict London unions. Some of the cases which were fully discussed by Mr. Ward had been already brought before us from the opposite point of view by Canon Bury:—"For the last 20 years," he said, "I have always challenged "any assertion made either in the public press or otherwise that we have caused cases "of hardship. I have only succeeded in getting four people to try and substantiate "these charges, and I have the cases which they brought forward here before me." And Canon Bury has since forwarded to us a statement, which will be found in the Appendix, traversing much of what was said by Mr. Ward. We may note that Mr. Ward recognises the general improvement in the condition of the poor in the Brixworth union, and while thinking the present administration hard is no advocate of the policy of indiscriminate out-door relief which used, many years ago, to prevail there. In a

very poor urban district it is of course more difficult under any system to avoid occasional cases of hardship; but we attach great importance to the evidence given on the subject by Mr. Vallance and Mr. Mackay. The latter, for example, says in regard to the work in St. George-in-the-East of the Charity Organisation Society and the Tower Hamlets Pension Committee, "We have never refused any case because we "have no funds; and I do not think our standard is really a very high one." Mackay, 9784–93, 9870–1.

78. Speaking of cases where the administration is on the lines described in the foregoing paragraphs, Sir H. Owen has told us: "The cases are not numerous, "but the results are very remarkable. Usually it has been found that those results "have been mainly secured by the action of one man. Someone of considerable "firmness, who is very strongly impressed with the necessity of maintaining as far as "possible the independence of the poor, becomes satisfied that in the interests of "the poor themselves outdoor relief should be checked. He regards the saving of "expenditure as a very minor consideration. He throws himself into the work heart "and soul; he feels that his system is on its trial, and he endeavours to secure that "there shall be as few cases as possible of apparent hardship. All hard cases he will "get taken over by charity, and he will devise all the means he can for not infringing "his rule, and yet giving the relief that is necessary." And later on he says, "It has "usually happened that there has been a certain minority opposed to the action of the "majority of the Guardians in refusing out-door relief, and the working of the system "has been carefully watched with every desire to find out cases of hardship, if they "occurred. But those who have been strongly in favour of strict administration have "made every possible effort to avoid such cases. The system has been, as it were, "upon its trial in these unions, and very special and continuous efforts are made to "prevent cases of hardship." Owen, 175. Booth, 10,866. Chamberlain, 12,287–8. Owen, 430.

79. Though private charity may frequently prevent persons from becoming paupers, it should not be relied upon as a substitute for the legal obligations in cases of destitution. The cases which we have been considering have been remarkable in the diminution of outdoor relief, but they largely depend on conditions of administration which are of rare occurrence. Under the ordinary conditions of Poor Law administration any attempt practically to abolish outdoor relief in the case of the aged poor might lead to great hardship, which would provoke popular reaction in favour of laxity and indiscriminate relief.

80. There are, however, many boards of guardians with a definite policy of careful administration who pursue a middle course, and, while recognising that outdoor relief is suitable for many aged persons, regulate its grant by certain clearly defined conditions, in order to prevent abuse. Such boards often adopt voluntary rules for the regulation of out-door relief, by which they agree to abide; and by these rules, although they have of course no strict legal force, they are largely guided when deciding as to the mode in which the relief should be given in each individual case. We may refer generally to the evidence of Mr. Fothergill as to Birmingham, Mr. Phelps as to Oxford, Mr. Fuller as to Paddington, and Lord Methuen as to certain Wiltshire Unions, as showing the advantage of a settled policy as indicated by such rules in dealing with applications for relief. Owen, 460–1. Phelps, 3885–6. Methuen, 5535–75.

81. So far as they relate to the aged, with whom only we are concerned, these rules are generally very simple, and usually contemplate the grant of outdoor relief except in special classes of cases. Thus Mr. Fuller has told us that the rules which were laid down at Paddington in 1889 provided that out-relief should be granted to the aged and infirm, "if they were deserving at the time of application, had shown signs of "thrift, had no relations legally or morally bound and able to support them, and were "unable to obtain sufficient assistance from charitable sources." Mr. Fothergill says that at Birmingham "out-door relief is given to the aged who are living in cleanly "homes, who are sober and respectable people"; and that it is refused to "people "who are not destitute, persons who are living in unwholesome surroundings, and "people of habitually drunken habits." We are assured that in these cases the rules have been successful, both in avoiding hardship and in diminishing the amount of pauperism. Fuller, 2277–8. Fothergill, 2793–4. Fuller, 2316–9. Booth, 80,838. Fothergill, 1859, 2823–8.

82. Mr. Fuller disagrees with those of the witnesses from London and other unions who think it impossible to discriminate between deserving and undeserving applicants for Poor Law relief. "Our wish," he says, "has always been to discriminate between "the deserving and the undeserving; that the undeserving should only have the offer "of the house made to them, but that the deserving should be assisted outside the house, Vallance, 2687. Gardiner, 4067, 4141. Allen, 2134. Hamblin, 3304–5, 3338.

Fuller, 2308–25. "if not by charity then by the guardians; and our work is, before we give outdoor "relief to those deserving people, to do our best to get charitable relief to take them "off our hands, to relieve them adequately." He explains that it is the special object of the Paddington guardians "to encourage the deserving poor that have no "help to make application," and he points out in detail the efforts made to secure this result. "We have always in view," he tells us, "this difficulty, 'Are we doing anything "'to prevent the deserving and aged poor from applying to us'? We recognise that "difficulty, and one of the means of overcoming that difficulty is by putting up in our "waiting-room the announcement, 'When you come to us for relief we will endeavour "'to get you charitable relief, but failing that we will give you out-door relief.' And "we always tell them of our action and the reason for our action. We do not know "how else to get at these people."

2308–10.

2316–7.

83. The administration of the Poor Law in Birmingham has been discussed before us in considerable detail, but the criticisms upon it have been mainly directed to the hardship of applying a stringent interpretation of destitution as a test of Poor Law relief, the insufficiency of the amounts granted, and the mode in which the necessary investigations into the character and circumstances of applicants are conducted. All these points are elsewhere considered. The actual administration by the guardians is on the whole favourably regarded. Mr. Allen, for example, says, "The relief com-"mittees now, I think, render the working of the Poor Law much smoother and much "more just than it was in the old days." We may usefully place by the side of this Mr. Fothergill's statement as to the nature of the change which was made:—"In 1883," he says, "there was a committee appointed to inquire into the question of the "administration of relief, and it was found by that committee that relief was being "given largely in aid of poverty and not destitution, and in consequence of the large "number of cases to be dealt with by each relieving officer it was impossible to "thoroughly investigate the cases, and the pauperism of the parish was continually "increasing through inefficient investigation. The guardians then decided to increase "the relief staff, so that the deserving who were destitute might receive proper atten-"tion, and imposture be promptly detected." This statement illustrates the necessity for that careful investigation of individual cases, which some regard as a hardship; and seems to us to show that it is inseparable, not merely from any official system, as Mr. Jephcott admits, but from any plan of relief at all which contemplates discrimination among the applicants.

Jephcott, 14,539–42.

Allen, 16,650–1. Jephcott, 14,549. Fothergill, 2780.

Jephcott, 14,779–84.

84. We may call special attention to Mr. Phelps' evidence as illustrating the manner in which a system of careful rules has been successfully applied in a city like Oxford, the conditions of which he insists are, in view of the population dependent on the University and the long vacation, "so unfavourable that you might argue *à fortiori* to any other place."

Phelps, 3885–6, 3900–2, 4028–31.

85. The rules established by guardians for their own guidance in unions such as those to which we have lately referred are intended to secure the observance of definite principles in dealing with the individual cases that arise, and to check the grant of out-relief in certain classes of cases, such, for example, as those described in Sir Hugh Owen's evidence, in which it is considered on general grounds that it would be harmfully bestowed. As has been illustrated above in regard to Birmingham, such rules do not in any way diminish the necessity for careful inquiries in regard to each case; they can be framed in accordance with special local conditions; and they can be varied at any time if experience should show that any change is desirable.

Owen, 171, 211.

86. We think that the definite standard embodied in rules of this kind, if carefully prepared, must be of great value to guardians in assisting them to exercise satisfactorily their discrimination in regard to each individual case; and that although such rules to be of value must of course be loyally observed, and not allowed to become a dead letter, as would appear sometimes to be the case, they need not and should not in any way preclude the careful inquiry into each case on its merits, the importance of which we so fully recognise.

Clifford, 6239–48. Thomas, 7391–2.

87. Several proposals have been made to us with the object of limiting the discretion of the guardians as to the mode in which relief should be given to the aged; some advocating a legal restriction of out-relief, and others its extension and compulsory grant under certain conditions.

88. Thus it has been suggested that out-door relief should be secured by law to deserving aged persons who are in need of help, and should be paid through the Post Office, without the intervention of the relieving officer, and without stigma of pauperism; and that all persons who have received no aid from the rates before

Crompton, 17,614–31.

the age of 60 should, if in need, be considered as belonging to this privileged class, although other deserving persons might also be included. It has further been urged that "relief should be given to deserving people before the stage of destitution arrives," and that it should be given even to those having comparatively large allowances from other sources.

Jephcott, 14,821–42. Stevens, 17,446–52. Crompton, 17,656–64.

89. We shall refer presently in detail to the requirement of destitution as a test of relief; we propose here to indicate briefly reasons which lead us to deprecate any legislation for the establishment of a privileged class entitled, if destitute, to claim out-door relief as a right on the terms above contemplated. The essence of pauperism is, in our judgment, the receipt of assistance from moneys compulsorily raised, on the ground that the person so assisted cannot otherwise be properly maintained. The creation by law of a privileged class of recipients would make it extremely difficult to limit the grant of relief to those persons by whom it is genuinely needed, and by whom alone, in our judgment, it can be received without injury to status and character. We are convinced that the essential condition of good poor law administration is the careful investigation and consideration, in accordance with recognised general principles, of each individual case, and we fear that any enactment practically making it obligatory on the guardians to prove demerit would discourage this careful inquiry, and would also tend to a permanent increase of pauperism and to the ready acceptance of a pauper condition by those who might with proper forethought have achieved independence. The most practical test for a privileged class which has been suggested is that of not having received relief before 60; and this would, on the one hand, tell very hardly on many who may at an earlier age have had to seek relief from exceptional misfortune, and who may be deserving of aid in their old age, while on the other hand it would give a right to assistance on the easiest terms to those who, being in comfortable circumstances during their working lives, had neglected to make any provision for their future. And the suggested condition that the relief in such cases should be paid through the Post Office would, we think, be open to serious objection, especially if it were contemplated that no visits should be paid by the relieving officer to persons so receiving their relief. In that case there would be no security against fraud, or provision for the continuous supervision which experience has shown is so important; while in any case the need for personal payment furnishes a valuable check against negligence.

Crompton, 17,627–31.

90. Some witnesses, again, have suggested that the Local Government Board should formulate rules limiting the grant of out-door relief so that it may not be given in cases which they regard as unsuitable; others propose that the Inspector should be responsible for some supervision of out-relief cases; some desire that a minimum limit of amount should be fixed; and others again have dwelt on the difficulties which now beset guardians who are sensitive to considerations of popularity in firmly resisting the tendency to give doles, and have urged that the Local Government Board should strengthen their hands by a definite pronouncement. As regards all these proposals, we attach great weight to the view of the representatives of the Local Government Board, which we may summarise in Sir Hugh Owen's words: "Looking to the improvement which has already taken place, I should favour relying on time for further progress rather than laying down hard and fast rules to be generally adopted. I think a gradual alteration spread over some time is desirable in the interests of the poor themselves, rather than a sudden change, and the adoption of hard and fast rules. There is little doubt that the influences that have been at work in the past, and which have led to such considerable reductions in the number in receipt of relief, will continue, and effect a still further reduction year by year."

Fuller, 2378. Allen, 2125–6. Methuen, 5640–3. Bury, 4269–72. Vallance, 2593–5. Methuen, 5602–6. Mackay, 9805–12. Owen, 381–2, 434–5.

91. While we admit the tendency to improvement to which Sir H. Owen alludes, and while we feel that any further interference by legislation or regulation must be justified by strong reasons and a general demand if it is not to create irritation among those entrusted with local administration, we are convinced by the evidence that there is a strong and prevalent feeling in favour of greater discrimination, especially in the case of the aged, between the respectable poor and those whose poverty is distinctly the result of their own misconduct. Unless this distinction is more clearly recognised than it has hitherto been, we fear that the agitation against the whole policy of the Poor Law may gain in strength and lead to changes which we should deprecate in the general interests of economy and morality. We think, therefore, that boards of guardians should be recommended to make careful inquiries into the antecedents of destitute persons applying for relief whose physical faculties have failed by reason of age and infirmity, and that where it is found that such persons bear a good

character, have made reasonable efforts, in accordance with their opportunities, to provide for their own old age, and have not been assisted from the rates (excepting temporarily and under special circumstances of illness or misfortune), outdoor relief should be offered unless the infirmity of the applicant, the nature of his surroundings, the need of personal care, or other substantial considerations, should make it evident that the relief given should be indoor relief.

McNeill, 9510–27.

92. We do not recommend any detailed system of inspection or a right of appeal to the Central Board, such as that existing under the Scotch Poor Law. As Mr. McNeill has shown, the cases in which compulsion is under that law applied are very rare, and its application in England would not only be in opposition to the spirit of decentralisation on which we have already dwelt, but would be attended with the greatest difficulties when attempted on so large a scale. Moreover, it must be remembered that under the Scotch Poor Law the administration of relief is left to a far greater extent than in England in the hands of paid officers, the inspectors of poor, whose duties correspond to those performed in an English union by the clerk and relieving officers. The parochial boards are only obliged to meet half-yearly, and the standing committees often appointed, although relieving the inspector of responsibility in difficult cases, need not interfere in ordinary cases of relief.

9630–3.

93. While we do not propose any interference either by statute or regulation with the present discretion of guardians as to the mode and amount of relief to the aged, we think that the Local Government Board might well call special attention, either directly, or through the Inspectors, to the evils of inadequate relief, and the necessity for careful and thorough investigation of each case, with a view to the grant of relief, in accordance with clear general principles, in the manner and to the extent which the guardians may deem most suitable to the case of each applicant. About the year 1871 the Board took action in this way in regard to out-relief generally with very satisfactory results, which are illustrated both by the general figures of pauperism at that time, and by the special experience of individual unions. Some of the reports made by Inspectors, which now appear in the Board's Annual Report, might also, we think, if published separately, be of special use in the districts with which they are more immediately concerned.

Owen, 336. Mackay, 9583.

94. We are of opinion that it is of primary importance that the administration of a union should be carefully, thoughtfully, and conscientiously conducted, with the determination of discouraging the spread of pauperism and at the same time fairly meeting, by some settled policy, the needs of the deserving poor; and we have heard with pleasure the evidence of Sir H. Owen and others, that the value of careful administration is becoming more and more generally recognised. The improvement is largely due to the energy and example of individual guardians, and to the influence of the Poor Law Conferences which have been initiated in various parts of England during recent years; but we think that such action as we have suggested on the part of the Local Government Board might usefully supplement their work without being exposed to the objections which would attend any positive interference with the full discretionary powers now vested in the guardians.

(*d.*) INDOOR RELIEF.

95. We proceed to consider the conditions under which the aged receive poor law relief in its second form, viz., indoor relief in a workhouse or other poor law establishment. The number of persons over 65 who receive relief in this form is, outside London, relatively small. We learn from Mr. Ritchie's return that on the 1st Jan. 1892, the persons over 65 receiving relief other than medical relief only were distributed as follows:—

Number of Persons over 65 receiving Relief on 1st January 1892.	Metropolis.		Provincial Unions (60) with Population over 100,000.		Other Provincial Unions.		Total of England and Wales.	
	Numbers.	Per cent.	Numbers.	Per cent.	Numbers.	Per cent.	Numbers.	Per cent.
Indoor - - - -	19,341	59·3	16,247	29·1	27,764	15·8	63,352	24·0
Outdoor (excluding medical relief only).	13,271	40·7	39,615	70·9	148,249	84·2	201,135	76·0
Total -	32,612	100	55,862	100	176,013	100	264,487	100

96. The regulations as to life in workhouses, and the conditions under which they are managed, have been fully set before us in the evidence of Sir H. Owen and Mr. Knollys, and in the extracts from the Consolidated Order of 1847, which are printed in the Appendix. We have had detailed particulars as to classification, discipline, diet, medical attendance and nursing, employment or occupation, amusements, visits of friends and leave of absence, visits by guardians and ladies, &c.; and the general information given to us on these subjects has been widely illustrated by reference to particular workhouses in various parts of the country.

Owen, 30–159. Knollys, 612–78. App. I.

97. We feel bound to say at once that the general impression made upon our minds by the evidence we have received does not support the views which some witnesses have told us are entertained of workhouses and their conditions, as being "barbarous tests," worse than prisons, places which the poor would rather starve than enter, "maddening to the decent deserving poor." As against such terms of denunciation we may quote the views expressed by that eminent German critic, Dr. Aschrott, who as Mr. Davy tells us came absolutely unprejudiced to the observation of English workhouses. "The management of the workhouses," he says, "is a model of imitation "All the legitimate wants are amply satisfied without disregard for the necessity for "careful and economical administration. The proper mean is preserved between the "humanitarian indulgence and the stringency demanded by the interests of the commu-"nity." There is, however, undoubtedly a wide-spread dislike among the poor to entering the workhouse, and nearly every working class witness testified to the great repugnance with which it is viewed by the better class of aged poor, especially in country districts. While they regard it as not unsuitable for wastrels and ne'er-do-wells, or indeed as much better than they deserve, they contend that outdoor relief should be given to the honest hard-working man who becomes destitute in consequence of age and infirmity. We believe that this marked dislike of the workhouse is largely due to a praiseworthy repugnance to the reception of public aid in a form which cannot be disguised, and to the dread of having to associate with disreputable companions. But we are convinced that it may also be often attributed to ignorance and misapprehension of the conditions, and to exaggerated fear of the discipline and the interference with absolute freedom which are imperative in such establishments; and we note that some of the witnesses who are strongest in favour of extended outdoor relief admit that they have never been inside the workhouses which they condemn.

Marshall, 10,300, 10,263. Edwards, 6570–3. Wilkinson, 5942–3, 6041–2. Blackley, 12,852. Pickering, 16,420–1. Davy, 1682.

Lansbury, 13,765–6; Pitkin, 14,146; Callear, 14,876; Webb, 15,272; Smith, 15,360; Ward, 15,680; Burton, 16,072–3; Pickering, 16,418; Disley, 17,156; Stevens, 17,261; Crompton, 17,364.

98. Many, however, of the witnesses representing the working classes who have appeared before us have spoken with approval of the treatment accorded to the poor in workhouse establishments of which they have any knowledge; we may refer especially to the evidence of Mr. Burton and Mr. Disley as to the Ashby and Forden workhouses, and of Mr. Allen, Mr. Jephcott, and Mr. Stevens, who all agree in praising the administration of the Birmingham workhouse and infirmary. On the other hand, we have had complaints of bad management and harsh treatment, to some of which we shall make further reference, and we fear that there are still not a few workhouses in the country in which there is much room for improvement. A certain number of specific charges of individual misconduct or mismanagement, whether in connexion with workhouses or the general administration of the Poor Law, have been made to us by witnesses in the course of our inquiry. We do not wish to minimise these complaints, but we cannot avoid pointing out, in justice to boards of guardians and their officers, that we have received such statements as indicating the opinions of those by whom they have been made, without attempting any such judicial investigation, based on a full hearing of both sides, as would alone justify us in forming definite conclusions as to their accuracy. It appeared to us that investigations of this kind would be both unsuited to the conditions, and foreign to the purpose of our inquiry.

Burton, 16,036–70. Disley, 17,014–8.

99. Miss Octavia Hill has given evidence as to the provision made for the indoor poor which may well be quoted here. "I suppose," she says, "workhouses differ "a good deal, but I have very often heard the poor, after they have gone in, express "themselves most delighted with the arrangements, and certainly for a very large "number of old people the workhouse is the best place. It is very difficult to "provide satisfactorily for a single old person in an ordinary London house. There "are dangers of fire, of dirt, of loneliness . . . When they get old or feeble "they are often not able to take care of themselves thoroughly, and it is a most

Hill, 10,658–60.

"important thing to get them into the house. They do not like going, but when they "have gone they often tell us, with great satisfaction, how delighted they are, and "how grateful they are, and so on."

Knollys, 697–730. Fuller, 2375.

100. The facts unquestionably show that the physical conditions of life in a workhouse are superior on the whole to those enjoyed by some of the independent poor, and that the provision for their mental and moral wants has received and continues to receive in increasing proportion the earnest attention of boards of guardians. We shall have occasion to indicate some points in regard to which we think further improvement desirable; but we think it only right, in view of the criticisms which have been made, to express at the outset our approval of the manner in which many workhouses are conducted.

101. If dependence on the rates is to be avoided in a large group of indifferent, doubtful, unthrifty, or unsatisfactory cases, the necessity of the workhouse as a part of the system of poor relief must be admitted. The great majority of the aged poor who are now assisted by the boards of guardians receive outdoor relief. The question therefore does not affect them to nearly the extent usually apprehended. But nevertheless, as the evidence shows, there are many for whom the workhouse or the workhouse test is not merely desirable but absolutely necessary. What the exact nature of this test should be, Sir Hugh Owen has described. "The workhouse," he said, "certainly ought not to be deterrent to such an extent as to make it a hardship "to persons to go there, and in fact the great majority of those in the workhouse are "better fed, better housed, and better provided for than they ever were before. It is, "however, essential that there should be such discipline and order that a person "would not desire to go into the workhouse if he could avoid it." While we press strongly our recommendations for stricter inquiry and more adequate treatment, we feel that the use of the workhouse, as an important element in the effectual administration of the Poor Law, should not be overlooked.

Owen, 211.

Knollys, 684–95. Cox, 3817. Hedley, 1247, 1345–6. Allen, 16,569–70. Davy, 1630.

102. Medical attendance and nursing are provided for the sick and infirm, and the sick in London and most large towns are treated in separate establishments called infirmaries, to the general excellence of which we have had much testimony. In London these infirmaries take in more inmates than even the large general hospitals, and are recognised as affording the best provision for chronic cases of sickness. The nurses are generally trained, and we have been told that although in small country workhouses paupers are in too many cases still employed, "a very strong effort has been made to "put an end to that system, and to encourage the employment of trained nurses."

Owen, 80–111. Knollys, 654–60. Edwards, 6570. Lansbury, 13,703–7. Knollys, 644, 670. Ballantine, 3232–3.

103. The regulations as to various details, such as the procedure on admission, bathing and the enforcement of cleanliness, hours and daily routine, punishments for misconduct, and so forth, have been fully set before us by Sir H. Owen and Mr. Knollys, and illustrated as to individual workhouses by the evidence of other witnesses, and we do not find many points in connexion with them which it is needful to discuss here. We may note, however, with regard to complaints that the fixed hours in workhouses press hardly on the old people, that Mr. Knollys in his evidence states that "as a "matter of fact the old people in workhouses are allowed to go to bed as soon as they "like after supper," which he says, they usually have about half-past five or six. At the same time, he mentions as in his opinion one of the chief drawbacks to workhouse life the "strong dislike on the part of the poor to live by strict rule, having as "it were to regulate their life by bell-call; to have each day exactly mapped out for "them, and every day exactly the same." Such regulation is, however, as he says, to a great extent inevitable, and its irksomeness may be largely modified by variety of occupation, and the concessions which may properly be made to the aged. Mr. Lansbury in his evidence as to Poplar has spoken strongly of the hardship to the aged of the early hours for rising and the long intervals between meals. We feel that in a large establishment a certain amount of uniformity is necessary, but we may point out that the regulations in Articles 102–5 of the consolidated order, by which the hours for ordinary inmates of workhouses are governed, do not apply to those who are classed as aged and infirm, and that with regard to those so classed it is specially provided by Article 106 that "the master and matron shall (subject to the directions of the guar-"dians) fix the hours of rising and going to bed; and the meals for such paupers shall "be provided at such times and in such manner as the guardians may from time to "time direct."

Lansbury, 13,703–7, 13,718–22.

104. Mr. Knollys specially mentions warmth as one of the points in which the poor in the workhouse are better off than those outside. It is no doubt, however, as has been stated, the case that "everybody likes to get near a fireplace however warm a room may be"; and this must, we feel, be difficult if the rooms are large and crowded.

Knollys, 697. McDougall, 5141. Edwards, 6575, 6839–44.

105. The clothing of workhouse inmates is, we believe, generally warm and sufficient, and specific duties are imposed on the matron as to its supervision and arrangement with proper regard to cleanliness. Any complaints that may be made of its being inadequate or not kept in proper repair should be carefully investigated by the guardians, with whom rests the final responsibility in such matters.

Knollys, 634–43. Lansbury, 13,745–63. Walker, 15,475–82.

106. The diet appears to be generally wholesome and plentiful; but we fear that cases are by no means wanting in which, both with respect to variety and good cooking, exception may justly be taken. In view of the varying habits of the people it would be impossible to establish a uniform dietary for the whole of England; but the dietary tables throughout the country have been lately receiving the careful attention of the poor law medical inspectors of the Local Government Board. The form in which that department recommends that tables should be submitted to them, with the dietaries actually in use for the aged in certain unions, is given in the Appendix. The medical officer prescribes special diet for the sick, and has also the duty of ordering any extras which he may think needful in special cases. We have evidence that in quantity the dietaries are usually more than sufficient, and we think that the points to which attention should be paid are rather in connexion with the nature, quality, cooking, and service of the food than its quantity. Miss Clifford, for example, remarks that the English poor do not like pea-soup, which is in many cases given; but we believe that where the guardians find by experience that any form of food is generally disliked, they usually make an alteration, and we have had ample evidence of the frequent substitution of acceptable forms of diet—such, *e.g.*, as tea and bread and butter for gruel—for others generally distasteful. The difficulties which exist in connexion with the dietary of the aged are well illustrated in Mr. Lansbury's evidence as to Poplar, where it will be noted that a new dietary, embodying considerable improvements, has been quite recently brought into force. In large workhouses there must, as we have ourselves observed, be often some difficulty in serving out the food; the limited powers of mastication of the aged may not be always sufficiently considered; and the fact is not always borne in mind that the practical dietetic value of a ration of meat or other food depends not more upon its weight in ounces than the condition in which it is served. These are points of detail which cannot be governed by regulation, but must be left to the care of the workhouse officers, and the supervision exercised by the Inspector, the visiting committee, and the guardians and ladies to whom wide and salutary powers for visiting workhouses have recently been given.

Owen, 92, 219–21. Hedley, 1178. Knollys, 750–2. App. III. Davy, 1635–8. Clifford, 6348–50. Lansbury, 13,718–34, 14,005–20. 13,816.

107. The question of employment or occupation of the aged is one of great importance. The monotony of workhouse life is one of the main objections which have been urged against it, and it is therefore necessary to consider how far this can be in practice avoided. Some of the aged are, of course, through special infirmity and senile decay unable to do any work however light; and generally speaking, as Mr. Knollys tells us, "The old people are not given any particular task of work; they are simply given "such light employment as would keep them from that idleness which would be much "more irksome to them than light work; they do wood-chopping or gardening, or "cleaning wards and yards, and some sorts of domestic work." In country districts, where there is generally a large garden, light work on the land is one of the most satisfactory occupations for the aged. But in town unions there is usually little or no land attached to the workhouse, and it is difficult in general to devise employment not interfering with outside trade. Light wood-chopping is, no doubt, an excellent means of occupation for the aged; and provided machinery is not used, and the independent manufacturer is not undersold (points to which the Local Government Board drew special attention by circular in 1888), there seems no reason for its discouragement. Another common employment, especially in London, is oakum picking, which Mr. Hedley tells us "is given largely in the workhouses, not as a task of work, but as a "means of occupation. The old men go into the workroom, and they sit there and "they pick as much oakum as they choose, or as little as they choose, simply as better "than sitting with their hands before them doing nothing."

Knollys, 645, 778. Hedley, 1261–2. Davy, 1992–3. Hedley, 1180–94, 1404–14. Paine, 5219. Hedley, 1189–90.

Cox, 3653.

108. It will be useful to note what is done in two other London workhouses on which we have had evidence in regard to the employment of the aged. Mr. Cox, speaking of the Shoreditch workhouse, which is situated in a specially cramped and crowded site, says: "The old people do nearly as they like. I should say that there are a considerable number "of them, of course, who are old people who have no task, but are allowed to amuse them-"selves in various ways. In the working hours they may do a little work if they are able "to. We have a tailor's shop, a shoemaker's shop, and a carpenter's shop, and there many "of those old people really make themselves very useful and seem to take a pleasure "in their work." Mr. Vallance, again, gives us an interesting account of the efforts made in the Whitechapel workhouse to secure for all the aged useful employment suited to their capacities and previous habits. "They are encouraged to do that which "they are best able and most desire to do. A man says he is a painter. 'Would you "'like to do a little painting?' 'Yes, sir;'" and he is put to it. . . . . "They are "distributed all over the place in little shops; they have places of their own; . . . . "all within the walls of the workhouse." Mr. Vallance goes on to describe a system of evening talk, readings, and other light occupation, for those of the aged who care to engage in them, as well as for others, which has been introduced at Whitechapel with admirable effect.

Vallance, 2515–21.

2524.

Hedley, 1262. Cox, 3650. Davy, 1639–45. 1646–55, 1817–8.

109. The problem of employment for women is simpler, at any rate for those who can do sewing and such like work, of which there is always plenty. There is also scrubbing floors, laundry and other household work, but much of this would not be suited to the infirm; and Mr. Davy (whose views on the whole question are very instructive) remarks that "if the old women have had some other occupation, "and do not know how to knit and sew, I am afraid they have very dull lives; it is "cheerless comfort." This leads him to a description of the Brabazon Employment Scheme, to which reference has also frequently been made by other witnesses as being of the greatest value in brightening the lives of both male and female aged workhouse inmates. "The scheme," Mr. Davy says, "is this: Charitable ladies visit the workhouse, "and each of them takes a certain number of the old inmates and teaches them to knit "and to net and to sew and to do wool-work, and they are assisted in their teaching "them by many cunning devices. An old agricultural labourer, whose hands are "warped and stiff so that you would think that he would never be able to make "anything at all, does wool-work, and he is better for doing it, and the officers of the "workhouse are better for his doing it. In some of my country unions the results "are quite wonderful and most satisfactory. For instance, in the little union called "Battle, which is near Hastings, I do not suppose there are more than a hundred "people, but there everybody seems to work, everybody seems to do something." After giving details of the work, he continues: "It is a *sine quâ non* of the success of "the system that the proceeds should not be given to those who work alone, but "should be expended for the general good of the inmates of the workhouse." And he goes on to point out that its usefulness must be dependent on the tact and discretion both of the ladies who visit and also of the officers.

Owen, 96. Paine, 5217. App. II. (3).

110. The Local Government Board have for some years past acceded to all applications for the allowance of tobacco and snuff to the aged, and have recently issued an order generally authorising such an allowance. Tea, which is almost always an article of their regular diet, is frequently also made separately in the afternoon by the old women from supplies provided by friends; and an order has also been recently issued specially providing that tea to be made in this way by the inmates themselves may be given by the guardians. Gambling is of course prohibited, but games of draughts, backgammon, &c., are frequently encouraged, and books and newspapers are also generally provided. A society has for some time existed for the supply of suitable literature for workhouses, and the Local Government Board have readily sanctioned subscriptions by guardians to its funds. They also issued a circular to their Inspectors on the subject generally, in January 1891, the text of which will be found in Sir H. Owen's evidence. We quote an interesting passage on this question from Dr. Paine's evidence as to Cardiff. "For some years," he says, "we have spent many pounds in the purchase and binding of "books. Recently we have given an intimation that we shall subscribe to a literature "supply, and we also have a large amount of literature such as the illustrated papers "and magazines and others sent in through the generosity of the public. As far as "literature is concerned therefore they are amply provided with it, and I think those "who can read make use of it; we do not find that they destroy the literature; they pay "every attention to it; they do not destroy it more than you would expect in ordinary "wear. And as to those who cannot read we find that others read to them occasionally."

Owen, 110–11. Davy, 1643. Paine, 5220. App II. (2).

111. Another alleviation of the monotony of workhouse life is found in the leave of absence given at periodic intervals, and the visits of friends. The privileges allowed in this respect vary largely at the discretion of the guardians, but we have it from Mr. Knollys that inmates in good health are generally allowed to be absent from once a fortnight to once a month, and that visits of friends are generally allowed at similar or more frequent intervals, and in case of sickness at almost any time. In many unions leave is granted fortnightly, and often, as at Shoreditch, under somewhat lenient conditions; at Manchester it is given monthly; at Brighton only once in six weeks. There is, of course, danger of abuse if liberty is too frequently or indiscriminately granted. The pauper may, and sometimes does, return drunk. As Mr. Cox puts it, "They meet with "some of their old friends outside, and it seems to be quite the usual thing to take them "into a public-house, and to give them drink; and then we have their friends send-"ing in a little money, to the aged people in particular," of which, he adds, "we "give them 6*d.* a week while it lasts:" a practice which is contrary to the regulations and, as Mr. Cox himself allows, not likely to be conducive to the good conduct of the recipients. Further, as Major Ballantine tells us, there are dangers, such as that of infection, inseparable from visiting and leave of absence. But he says, speaking of Manchester workhouse, where leave is allowed once a month, "There is no doubt that an increase "of liberty to these people would be very highly appreciated indeed by them." And some witnesses have suggested that the amount of liberty allowed to the well-conducted should be very largely increased, Mr. Burton and Mr. Lansbury in particular being opposed to any restriction on their movements.

Knollys, 660. Cox, 3654–7. Hamblin, 3435–43. Ballantine, 3062, 3108–11. Burton, 16,401–13.

112. On the whole, we share the view of Mr. Knollys that the leave usually given might with advantage be increased, and we think that the well-conducted aged might be allowed under proper safeguards to go out more frequently than at present. We also agree with Mr. Knollys, Mr. Davy, and other witnesses, that the second or Sunday suit of clothes, in which the inmates go out, should not be recognisable by the general public as a workhouse uniform. Such a distinctive dress is not only needlessly humiliating to the self-respecting poor, but it is also, as Mr. Davy has shown, an "effective instrument of mendicity" to the more depraved. We further consider that visits of friends might be allowed somewhat more frequently than is now usual, and that opportunity of conversing without being overheard should, as far as possible, be afforded, though it may not be desirable to dispense always and altogether, as Mr. Lansbury suggests, with supervision on the occasion of such visits.

Lansbury, 13,737. Knollys, 675–8. Davy, 1670–8. Lansbury, 13,739, 13,885–8.

113. The comfort of inmates of a workhouse, as of many other institutions, must always largely depend on the character and demeanour of those who are entrusted with their care. The evidence we have received has for the most part been to the effect that the master and matron and other officers are kind and considerate to those under their charge: and the charges of harshness which have been preferred to us have been generally against relieving officers in the exercise of their difficult discretion in regard to the administration of out-relief. One witness, however, who had been an inmate of a workhouse, has complained that he was treated with special roughness by the officers while there; (but in regard to this case we would specially refer to our remarks in paragraph 98). And we note that Mr. Knollys, whose view it is right to say is not shared by the other Inspectors of the Local Government Board who appeared before us, is of opinion that harshness of manner on the part of workhouse officers, some as he puts it of the old spirit of bumbledom, does still prevail in a sufficient number of cases to give cause for a dread of the workhouse on the part of the poor. Mr. Knollys is careful to limit his charge to harshness of manner rather than actual brutality, which he assures us is only found in exceptional cases. He suggests that the remedy is to be found in a careful performance of their duties by the visiting committee; and he adds, "no doubt "in many instances it would be desirable if a higher type of persons were employed in con-"nexion with the administration of the poor law than is at present sometimes the case." Mr. Vallance, who has told us of an excellent system at Whitechapel under which the master and matron acquaint themselves by personal talk with the causes of trouble and possibilities of helping all new comers, specially dwells on the importance of the principal officers being men and women of intelligence. "The master and matron," he says, "ought to be a man and woman of high character, who will be likely to "exercise intelligence and thought and sympathy in the administration." We shall refer again to this topic when discussing the question of classification.

Burton, 16,070. Walker, 15,434–61. Lansbury, 13,771–3. Knollys, 661–3, 793–5. 981. Vallance, 2599. 2630–1.

114. The danger of abuses in connexion with workhouse administration has not been overlooked by the Central Board, who have made several regulations for ensuring the

Owen, 116-20. Knollys, 810. Paine, 5216.

supervision of the establishments. By the consolidated order "the guardians are "required to appoint a committee with the duty of visiting the workhouse," and these committees are "carefully to examine the workhouse once in every week at "the least, . . . and afford, so far as is practicable, all the inmates an opportunity of "making any complaint, and to investigate any complaints that may be made by them." It is to be regretted, however, that the visiting committees are not always as attentive as they should be in the performance of their duties, which provide important safeguards for the welfare and kind treatment of the inmates. Again, in accordance with instructions a notice is put up in every ward to the effect that any inmate who has a complaint to prefer should either address it in writing to the clerk or verbally to some member of the visiting committee when on his rounds through the workhouse. The Inspector when he visits the workhouse has the opportunity of noting the general relations between the officers and inmates, and of talking to the latter apart from the officers. Complaints also may be and often are preferred directly to the Local Government Board. Lastly, in accordance with an order recently issued, any individual guardian and any committee of ladies appointed by the guardians can visit and examine the workhouse.

Knollys, 817.

Owen, 207. 129.

App. II. (4).

Knollys, 675.

115. We concur with Mr. Knollys that it is most desirable, as has been recommended by the Local Government Board, that the visiting committee should give inmates opportunities of making complaints in the absence of the officers. It should not, we think, be very difficult for experienced visitors to distinguish well-founded complaints from the frivolous ones which, as he says, are constantly being brought, and if care is taken to scrutinise the nature of the complaint, and the general demeanour of the individual by whom it is made, there need be little danger to the officers' authority, while there would be an almost certain guarantee that *bonâ fide* grievances would not be overlooked.

Classification of the indoor poor.

Owen, 82-4. Knollys, 618-31.

116. We now come to the very important question of classification in workhouses. Article 98 of the consolidated order provides that "the paupers, as far as the workhouse admits thereof, shall be classed" in seven main classes therein specified, two of which are "men infirm through age or any other cause," and "women "infirm through age or any other cause." That article further provides that for "each class shall be assigned that ward or separate building and yard which may be "best fitted for the reception of such class." We attach great importance to the general separation of the aged and infirm from the able-bodied prescribed by this regulation, the directions of which, we have been told by Mr. Knollys, "are always, as a rule, "observed." We consider that every effort should be made, if necessary in extreme cases by a combination of unions such as we discuss later, to secure their universal observance.

Knollys, 618-9. Marshall, 10,423.

117. Article 99 of the order contains several further provisions on the subject of classification, the two which concern us being (1) "that the guardians shall from time "to time, after consulting the medical officer, make such arrangements as they may "deem necessary with regard to persons labouring under any disease of body or mind;" "and (2) that "the guardians shall, so far as circumstances will permit, further "subdivide any of the classes enumerated in Article 98 with reference to the moral "character or behaviour or the previous habits of the inmates, or to such other "grounds as may seem expedient."

Davy, 1627-9.

118. The sick are maintained in separate wards under special medical care, and in London and most large towns separate infirmaries are provided, to the general excellence of which we have had much testimony, though we have reason to fear there are some regrettable exceptions. The aged who are specially infirm are largely placed in the sick wards, a great proportion of aged workhouse inmates being, as Mr. Davy points out, cases of chronic infirmity, which far exceed the numbers suffering from acute illness. The sick and bed-ridden are classified according to the nature of their diseases or infirmity, and Mr. Knollys, who has strongly insisted in favour of detailed classification, states, "I should never suppose it possible that "subdivision would apply to sick wards."

Knollys, 753-65.

Owen, 12. Knollys, 780-5.

119. The present law as regards imbeciles in workhouses is set out by Sir H. Owen, in whose words we give it: "Under the Lunacy Act of 1890, subject to certain exceptional provisions, there is a prohibition upon retaining in the workhouse a person

" who is insane unless the medical officer certifies that he can properly be retained " in the workhouse. He is also to certify whether the patient can properly be allowed " (having regard to the convenience of the person himself and that of others) to " associate with the inmates who are sane. If he considers it necessary that the " patient should be kept with the insane he certifies to that effect. An order of a " magistrate has to be made with regard to the detention of a person as a lunatic in " a workhouse, and that order is made upon the certificate of the medical officer " of the workhouse, and also upon the evidence of an independent medical man, a " medical man who is not an officer of the guardians." In the metropolis imbeciles are maintained in entirely separate establishments under the Metropolitan Asylums Board. Mr. Knollys is of opinion that under the financial arrangements at present in force many persons are sent to asylums who should more properly be kept in workhouses; this matter, however, scarcely seems to come within the scope of our inquiry.

120. We have thus practically, in considering the question of classification, to deal only with the position of the aged poor in tolerably good physical and mental health, who probably form on the whole a minority of the aged inmates of poor law establishments. It is to this class that the complaints we have received on the subject almost entirely relate.

121. Taking first the question of aged married persons, we have had much evidence to the effect that the complaint often made of the compulsory separation of old couples in the workhouse is without foundation. The law on the subject is clearly set out in the circular of the Local Government Board of November 3, 1885, which is inserted in the Appendix; its effect is as given by Mr. Knollys " where they are both over 60, if they " wish to live together, by law they must be allowed to do so, and where one of the " couple is over 60 the guardians may allow them to do so." Knollys 613–6. App. II. (1).

122. We have had much interesting evidence as to the numbers who elect to live together, the provision made in various unions, and the reasons which influence many in preferring to live apart. Mr. Hedley, who tells us that the accommodation for married couples in London workhouses is generally excellent, thinks that about 75 per cent. prefer to live together. Mr. Knollys, however, takes 50 per cent. to be nearer the mark in the country generally, and remarks:—" The guardians provide married couples' " quarters, or, if they have not them in the smaller workhouses, if a married couple is " brought into the house, some room will be set apart for their use; but in my own " experience, the difficulty very frequently is to persuade these old people to live together " in the workhouse. I have spent a considerable time on different occasions in trying " to induce them to do so, but without success. One of them possibly is infirm from " some cause, and the other thinks that, if they live together, he or she will have to attend " upon the one who is infirm, whereas if they are living separately the attendants in " the workhouse will attend upon them. But also in many cases, where the infirmity " does not exist, there is no wish at all on the part of married couples to live together." These views are supported by other witnesses. The provision made is generally favourably described; for example, we are told of the married couples' rooms at Brighton:—" There is a very nice bedstead, hearth-rug, fireplace, towel-horse, " looking glass, toilet service, and all the rest of the things, and comfortable sitting " rooms for themselves, besides a good large square bedroom." We note, however, that Miss Clifford says of the accommodation at Barton Regis: " It is upstairs, " and if they are very infirm they cannot get downstairs, so that it is very " dull, almost more dull than they can stand." On this we may remark that it seems to us of the highest importance that married couples who live together should not be deprived of the opportunity of associating, if they wish, during the day time with other inmates.

Hedley, 1172–7, 1445–8. Cox, 3658–9. Knollys, 613–6. Vallance, 2615. Hamblin, 3433–4. Phelps, 3879–91. Clifford, 6307–9. Fuller, 2376.

123. As regards other healthy aged inmates, the evidence we have received goes to show that especially in country workhouses there is little formal sub-classification. Mr. Knollys, who has spoken strongly on the question, remarks that such separation as exists " is rather of persons who render themselves distinctly disagreeable to the other " inmates in the ward by their conduct or their habits, and who would be put into a " ward by themselves; rather than the separation of the distinctly deserving and moral " from the other inmates of the ward": and he urges that further separation of such deserving persons from bad associates could and should be effected. Knollys, 620–3.

124. On the other hand, it has been strongly pressed on us by many witnesses that an inmate of a workhouse must in practice be classed not by his antecedent conduct but Hedley, 1212–22. Davy, 1657–61.

Fuller, 2307. Gardiner, 4092.

by his behaviour while there; and that, although formal sub-division is rare, the well-behaved inmates are able to keep aloof from the disreputable to a large extent. This view of the question has been put before us with special force by Mr. Davy and Mr. Vallance, both men of exceptional poor law experience.

Davy, 1657-60.

125. Mr. Davy says, "I think that there is already to a considerable extent sub-classification by conduct in the workhouse. I mean to say that the better classes of old women "naturally get into the matron's sewing-room, and so on, and that in large workhouses "my opinion is that the inmates have a tendency to sub-classify themselves, but as to "classification by conduct I have great doubts. I do not think myself that a work-"house master or a board of guardians is a very competent authority to decide upon "the merits of the past character of a person." "In all those sub-classifications," he continues, "what we have to consider is really the comfort of the inmates. What I "have to say about that I think may be summed up in this, that any classification "which tends towards the comfort of the other inmates or the better administration "of the workhouse is good, but any classification which depends upon the judgment, "which must be more or less arbitrary, which the master or others may form of the "past character of an inmate, is open to considerable objection."

Vallance, 2514, 2687-2709.

126. Mr. Vallance, whose evidence in this connexion is specially valuable as relating to a union where outdoor relief is practically refused, says:—"We seek to afford the "aged poor the means of forming their own companionships. For instance, in the aged "women's wards, instead of giving them long tables and benches, we give them small "tables and surrounding chairs. Again, in the extended provision of accommodation "which is contemplated we are providing bays which, with the aid of a curtain or "screen, and the tables and chairs, will enable them again to a greater extent still to "form their own companionship, and in that way classify themselves. I am of opinion "that it is neither practicable nor expedient in the workhouse to seek a classification "of character. Apart from the injustice of adjudicating upon an imperfect knowledge "that B is not equal in character to A, the moral effect of the attempt cannot but "be injurious to the inmates as a whole." And again, "I have never felt myself pre-"pared to advise special structural arrangements for classification. Of course you may "arrange a workhouse so that it may lend itself more or less to the distribution under "an automatic classification, but I have never seen my way to classifying in the "structure upon the adjudication of character by the guardians or their officers."

127. The greatest practical evil resulting from absence of classification certainly seems to us to be in connexion with objectionable language and behaviour, and this evil could clearly be remedied by classification by present rather than past conduct. We are told that the difficulty is mainly found in the evening hours and at night, when there is but little supervision. "Those who know the internal economy of workhouses," says Mr. Vallance, "know how disastrous to character very often the want of super-"vision is during the evening hours. Men and women are occupied during the day, "but if they are left to themselves between half-past 6 and 8 o'clock, that is, between "supper time and the time for going to bed, if they are left without official super-"vision—and as a rule they are, for the simple reason that the officers are taking their "own rest at that time, and the work of the day is over—then you get the corrupting "associations." The system described by Mr. Vallance for providing in the evenings interest and light occupation for inmates of all classes who wish for it, to which we have already referred, is found, he says, to meet the difficulty, and some efforts of the kind might, we think, be made more generally.

Vallance, 2524.

McDougall, 5028-9.

128. Mr. McDougall, who speaks of the conditions in the very large Manchester workhouse, says, "I have never heard more than two or three complaints "during my whole life as a guardian as against the treatment of the officials, "but I have heard the strongest possible repugnance expressed at going into the "house, as I have said because of the association with objectionable people," and he goes on to state that "in the bedrooms the language used is different from the "ordinary conversation they employ during the times when they are under supervision." We fully admit the gravity of this evil, but it does not appear to us to prove Mr. McDougall's contention that almshouses should be provided for a very small number who are exceptionally deserving, but rather to show that some further supervision and control should be exercised over the coarse and foul-mouthed persons who, we trust, are also a minority. Major Ballantine, the master of that workhouse, while thinking that there are some cases that should be dealt with from the beginning elsewhere, and that others might be selected on account of good conduct in the house

Ballantine, 3065-73.

for preferential treatment in another establishment, states definitely that "if you wish "to have classification in the workhouse, then we must make a selection according "to the character of the people in the workhouse." And he has given us an example showing that even a man who in earlier life has undergone penal servitude may, in his later years, become thoroughly well conducted and trustworthy. 3065. 3169–71.

129. Mr. Knollys is of opinion that classification by conduct in the workhouse "would "tend to encourage that sycophancy towards the officers of the workhouse which is "one of the greatest evils that we have to contend with in workhouse life." In some instances this apprehension might no doubt be realised if sub-division were attempted in much detail, just as there would be a risk of favouritism or deception if classification were attempted by previous character. But it does not seem probable that any one who is fit to be in the responsible position of master of a workhouse would be influenced by sycophancy to screen a man whose language and conduct are intolerable to his companions. The fullest facilities are afforded for making complaints, not only to the officers but to the visiting committee and to individual guardians and ladies. It should not be difficult to distinguish genuine complaints of bad language and conduct, or to keep a special watch on persons against whom they are preferred, or new comers of obviously bad character; and if bad conduct is found to continue, the offenders should be punished as provided by the regulations, and be separated in view of their definite misbehaviour from the decently-conducted inmates. The difficulty of "ins and outs," those persons who are continually discharging themselves and then returning to the workhouse, is rather one of able-bodied pauperism, but for such persons, and for those incorrigibly bad, some penal provision other than temporary punishment might we think well be devised. Knollys, 773. Owen, 99–104.

130. A great drawback to any system of detailed classification other than separation of those misbehaving themselves or belonging to the disreputable class to which we have just referred, is that it is likely to have a prejudicial effect on those labelled either bad or indifferent: while, if it is not most carefully carried out, great hardship may be inflicted on any who are placed inadvertently in too low a class. 627–9880–5.

131. Mr. Knollys urges strongly that more privacy should be allowed to the deserving who wish for it, and he suggests that they should have separate cubicles to which they could retire. We think that the question of making some such provision, or of screening off portions of the day rooms as at Whitechapel, might well receive the general attention of guardians. Mr. McDougall has expressed the opinion that not more than three or four respectable aged persons should be placed together; and while we do not go to this extreme, we are strongly opposed to the provision of large day rooms, accommodating 70 or 80 people, or even more, which we understand are found in some urban workhouses. The presence of so many persons in one room seems to us objectionable on many grounds, especially if they are at any time without the supervision of an officer. Knollys, 698, 719–27. Vallance, 2,514. McDougall, 5098.

132. On the whole, we are of opinion that provided every care is taken as above recommended to prevent offensive behaviour it is not desirable that any specific regulations should be laid down other than those now existing in regard to classification of the aged in workhouses. We feel that, without somewhat unusual care, such regulations might work harm rather than good, while the examples of Paddington and Whitechapel tend to show that with proper supervision the better class of inmates are under present conditions comfortable and can form their own companionships. We do not wish to be understood as opposing the experiments which are now being voluntarily made by some boards of guardians in the direction of more detailed classification, and we think that the result of their experience may be of great value. But we are convinced that to secure the welfare of workhouse inmates a great deal of effort, observation, and sympathy is needed on the part of guardians and still more of the principal officers; and that these are of far more importance than any rules. Fuller, 2374–6. Vallance, 2687–700. Gardiner, 4092. Knollys, 931. Davy, 1814.

133. Several witnesses have suggested to us that the most deserving of the indoor poor should be taken altogether out of the workhouses and placed in almshouses. To this proposal serious objections present themselves. If such almshouses were to be really separate cottages, without the discipline and control existing in the workhouse (and otherwise they would be little else than workhouses under another name), they would, unless the inmates were selected with the utmost strictness, be liable to abuses such as are indicated in the following extract from the Report (p. 29) of the Poor Law Commissioners for 1839:—"The frugality and forethought of a young labourer would "be useless if he foresaw the certainty of a better asylum for his old age than he could Cox, 3670. Edwards, 6757–9. Wilkinson, 5887. Disley.

"possibly provide by his own exertions; and the industrious efforts of a son to "provide a maintenance for his parents in his own dwelling would be thrown away, "and would cease to be called forth, if the almshouse of the district offered a refuge "for their declining years in which they might obtain comforts and indulgences which "even the most successful of the labouring classes cannot always obtain by their own "exertions."

Beavan, 5420–46. Elcock, 4755–62. Edwards, 6760–3.

134. Moreover, the cost of such almshouses on a large scale would, it has been shown, be enormous, while the sick and chronic infirm cases, which we have seen form so large a number of workhouse inmates, would still have to be maintained in an institution, where alone they could get, without an expenditure so large as to be obviously out of the question, the nursing and supervision necessary for their welfare. We do not think that persons in such almshouses needing supervision could be properly looked after, as Mr. Edwards suggests, by untrained parish nurses. "I should commission "each parish," he says, "to pay some respectable women, of whom numbers could be "found, to make them some little allowance to look after these old people." In towns especially, where the great majority of the indoor poor are found, such a system would probably result in grave abuse. The need for supervision in an institution of sick and infirm persons who are not properly looked after in their own homes is illustrated by the evidence of Mr. Thomas, who has suggested that, concurrently with a relaxation of the regulations, there should be a power of compulsory removal of such cases to buildings which, if separated from the workhouse, would be under the constant supervision of its officers.

Thomas, 7394–5. 7451–6.

McDougall, 5030–2.

135. If, on the other hand, as Mr. McDougall and others assure us, the almshouses were restricted to an extremely small number of persons, we think it far better that such very exceptional cases should be met independently of the poor-law, either by reception into those almshouses which are being more and more provided under endowed charities, or by the private help of charitable individuals or societies. We insist elsewhere on the advantages of aid to the really deserving poor from such sources over any form of poor-law relief.

Owen, 436–7. 552–4. Knollys, 921–30.

136. Another suggestion has been made for classification on a large scale by the appropriation of different workhouses in a county for inmates of different classes; a concurrent proposal being that indoor relief should be made a county charge. Such an arrangement would of course make classification much easier; it would also, as Mr. Knollys points out, be useful in its effect on the position of the officers, and it might, though probably not to any great extent, as so many town workhouses are overcrowded, lead to a reduction in the number of workhouses. But, on the other hand, the inmates would in most cases be removed far from their friends, and there would be less opportunity for that personal knowledge and interest in the poor which is now of great value, especially in country unions. Moreover, if aged persons were placed in buildings entirely by themselves, the evil of association of the old with the old which Mr. Frome Wilkinson points out would be intensified. The removal of the poor from their friends appears to us an objection of especial gravity, and it would apply equally to the removal of the workhouse into the country from a large town, which has on other grounds obvious advantages.

Wilkinson, 5791. Hedley, 1306–16, 1394–403, 1593–1604. Cox, 3675.

Ballantine, 3265–73.

137. But it has been specially urged that in large towns, such as Manchester or Leeds, where three or four unions exist side by side in a limited area, combination for workhouse purposes might with advantage be effected; and again that certain of the smaller and more compact country unions might with advantage be amalgamated. Section 8 of the Poor Law Act, 1879, provides for the combination of boards of guardians of two or more unions for purposes connected with relief, but little or no advantage has been taken of the power so conferred. Mr. Provis has explained to us the difficulties which have arisen, and he is of opinion that a scheme might be devised by which they might be satisfactorily overcome. We think the question might well be considered by the Local Government Board with a view to further legislation, if it should be found needful, as we feel that the combination of neighbouring urban unions for workhouse purposes would greatly facilitate the universal adoption of the sevenfold classification prescribed by Article 98 of the consolidated order, which, as Professor Marshall has said, goes so far to meet the evil of bad associations.

Provis, 17,488–97. Davy, 1663–9. Marshall, 10,423.

Owen, 150–9. Davy, 1663–9.

138. The powers of the Local Government Board for securing the provision of proper workhouse accommodation, as will be seen from Sir H. Owen and Mr. Davy's evidence, enable the Board to close a workhouse absolutely, or to dissolve the union. But this

power is rarely exercised beyond threats more or less efficacious. We feel that to apply compulsion on the local authority must always be matter of policy, and we do not think it lies within our province to say more upon the subject.

General remarks.

139. On a general review of the conditions under which the aged poor now receive relief in workhouses, it will be seen that the evidence laid before us justifies us in saying that they are on the whole satisfactory, and where, as in the majority of cases, the guardians and the officers fulfil their duties with discretion and sympathy, the circumstances of the inmates are as comfortable as can fairly be expected from any system of Poor Law relief administered with reasonable precautions against abuse and extravagance.

140. But we do not suggest that even under the most favourable circumstances the workhouse is a satisfactory haven of refuge for those of the respectable aged poor who can possibly find another home. We have already pointed out that constant 132.
effort, observation, and sympathy, are necessary on the part of both guardians and officers in order that the inmates whose case we are considering should be spared all needless annoyance and suffering. It is, however, hardly reasonable to expect that all those upon whom depends the comfort of the indoor poor will uniformly or continuously possess the high qualifications which are necessary to ensure an entirely satisfactory result.

141. Even, however, where these conditions are fulfilled, there are inevitable contingencies attached to residence in the best and most humanely conducted workhouses which must press heavily on the inmates, and especially on those who have known better days and are most sensitive to their surroundings. We have been told of the extreme dulness of the workhouse life with its necessary discipline and monotonous regularity, and it is clear that this is accentuated by the separation from friends and relations, broken only by occasional visits received and paid, which are often too widely separated to keep up any continuous interest in the outer world. A still more serious objection is the uncongenial companionship, not necessarily with bad characters—although this has been often complained of—but with persons having no common interests and soured by misfortune and suffering. No doubt efforts have been made with success in many workhouses to diminish these evils; and we have made numerous recommendations on points of detail which we hope may lead to general improvement; but we fear that with no precautions can they be entirely avoided.

Knollys, 670–2, 696. Edwards, 6570. Knollys, 620–3, 673–5. Vallance, 2524. McDougall, 5028–9, 5133.

142. We also feel the very great deprivation which the old in workhouses must necessarily suffer from being separated entirely from the young. The happiness of the aged in all classes is largely dependent on the mutual relations which under ordinary circumstances spring up between them and the younger generations. The exclusive, or almost exclusive, association of old with old tends to accentuate their defects, to make them more conscious of their infirmities, and to destroy that interest in the future which is connected with those who are to come after them.

Wilkinson, 5791. 5798.

143. For all these reasons, while bearing testimony to the way in which all who are responsible are doing their best to secure the comforts of the indoor poor, and recognising that there are many classes of aged poor who for various causes, such as sickness, mental or bodily infirmity, or the bad character of their homes and surroundings, must find their best refuge in an indoor establishment, we feel that there are also many for whom the provision so afforded could not under any circumstances be regarded as satisfactory.

(3.)—INCIDENTAL QUESTIONS CONNECTED WITH THE POOR LAW.

144. We now propose to discuss three or four incidental points of importance which have come before us in connexion with poor law administration as affecting aged persons.

(*a*) Assistance of Relatives.

145. One of the most prominent of these points is the question of the liability of relatives to contribute to the maintenance of persons chargeable to the poor rate. The law on the subject is still contained in the Statute 43 Elizabeth, cap. 2, section 6 of which enacts that "the father and grandfather, and the mother and grandmother, and "the children, of every poor old blind lame and impotent person, or other poor person

Owen, 161–5. Knollys, 1001–7.

"not able to work, being of a sufficient ability, shall at their own charges relieve "and maintain every such poor person." The Act only applies in the case of the blood relationships named, and no contribution can be directly enforced by the guardians, there being no legal liability for payment unless an order is made by the justices, who must be satisfied that the person called upon is of sufficient ability at the time to pay the amount ordered. We learn from Sir Hugh Owen that the total sum collected in the year 1890–1 was about 230,000*l.*, and that much of this contribution was in respect of the maintenance of lunatics.

Owen, 164.

Elcock, 4787–91, 4806–7. Walker, 7130. Ladd, 14,387–93. Knollys, 1001–6. Bury, 4188–91. Clifford, 6262. Davy, 1894–7. Allen, 16,701–7. Stevens, 17,276–86.

146. The evidence has been generally to the effect that the law as to contribution is administered without harshness; and though a good deal has been said in general terms as to the injustice of requiring sons with large families and total incomes of 11*s.* a week or less to contribute to the support of their parents, we have not been informed of specific cases within the personal knowledge of witnesses in which this has been done, and we have received considerable evidence inconsistent with this allegation. We may note that Mr. Davy, whose experience extends over more than 200 unions, rural as well as urban, remarked when questioned on the subject, "as to a man who gets 11*s.* a week "all the year round as an average, . . . I have no experience of him: I have "never lived in a country where the wages are so low:" and the general tenor of the evidence we have received has been to the effect that so low an average remuneration for an efficient unskilled labourer is extremely unusual. It is, however, clear from the evidence that many who are opposed to the law on this subject think it a hardship that artisans with wages of 25*s.* a week should be required to assist their parents.

Elcock, 4676–81, 4929–54. Edwards, 6454–81. Davies, 8387–8404. Walker, 7008–35, 7113–9, 7282–3.

147. Many witnesses representing the working classes have expressed themselves strongly against the law and its administration, but some of them have admitted that in the case of sons with low wages and large families contributions are practically not enforced; and, when pressed, have allowed that there are cases in which some means of compulsion may be needful, and that, provided the ability to pay contemplated by the Statute is duly proved, there is little risk of real hardship. Mr. Edwards, it is true, mentioned a case in the year 1887 in which he stated that two men were summoned for not contributing to their parents' maintenance (or rather to show cause why they should not contribute), and, though totally unable to pay, were sent to prison in default. He adds, however, that the case was fully discussed at the time, and was brought to the notice of the Secretary of State, who declined to interfere.

148. It has been suggested that further legal restrictions should be placed on the power to enforce contributions, as that persons with incomes below some fixed sum, such as 1*l.* a week, should be relieved of any obligation to assist parents; that payments to friendly societies should not be reckoned in their means; and that there should be no power to proceed when parents are worthless.

Walker, 7227, 7283. Fuller, 2366–72. Pitkin, 14,128–35.

149. It appears to us, however, that no sufficient reasons have been shown for modifying the existing law in any of the ways above suggested. The question of ability to contribute must depend upon many local and personal considerations, which could not be met by any general enactment, but must be ascertained as each case arises. It is the duty of the justices, before making an order, to hear both sides, and take into account all the circumstances. The income of the person summoned, the number of those immediately dependent upon him, and any payments made by him to a friendly society, are clearly among the matters which should be ascertained and allowed full weight in estimating the ability to contribute; but there are also many other facts which must equally require consideration, and we do not think it would be desirable to interfere by any such specific provisions with the general discretion which is now allowed. And with regard to the suggestion pressed on us that guardians should be precluded from taking proceedings against deserving sons in respect of worthless parents, while we recognise that there may be cases of this kind in which contributions could not be required without hardship, we feel that latitude should be given in this respect to the discretion of the tribunal, and are unable therefore to recommend any restricting legal provision.

Fuller, 2366–72.

Elcock, 4951 Burton, 16,142–53.

150. It has also been suggested that parish councils should be the authorities to decide whether contributions should be required, and that the final power of compulsion should rest not with the justices but with the county court judge. As regards the tribunal proper for dealing with these cases, there are obvious reasons why the initiative should rest with the guardians, as the administrators of the poor law, in obtaining contributions from relatives in aid of the cost of maintenance of persons already on the rates, while

the present machinery under which the power of legal compulsion is vested in the justices, who are required to satisfy themselves as to the ability of the contributor, does not appear to us open to the serious objection which has sometimes been urged. We cannot but feel that even were the justices in any instance—and we are sure that such cases if existent are rare—to fail in the impartial or judicious exercise of the discretion entrusted to them, the publicity which attends all judicial procedure would be the most effectual safeguard against any grave or continued injustice. It must be borne in mind that, as appears from the evidence we have received, it is rare that proceedings are actually taken; the value of the power of compulsion is that the knowledge of its possible application in the last resort will often induce relatives to contribute who would otherwise have held back.

Edwards, 6793.

151. It might be possible as suggested to provide that the power of compulsion should rest with the county court judge instead of with the justices, on the analogy of the appeal to the sheriff under the Scotch Poor Law, but we think that such a transfer of jurisdiction might often result in expense and inconvenience to all parties concerned, and that cases of this kind are usually among those best dealt with locally at petty sessions. The suggestion which has been made that the magistrates are unlikely to have an open mind on the question, because some of them may be large ratepayers, seems to us to convey an undeserved imputation on those appointed to administer justice; and, even from the point of view of those who make it, to overlook the fact that the saving to the rates in the rare cases when a contribution is compulsorily enforced would not be appreciable. The further and weightier objection has been raised that magistrates, in virtue of their position as ex-officio guardians, have been able to act in these cases both as prosecutors and judges. In future, however, magistrates will only act as guardians if elected in the ordinary course. But we think that in order to avoid any semblance of unfairness it might be desirable that magistrates who may be also guardians should not deal with the same case in both capacities. And in order to meet the distrust of the jurisdiction of the magistrates which appears occasionally to exist among the labouring classes, we think that it might be advisable to permit an alternative reference of such cases to the county court judge. Some security, however, should in that event be provided against undue expense and delay in the proceedings, which under present conditions would be likely often to occur, especially in the rural districts.

Burton, 16,142–53. Ladd, 14,410, 14,404–10. Burton, 16,149. 16,142–5.

152. It has further been said that the contributions should be left to a sense of filial duty, and that they might be more conveniently given in kind; and it has been stated that the objections to assistance are felt often less by the children than the parents themselves, who feel less degradation in receiving relief from the rates than from their children. As regards this suggestion we would remark that, while well-disposed children will doubtless do from a sense of filial duty all that can be expected of them, this law, like most other laws, is made to meet the case of persons who are not well-disposed, and there can be no question that there are many well able to help their parents who, in the absence of compulsion, direct or indirect, would evade this natural duty. If it were not that outdoor relief is sometimes so indiscriminately given that it is looked on rather as a subsidy than as a public provision for those who would without it be destitute, we do not believe that in any but the most exceptional cases would dependence on children be felt to be less desirable than dependence on the rates. It certainly ought not to be so felt. It must be remembered that the liability to maintain the aged under the Statute is limited to the sons and daughters; whose parents often, as Mr. Davies puts it, though speaking from another point of view, "have made the best possible use of their earnings; they have "invested their money in the children. . . . That has prevented them from saving "anything for old age." It is more in accordance with natural justice that such parents, who find when old age comes upon them that they have no other provision, should rely on the children they have reared than that they should be dependent upon a rate compulsorily levied on strangers.

Davies 8387–92. Edwards, 6714–5. Elcock, 4947. Booth, 10,865, 10,932–9. Crompton, 17,564. Hill, 10,477. Howell, 8087. Methuen, 5759–61. Davies, 8486–7. Hill, 10,473. Bury, 4184.

153. "The duty of supporting the parents in their old age," said the Poor Law Commissioners in their Report of 1834 [p. 43*], "is so strongly enforced by our natural feelings "that it is often well performed, even among savages, and almost always so in a nation "deserving the name of civilised. We believe that England is the only country in "which it is neglected. To add the sanction of the law in countries where that of

* p. 28 of reprint.

"nature is found sufficient, to make that compulsory which would otherwise be "voluntary, cannot be necessary; and if unnecessary, must be mischievous. But if "the deficiences of filial affection are to be supplied by the parish, and the natural "motives to the exercise of those virtues are thus to be withdrawn, it may be proper "to endeavour to replace them, however imperfectly, by artificial stimulants."

Edwards, 6714–5.

154. Nor can we agree with the view which has been advanced that the assistance due may be adequately given in the form of casual presents of vegetables and other garden produce. Assistance of this kind must, in practice, rest in the discretion of the giver, and could not possibly be controlled or enforced in those exceptional cases which the law is framed to meet.

Stevens, Elcock, 4640. Ward, 15,948.

155. Witnesses who have complained of the manner in which contributions of relatives are enforced have stated that they are often obtained indirectly by refusing relief, except in the workhouse, to persons having relatives, living with them or not, who it is thought should support or help them, or else by not giving adequate allowances of out-relief in such cases; and numerous instances have been quoted in support of these allegations.

Owen, 211. Bury, 4188–9. Howell, 7921–2. Walker, 6951–88, 7257–66. McDougall, 5046, 5119.

156. It is difficult to consider such cases independently of the general question of the conditions which should govern the grant of outdoor or indoor relief; but we think it is clear that if guardians are to retain their present discretion as to the mode of relief, they could not be reasonably prohibited from using that discretion in cases of this kind. We have seen that the proposal to apply the workhouse test is frequently found to be the simplest way of inducing relatives to come forward, and we find the practice generally recognised as desirable in certain cases by those experienced in poor law administration, though otherwise differing in their views. It is of course, as we have elsewhere insisted, of fundamental importance that where out-relief is given at all, it should be adequate to the needs of the recipient, but these are not necessarily measured by a fixed sum in money. We have remarked that some of the cases quoted to us, as instances of hardship, where out-relief has been refused or restricted with the object of enforcing the assistance of relatives, have been cases where mothers were living with unmarried sons, and apparently by keeping house for them relieving them of the necessity of obtaining any other assistance for domestic purposes. It would in our opinion be undesirable in such circumstances if relief were given in the same manner and to the same extent as if the mother were living alone.

(*b.*) Settlement and non-resident Relief.

Owen, 516–31. Owen, 517, 520.

157. The facts as to the law of settlement so far as it affects the aged are referred to in Sir Hugh Owen's evidence, and may be roughly summarised as follows: In such cases the settlement would usually be in the parish in which the person was born, unless another settlement had been acquired by three years' residence without relief in some one parish. Generally, any person becoming chargeable to the poor rate can be removed to the place of his settlement, but he cannot be so removed if he has resided without relief for one year in any part of the union, without any subsequent break of residence. With the approval of the guardians of the union of chargeability non-resident relief can be given to a poor person while living elsewhere, under conditions indicated, but serious difficulties and abuses often arise in such cases.

Owen, 527. Knollys, 823. Fuller, 2383. Paine, 5247. Bury, 4489. Edwards, 6852–8. Lansbury, 13,793–5, 13,889–91 Vallance, 2728–33. Fothergill, 2818.

158. The whole law of settlement is in its working exceedingly complicated and costly, and is one of the first questions needing attention in the general arrangements of the poor law. As regards the aged, with whom alone we are concerned, there is a consensus of opinion that if rigidly applied it involves considerable hardship; and that, with certain exceptions, it should either be abolished, or at any rate, not generally enforced. Mr. Vallance points out that the entire abolition of any power of removal in the case of the aged might sometimes lead to hardship in regard to persons desirous of returning to their old neighbourhood. He tells us that, at Whitechapel, the power of removal is exercised very little indeed, less and less each year. On the other hand, we are told by Mr. Fothergill that at Birmingham the law of settlement is always enforced without regard to age.

159. Looking to the strong expressions of opinion received from all quarters, we recommend that legislation should be introduced, enacting that persons over 65 years of age shall not, in general, be liable to removal.

(c.) The Elberfeld System of Poor Law Relief.

160. Mr. Davy has given us a valuable account of the Elberfeld system of relief, into which he made special inquiry a few years ago. He has explained that relief under the Prussian Poor Law is in the hands of municipal authorities, and all citizens with rights of voting are bound to undertake any unpaid office in the Poor Law administration. The Elberfeld system is subject to this law, though the power of compulsion has never been exercised, and the work is done voluntarily. The town, which has a population of 100,000, is divided into 26 districts, the central controlling body being "four members of the municipality, and four other persons and a president." Each district contains numerous sections under the charge of almoners, who undertake two cases each, and devote themselves not only to investigating the cases and affording the necessary relief, but to personal work in connexion with each case, such as is given in England by charitable agencies. "The pauper or the applicant "makes an application to the almoner of his section; the almoner investigates the "circumstances, and writes down all the facts upon a card, and, if necessary, relieves "the applicant immediately in kind. Every fortnight the 14 almoners of each district "meet to consider and to decide on the cases to be relieved, and, the next morning, "all the minute books are taken and put before the president of the Poor Law autho-"rity, who examines them with a view of securing uniformity; once a year the "minute books of the almoners and overseers from 26 districts are examined by the "central authority, and also revised."

Davy 1757–83, 1795–6, 1946–51, 1996–9. 1758. 1762–7. 1771, 1774. 1767.

161. Thus at Elberfeld a system of minute investigation and close supervision to some extent takes the place of the workhouse test. There is no workhouse, though there is a great deal of indoor relief, including an asylum, especially used for the homeless, which is very like an English workhouse. The sick are dealt with in the town hospitals. There are schools for deserted children, of whom there are many, and there are almshouses for those who are too old and sick to look after themselves. Cases of beggars and idlers and drunkards, which would be treated by the Poor Law guardians in England, are in Germany dealt with to a large extent through the police. The relief given inside institutions is large: 27½ per cent. of the persons chargeable to the rates are so relieved, a considerably higher average than that of an ordinary English union. On the other hand, the system of outdoor relief, in Mr. Davy's opinion, there as elsewhere acts injuriously on the wages of those who are supporting themselves independently of relief. It appeared also that some of those most experienced in the administration of the Poor Law in Germany thought the absence of a workhouse a defect to be remedied in the course of time, while in such a town as Altona there was already "a workhouse on English "principles, although the investigation and relief is conducted on Elberfeld principles, "and in that case the workhouse is more used as a test than in our case, because the "Altona administration say openly that if a man is offered the workhouse and refuses "it they have no more duties in respect of him, and if he is really destitute he is "handed over to the police."

1946. 1768. 1769. 1948. 1769. 1772. 1775–7, 1846. 1949.

162. The system has been carried to a much more extreme point at Elberfeld than in other towns where it is adopted, and where the proportion of paupers to almoners is much larger. "It is a town of very high standard of public duty. Every citizen is "interested in the system; they are proud of it, and I think that the president is a "very exceptional man. He is a man of great tact and knowledge of the world, and "he is always able to put his hand upon the right sort of people to work the system, "without even threatening the compulsory powers." "In Berlin they have more than "2,000 unpaid persons engaged in the administration of Poor Law relief, compulsorily "as almoners;" and Mr. Davy thinks the employment of so large a number would break the system down by its own weight.

1999. 1796.

163. The general conclusion at which Mr. Davy has arrived is that the system could not possibly be applied as a substitute for that now existing in England; first, because of the impossibility of introducing compulsory service which would be essential if the system were adopted on a large scale, and secondly, because it would tend to break down by its own weight. He has also stated that the principles on which the relief is given at Elberfeld appeared to him prejudicial to the independent poor. But he attaches great importance to the lesson of the system that "friendly super-

1733. 1998. 1772.

1783, 1819. Hill, 10,492–3.

"vision over the affairs of poor people is good for the people, and good for the "supervisors," and to the development of voluntary work among the poor, "as "subsidiary to the investigations of the relieving officers," on the Elberfeld lines. While concurring with Mr. Davy in his general conclusions, we also fully agree with him as to the great importance of co-operation between the Poor Law and voluntary agencies, which we have urged at length elsewhere.

(*d.*) Destitution as the test of Poor Law Relief.

Allen, 16,626. Stevens, 17,452. Manley, 16,458–62.

164. By the terms of our reference we are limited to the consideration of the conditions of poor law relief "in the case of persons whose *destitution* is occasioned by incapacity for work resulting from old age," and we accordingly apprehend that it would be beyond our province, even if we wished to do so, to make any recommendation that destitution should cease to be the test of poor law relief. At the same time we think it will be convenient to notice the remarks on this subject which have been made by Professor Marshall, Mr. Steele, and many other witnesses, some of whom, for example those who have represented the working classes of Birmingham, consider that poverty and merit, independently of destitution, should constitute a claim for the aid of the poor law.

Steele, 9419. Davy, 1684. Bury, 4295–9.

165. As regards the general principle, it may be pointed out that the poor law was established for a definite purpose, the relief of destitution. So long as destitution—a word which does not appear to have ever been closely defined, but which may be taken in practice to mean a want of the reasonable necessaries of life, such as food, lodging, warmth, clothing, and medical attendance, according to the normal standard of the times—remains as the test for public aid, it is possible with care to provide adequately for cases that satisfy it without injury to the community. Such a provision is in accordance with the dictates of humanity, and in the case of the aged may very properly, as is agreed on all hands, be from time to time improved so as to keep pace with the advance of the general standard of comfort.

Owen, 401–2. Mackay, 9800, 9864.

166. But if a system of rewards for merit were introduced, there would be no longer any possibility of laying down definite tests for their bestowal. Assistance from rates which, as Sir Hugh Owen remarks, "are compulsorily levied from all classes, poor as well as rich," would be given not to keep those in need from actual privation, but for the comfort of persons who are able without it to maintain themselves, or who might be maintained by their relations; and this large and indefinite class would simply be subsidised at the expense of the community. Such a system is not one which, even if it were within our province to do so, we should be disposed to recommend.

Steele, 9455. Bartley, 8661–3. Knollys, 1115–23.

167. We do not think, however, that there is any substantial difference of opinion between us and some of the witnesses to whose evidence we have referred. Their protest is really directed against a too stringent interpretation of the word destitution in the case of the deserving aged poor. Thus Mr. Steele, who has discussed this question in some detail, says:—"The whole range of my argument goes between "starvation and partial starvation. The poor law says, we make a provision for a man "who is in a state of complete starvation. My argument is that the poor law should "make provision for a man who is in a partial state of starvation." But as appears from the remarks we have made above, the relief of destitution under the existing poor law may be and is taken to extend to "partial starvation," by which, we take it, is meant the absence of the reasonable necessaries of life. The evils to be avoided are the extension of public relief to cases where the recipient could get on properly without it, and, incidentally, the neglect, in giving such relief, to take any account of other partial resources.

Elcock, 4628–36. Stevens, 17,321. Marshall, 10,387.

168. Another view of the province of poor law relief against which we think it necessary to contend appears in connexion with the proposition that the poor rate is in the nature of an insurance fund; and that, therefore, as Professor Marshall puts it, "If the poor say, 'I have paid that money in poor rates for the relief of people in "'distress. I am in distress, there is no reason why I should have it given back to "'me with unnecessary disagreeableness;' then I think there is no answer."

169. To this we would reply that the poor rate is raised for the relief of destitution just as other rates and taxes are raised for the various purposes to which they are applied; and that persons are and should be relieved from the poor rate, not because they have contributed to it, but because they are in the state of destitution to meet which it is levied. It is further worthy of note, though it does not affect the validity of the above considerations, that although poor rate is paid directly or indirectly by almost all classes, a very large proportion, as Mr. Hunter's evidence curiously illustrates, is paid by persons who would be unlikely under any conditions to receive assistance from it. Hunter.

170. We shall have occasion when considering the schemes of State assistance which have been laid before us to refer further to the difference between insurance and taxation, but we think the foregoing remarks are sufficient to show that the relief of destitution is the essential object of the existing Poor Law, and that any systems of special reward for character or provision for old age independent of destitution would be totally different.

(*e.*)—Supplementation of Friendly Society Benefits from the Poor Rate.

171. We have had much evidence as to the extent to which allowances from friendly societies or other clubs are taken into account by guardians in fixing the amounts of out-door relief. Sir Hugh Owen, by whom the subject has been fully discussed, has said, "I think in strictness the guardians ought to take into "account any income which any person who applies for relief may receive, but it is "very usual for guardians to take into account something like half the sum that may "be received from a friendly society, on the ground that it is an encouragement to "those who have joined societies and thus secured some provision for themselves, and "that it is desirable that they should be in a somewhat better position than those "who have not taken any such action." He has laid before us a letter written on the subject by the Poor Law Board in 1870, in which they gave at length their reasons for disapproving (although not directly prohibiting) any supplementation in excess of the amount needed to relieve destitution. They pointed out that it is difficult to distinguish between annuities from benefit societies and other investments, and that if they are not fully considered in granting relief there is danger of the poor rate being regarded as "a collateral insurance fund to which not destitution alone but the "receipt of annuities from other sources would form a claim," and of the fundamental principle which we have just considered being thus undermined. They further showed that a person having friendly society pay or other resources inadequate for total maintenance is not placed in the same position, by being relieved only to the extent of his destitution, as those who are absolutely destitute, as he is able by a comparatively small addition to secure independence. They also held that supplementation was undesirable in the interests of benefit societies themselves. Owen, 199, 243–261, 299–315. Mackay, 9895–7.

172. Mr. Stead, the Secretary of the Order of Foresters, has laid before us an interesting summary of numerous replies from local courts and districts of the Order as to the numbers and treatment of members applying for Poor Law relief. The total number so applying during the last five years in England and Wales has only been about 500, an exceedingly small proportion of the total membership, on which we shall comment further when dealing with the work of friendly societies generally. In the majority of cases the replies received express satisfaction with the mode of treatment adopted, although only in 21 cases in England does it appear that "members were "treated more favourably than non-members." Where disapproval is indicated it has been usually on the ground that preferential treatment was not afforded. Mr. Stead urges strongly on behalf of his society that there should be better treatment by the Poor Law of those who have shown thrift, but he refers especially to the case of the in-door poor. He recognises, however, the unfairness of allowing additional out-door relief to members of friendly societies to the exclusion of persons who have shown thrift in other ways, and he feels the general difficulty of subsidising merit by extra grants. Mr. Watson, the Actuary to the Manchester Unity of Oddfellows, says he has heard of some complaints as to the guardians taking society benefits wholly into account in the very few cases in which members apply for relief, but, he adds, "we were powerless to interfere with this kind of thing, nor do I see how "they could have done otherwise. I did not understand it sufficiently. There has not "been very much cause of complaint in that respect. Very few instances have arisen "of anybody in connexion with friendly societies applying for parish relief." Stead, 12,362–401. 12,364. 12,378. 12,368. 12,366. 12,446, 12,492–3. 12,507. 12,492. Watson, 11,612–3.

Steele, 9171-5. 9270. 9452-6. 9244-9 9279-82.

173. The question has been fully argued by Mr. Steele in his evidence as to the Northumberland and Durham Miners' Relief Fund, which allows an old age benefit of 4*s*. a week. He has complained, generally, that guardians declined to supplement this allowance, but it appeared that in the majority of cases members have not applied, and that in about half the remainder assistance from the poor rate was allowed. Mr. Steele's evidence illustrates remarkably the difficulties of the question: he considers the allowance of 4*s*. made by the relief fund inadequate for maintenance, and has made various proposals for its supplementation by levies from mineral owners and others, and also, recognising the hardship that a general rate subsidy might cause to poor ratepayers, by a differential rate. In illustration of the extent to which some would desire that benefit funds should be supplemented from the rates, we may refer to the evidence of Mr. Crompton, who has cited the case of an old man living with a son and receiving a superannuation allowance of 9*s*. a week from his trade union, as one in which outdoor relief should, in his opinion, be given.

Crompton, 17,664-7.

174. We feel strongly the grave difficulties which would attend any general rate supplementation of an inadequate benefit fund, and we are convinced that it would prove most injurious to the general progress of thrift by encouraging partial and inadequate provision. At the same time, we must again point out that it is the duty of guardians in all cases to give relief in some form which will fully meet the destitution of applicants. We have been told by Sir Hugh Owen that it is most exceptional to require a man who has secured a pension for himself, and is otherwise suitable for outdoor relief, to go into the workhouse; and we think that only if there is danger of a widespread pauperism would guardians be justified in refusing such out relief as is necessary to meet the measure of destitution to a member of a benefit society partially destitute, who satisfies otherwise the conditions under which out relief is given in the union.

Owen, 283.

175. Hitherto, as we have seen, boards of guardians have very usually exercised a discretion in not taking fully into account the sums received by any applicant for relief from a friendly society; but they have done so without strict legal authority. During the course of our inquiry, however, a statute has been passed, entitled the Outdoor Relief (Friendly Societies) Act, 1894, by which the Legislature has given full recognition to the practice. That statute enacts that "it shall be lawful for any board "of guardians, if they think fit, to grant relief out of the poor rates to any person "otherwise entitled to such relief, notwithstanding that the said person shall, by "reason of his membership of a friendly society, be in receipt of any sum, and that in "estimating the amount of the relief that shall be granted to such person being a "member of a friendly society as aforesaid, it shall be at the discretion of the board "of guardians whether they will or will not take into consideration the amount which "may be received by him from such friendly society."

WORK AND RESPONSIBILITY OF GUARDIANS.

Knollys, 1143.

176. In concluding our observations on the Poor Law, we think it right to add a few words as to the work and responsibility of guardians generally. We have noted with satisfaction the expression in Mr. Knollys' evidence of his "very strong appreciation of "the great care and of the time and trouble which boards of guardians generally "give to the very responsible duties that are put upon them. I think," he says, "that they give the most careful consideration to all questions affecting the welfare "of the poor, and in stating that I believe I am stating what is the decided opinion "of all my brother inspectors who have had to do with boards of guardians throughout "the country." And we are glad to have this opportunity of saying that the evidence we have heard from members of boards of guardians, of all shades of opinion, has impressed us, on the whole, with a sense of their single-mindedness and regard for the interests of those entrusted to their care.

177. We repeat, before passing from this part of our subject, that the best hope for the future rests upon the wise exercise by guardians of the discretion committed to them.

B.—PROVISION FOR OLD AGE INDEPENDENTLY OF THE POOR LAW.

178. In the foregoing pages we have examined the provision made by the Poor Law for those persons whose destitution arises from incapacity to work resulting from old age; and we have expressed our general approval of the existing system, while indicating directions in which we think improvements are desirable and practicable in the administration both of indoor and out-door relief.

179. In proceeding to discuss the second question referred to us, viz., whether any other assistance than that given by the Poor Law could be afforded in such cases, we propose to consider (1) the extent to which assistance for the destitute aged is available from charity, endowed or private, which may be looked upon as holding a middle position between public aid and independent effort, (2) the various modes in which provision for old age can be, and is being made by the poor themselves, either by subscription to friendly societies and superannuation funds, or by insurance and saving in other forms; and (3) the schemes for state assistance independently of Poor Law relief which have been submitted to our notice.

I.—CHARITY.

(*a.*) ENDOWED CHARITY.

180. We have received from Sir Henry Longley, the Chief Charity Commissioner, a full and valuable statement as to the extent of endowed charities, the objects to which they are applicable, the abuses which are found in some cases to be connected with their administration, especially in the form of doles, and the powers for dealing with them which are possessed by the Charity Commissioners. We do not think it within the scope of our inquiry to discuss this subject in detail, but we may briefly summarise a few of the more important facts which bear upon the question with which we are concerned. Longley.

181. Sir Henry Longley has told us that, according to the Digest prepared some 20 years ago, the amount of endowed charities annually applicable to almshouses and pensions was about 550,000*l.*, and the amount applicable to doles and general uses of the poor about 365,000*l.*; and that the former amount has since considerably increased, partly owing to the conversion of some of the dole charities to which we shall presently refer. 7553–7. 8260–2.

182. The almshouses are for various classes of persons, and so far as they are established or controlled by schemes of the Commissioners are always accompanied by pensions and provisions for proper superintendence. But pensions are often given without almshouses, as is instanced in the Fulham and Hammersmith scheme, by which large dole charities have been applied, with the co-operation of the Poor Law Guardians and the District Labour Council, to pensions for poor persons of good character "who "from age, ill-health, accident, or infirmity, shall be unable to maintain themselves "by their own exertions." The applicants receive a minimum pension of 5*s.* a week and a maximum of 10*s.* They must not have received Poor Law relief for five years (though this condition is waived for the first five years after the scheme comes into operation); and the pensions are to be awarded—"(1.) After a full investigation of "the character and circumstances of the applicant, such investigation resulting in "proof that he or she has shown reasonable providence, and that the applicants have "no relations able and liable to support them. (2.) Preference to be given, where "claims are equal, to those longest resident in the parish concerned. For the purposes "of this clause the trustees may avail themselves of the agency of the Charity Organi-"sation Society, or other like agency." We have referred in some detail to this scheme as showing the principles on which it is considered dole charities can be most usefully converted to better uses. 7654–6, 63. 7642–50. 7648.

183. The value of the application of endowed charities for the provision of pensions —with or without almshouses—for the class of poor (frequently described in the instruments by which charities have been founded as "second poor") indicated in the above scheme is fully recognised by Sir H. Longley: "I should think," he says, "there could not be a better application of the money than to keep from the work-"house those in whose case the application of the workhouse test would be an unde-"served hardship." 7811.

7553, 8240. 184. The second class of endowed charities which concern us are those known as "dole" charities, gifts in money and kind, which Sir H. Longley says may be fairly described as "intermittent and precarious payments." These are, as we have seen, less extensive than those for almshouses and pensions, and they are unfortunately, as is abundantly shown by Sir H. Longley and the eminent authorities whom he cites, and by the local evidence as to Bristol and Shoreditch which we have had from Miss Clifford and Mr. Cox, on the whole most unsatisfactory, both in their administration and effects. It will be sufficient for our present purposes to illustrate this judgment by reference to the three parishes Sir H. Longley mentioned, in which half the population received small money grants averaging from 2*s.* to 2*d.* in the year, while in another instance "the crier had to be sent round to collect people to receive the doles:" and to quote the following passage which he read to us from the last Report of the Charity Commissioners:—"During recent years there have been many reports of Royal Commissions "and Committees on the effect of many of these charities upon the condition of the "poor. The Poor Law Commission of 1832, the Popular Education Commission of "1881, the Schools Inquiry Commission of 1866–67, the City of London Parochial "Charities Commission of 1881, have all pointed out in strong terms the mischievous "effect of large numbers of such charities. They show that distribution of doles of "money or of articles of food and clothing among the poor are most injurious, under-"mining their independence, destroying their motives for thrift, and tending therefore "to pauperise the class for whose benefit they are intended."

Longley, 7563–7603, 7688.
Clifford. 6208–17.
Cox, 3619–23.
Wilkinson, 5834.
Longley, 7579.

7687–8. 185. In some cases, where the doles are given in kind once or twice a year, for example at Christmas, and are not large enough to pauperise, we think there may be something to be said for their continuance for the sake of any little festivity, as it has been put, which may be connected with their distribution; though Sir H. Longley urges that such gifts are better left to private charity, and that endowments would be much better concentrated on old age and sickness. Generally speaking, the evidence leaves no doubt that the distribution of doles leads in most cases to the same evils as out-relief or private charity indiscriminately given, and that it is most desirable that the dole charities should as far as possible be converted to other purposes, especially to pensions: and, we may add, the provision of nursing for the sick.

7846–51.
7642.

186. The conversion of doles is of course not likely to be popular with the actual recipients; nor is it popular in some cases with trustees; but it is being carried out by the Charity Commissioners to a large extent, and as Sir H. Longley tells us the general opposition to reform, though still very strong, is being shaken by an awakened sense of the mischief of some of the older forms of applying these funds. That opposition was and is chiefly due to the application of doles to secondary education, from a feeling that the money was being taken away from the very poor, and applied to another class than the poor; but this objection will not apply to the provision of pensions under schemes such as that for the Fulham and Hammersmith charities and others of the same class.

7676–9.
7790–6.

187. But although they are able to do much, the Charity Commissioners need, we are told, wider powers for dealing with doles. Such are (1) the same power to deal with charities with incomes exceeding 50*l.* a year as they possess for dealing with smaller ones; (2) further powers for extending the area to which any charity is applicable, and for amalgamating charities when co-existent in the same area; and (3) a general power of summary conversion of doles to other uses, *e.g.*, pensions, without reference to the *cy-près* doctrine, such as that given with regard to education under the Endowed Schools Act. These powers should, we think, be placed in the hands of the Commissioners, subject to proper safeguards. As regards the conversion of doles to pensions, Sir H. Longley had said:—"I think it would be important, with the view of "solving, if it is to be solved in this way, the question which the Commission have "before them, that there should be some general statutory direction for the purpose; "and I should say it would be almost hopeless to rely upon schemes being made in "the case of individual charities; there must be some general indication of the mind "of Parliament."

7605–11.
7730–51.
7666–9.
7881.
8318
7601.

188. We attach much importance to the extended application of endowed charities for almshouses and pensions for the deserving aged poor, and we feel that there would be much advantage in legislation of the nature above suggested. The combination of charities to be used for pension purposes and their more even distribution and discriminate management appear to us matters especially needing attention.

In some places, as for example Bristol, Coventry, Lichfield, and Salisbury, we have seen that there are large masses of charities, with which it is at present difficult to deal, but which, if properly distributed, might be of the greatest value. Miss Clifford, in her valuable evidence as to Bristol and its charities, has dwelt on the fact that so little care is shown in the selection of recipients:—"The clergy," she says, "take great "pains to find out cases, but owing to the great difficulty of putting their cases before "any impartial committee or tribunal, they have but a small chance of getting a share "of what is going in the city" . . . The distributors "prefer to give to their own "friends . . . The Charity Organisation Society recommends cases which it has "examined thoroughly, but there is really no chance for those cases, I am afraid, any "more than any other cases." And again, as to the area of the charities, she remarks, "I feel that the great inequality of distribution is a disadvantage to the town. You "see an immense number of these benefactions go to the ancient city, and a large "portion of the poverty of the town extends very much beyond the city bounds, and "I feel that if the benefactions were properly equalised there would be very much "greater advantage."

Clifford, 6206–26. Longley, 7787. Clifford 6208–9. 6216.

189. Before passing from the question of endowed charities we would specially note one or two of Sir H. Longley's remarks on the subject, which, as we shall see, apply also in the main to charity in other forms. First, he says, "I think it lies at the "foundation of the administration of all endowed charity that no individual has the "right to anything; the foundation of every benefit is the discretion of the trustees." Secondly, with reference to the receipt of money from endowed charity (of which the rescue of the poor from pauperism is often the expressed object) by persons who are also receiving parish relief, he says, "I think it is highly undesirable, and I very "much question its legality." Thirdly, he refers to the advantages which would result from co-operation between trustees of endowed charities and boards of guardians on the one hand, and bodies which distribute voluntary charity on the other, as exemplified in the Fulham and Hammersmith scheme; and lastly, in dwelling on the value of organised charity in connexion with a strict Poor Law administration, he says, "I think the endowed charities so organised and directed" (by legislative action) "would have a very important effect in leading the way in the organisation of private "charity."

Longley, 7690. 7692. 7712–7. 8320–25.

190. And we would make two concluding recommendations:—

(1.) That some portion of the funds of the City of London Parochial Charities should be made applicable to pensions in parts of London in which such endowments do not prevail, on terms similar to those described by Sir Henry Longley as contained in the scheme for the charities of Dr. Edwards and Bishop King, in the parishes of Fulham and Hammersmith.

7700, 7730, 7770.

(2.) That boards of guardians should be furnished by the Charity Commissioners with copies of new schemes, and with the new series of reports on local endowed charities as they are issued by the Commissioners from time to time under the Charity Inquiry Expenses Act, 1892. This would greatly facilitate the co-operation between the boards of guardians and the endowed charities, which is, in our opinion, very desirable. And we think that the publication of an annual report, when practicable, by the trustees of endowed charities would also be of service for this purpose.

7723–7, 8315–25. Davy, 1866.

(*b.*) CHARITY OTHER THAN ENDOWED.

191. As will be gathered from what has been said in the part of this report which relates more directly to the Poor Law, we attach great value to the agency of organised and individual charity (especially if co-operating with the poor law authorities) in cases of special hardship and desert among the destitute aged poor. We have had detailed evidence as to the success which attends the efforts of well-directed organised charity in some of the poorest London unions: from Mr. Gardiner as to St. Saviour's, Mr. Vallance as to Whitechapel, and Mr. Mackay as to St. George in the East. Mr. Phelps has given us similar evidence as to Oxford; and Mr. Bury and Mr. McDougall have shown that a large field may be covered by comparatively small amounts of private charity if administered with personal care—in the one case in a rural union, in the other in the city of Manchester.

Gardiner, 4054–5, 4104–5. Vallance, 2498–9. McDougall, 5039–46.

192. The system of the Charity Organisation Society and the Tower Hamlets Pension Committee in the East of London as regards the class to which our inquiry relates has been discussed at length in the evidence of Mr. Vallance and Mr. Mackay, who have

Vallance, 2531.

Mackay, 10,094–5. 10,054–71.

told us of the close co-operation of the societies with the poor law and the clergy in their unions, and have given us particulars of the extent and amount of their pensions and their procedure as to inquiry, supervision, and general help and sympathy for the recipients. In both these unions the relieving officers are in close communication with the societies, and send to them deserving cases, and in both it is claimed that distress is adequately met.

193. We desire to indicate one or two special features of organised or efficient individual charity which have been prominently brought before us. The first is the comparatively small importance of the actual money assistance as compared with the personal help and sympathy given. The minute personal care exercised by such agencies as we have named has been abundantly shown; as illustrating the value attached to it we may quote Mr. Vallance, who says, "The work that has been done for the poor has "been not simply taking the place of the poor law and giving 5*s.* out of private "funds, instead of giving 5*s.* out of the poor law, but it has been largely the work "of bringing parents and children together, of evoking sympathy on the part of "late employers, of making friends, finding friends for the poor." Mr. Gardiner says, "Charity pensions are quite on a different footing, at any rate in the case "of pensions provided by the Charity Organisation Society. They are always taken "every week to the old people by some lady visitor. She will have three, four, "or five pensioners on her list, and she will visit them in a friendly way, taking "them in the summer time flowers, and in the winter time little comforts, which, of "course, they could never receive at the hands of a poor law official. . . . Those visits "brighten their lives very much, and they are very good for the visitor who pays "the visit as well as for the poor person who receives it." Mr. McDougall, referring to his private fund at Manchester, tells us, "In the first instance, I generally give "them the money for a few weeks, simply give it to them without asking very much "until we become friends. I never put them into my books until three or four weeks "have elapsed, and by that time I get friendly with them, and then I do think I get "fairly accurate statements." And Professor Marshall, speaking generally, says, "We are learning every day, more and more, that it is not the money that is given in "charity, so much as the work, by which real good is done."

Mackay, 10,099. Vallance, 2501. 2540. Gardiner, 4081–2. McDougall, 5079–80. Marshall, 10,337.

194. Secondly, the value of co-operation with the poor law authorities is recognised as most desirable, whatever be the method of poor law administration. Mr. Fuller has shown its importance in Paddington, where out-door relief is given in certain cases, and has told us that he wrote for information to 30 or 40 carefully-managed unions of all kinds, and "was answered in virtually the same way by all—that they had been "able to do very much good through co-operating with charity, and that without that "co-operation they could not have been so successful." He has, at the same time, pointed out the need of absolute separation between the cases dealt with by the poor law and those taken by charity, and other witnesses have illustrated the danger of overlapping assistance in the same case from both sources.

Fuller, 2329. 2346. 2,456–7. Knollys, 711.

195. Thirdly, the absence of a feeling of "right" to assistance from charitable pension funds has been mentioned as specially conducive to their success. "The poor people," says Mr. Mackay, "think they have a legal right to any rate-supplied out-door relief, "and they go in great numbers to the guardians to ask for it, and I think it is almost "impossible for the guardians to discriminate; but where that part of relief is trans-"ferred to a voluntary agency, the people then do not regard it as a right, and they are "extremely moderate in the way in which they press their claims. That is the "secret of our success." This honourable reluctance of the better class of poor to impose on charitable agencies is, we think, a feature of great importance, and needs special consideration in connexion with any proposal for the quasi-municipalisation of charity such as that which we shall presently discuss.

Mackay 9784.

196. The work of charity is of the greatest value, not merely in dealing with the most deserving of those who apply for poor law relief, but also in helping those who are willing to endure great privation rather than ask for such relief. Mr. McDougall, in his interesting account of his work in Manchester, to which we have already referred, has told us that "there are not many such cases, but there are some:" and that he finds only about 100 cases in all in that city which satisfy the conditions for aid from his private fund. As regards those cases he says, "most would have been "compelled to go to the guardians after a while if I had not helped them. It was a "matter of time, but there was a great disinclination to go to the guardians." He tells us that the people aided by him keep up their self-respect much better than if they went on the rates; and he says, "The great comfort to them is that they are sure of getting

McDougall, 5039–46, 5050–54, 5078–82. Fuller, 2317. McDougall, 5050. 5079.

"this money, and that they have not to go and apply for it afresh; that it comes to "them, and that nobody about the neighbourhood knows of it." Personal intercourse, in these cases, avoids such abuses as the continuance of relief after it has ceased to be necessary.

197. The help which can be given by good relieving officers in finding out suitable cases for private charity is, as Mr. McDougall shows, not limited to the case of applicants for poor law relief. "Most of the cases I have," he tells us, "come from "relieving officers, not always persons who have applied, but persons whom "they have heard of. As they have gone about making their inquiries they hear "of these persons." 5112. 5045.

198. It has been said that charity is equally pauperising with assistance from the rates; that it encourages hypocrisy in the recipients; and that it throws an unfair burden on the charitable minority. We have, however, already indicated what appear to us essential points of difference between charity and Poor-Law relief; and we have seen that the advantage of charitable work is far in excess of the actual expenditure, which need not be considerable. Nor do we think that hypocrisy would be encouraged if the charity were carefully and conscientiously administered, a condition which is certainly indispensable to success. Lansbury, 13,875. Ward, 15,747–9.

199. Professor Marshall, while recognising very fully the value of the work of organised charitable bodies, especially in co-operation with the Poor Law, is of opinion that they are at present inadequate and not sufficiently representative of the working classes: "They have taken upon themselves," he says, "one of the most important "functions that the State can have, and yet they belong to the old world in this "way, that their basis consists exclusively of those people who used to be the govern-"ing classes, but who are not the governing classes now." He has accordingly proposed a detailed scheme under which charity organisation societies would be established, as far as possible, in every town on a semi-State footing; they would be in close official relations with the board of guardians, and would nominate one-fifth of its members; in turn the guardians or some other public body would nominate one-fifth of the members of the society who would be working men; the society would be certified by the Local Government Board, and would be given control of all local endowed charities, and the power of requiring "that every person who gives charity not out of "his own pocket, but as a middleman, should send to a central office an exact state-"ment of what relief he gives." Cases requiring public assistance would be first investigated by the society, and would then be sorted in three classes: of these the best would be dealt with preferentially, and the worst strictly, by the guardians, while the middle class of exceptional cases would be met from the funds of the society. Existing societies would not be compelled to accept these conditions, but, if any decline, "I should hope," he says, "that another society would "be founded, and that the old society would dwindle. I think the tendency of public "sentiment would certainly bring that result about very quickly." Marshall, 10,210. 10,211–5, 10,337. 10,245. 10,393. 10,215. 10,206. 10,237–44. 10,250.

200. We feel some doubt how far any comment on this scheme comes within the scope of our reference, but we may remark that the assumption on which it proceeds, that the administration of charity in supplementation of the Poor Law is properly a function of the State, is not one generally accepted, nor is it one with which we are disposed to concur. In the Elberfeld system, which bears some resemblance to that advocated by Professor Marshall, and which he has said would seem to him preferable if the charity organisation societies were not already in possession, the funds distributed by the municipal almoners are raised by taxation of various kinds, and are not supplied from private sources. The proposal that all gifts of private charity not directly distributed by the donors should be reported to an office seems to us to involve an interference with individual action not likely to be found practicable, for this, among other reasons, that it would extinguish donations. 10,338. Davy, 1976

201. Those who have most strongly urged the importance of the co-operation of charity with Poor Law have equally urged the importance of its being unofficial and voluntary. "The charity," says Mr. Davy, "which depends on the action of "the private individual, and for which the private individual is solely responsible, "seems to me to differ *toto coelo* from State aid." Canon Bury has said that he would be strongly opposed to any municipal scheme of charity, and that "only the charity "that is private is charity." Mr. Fuller, Mr. Mackay, and Mr. Vallance have spoken to the same effect, the latter saying that "in the interests of the poor, as well as of "the community, the present [voluntary] system is the better;" and Mr. Phelps, Davy, 1828, 1820. Bury, 4332. Fuller, 2458. Mackay, 9871–2.

Vallance, 2592. Phelps, 4004.

whose experience is in a University town, thinks it "very much better, from the "point of view of administration, that a committee like ours should not be hampered "by any relation to constituted authorities." It is true that Professor Marshall's scheme does not suggest a direct State subsidy of charity; but the proposal that a local body such as the scheme contemplates should be given the administration of available endowed charities in return for accepting the control indicated would certainly, we think, give the appearance of a subsidy, and would cause any such body to be regarded by the poor as a sort of secondary Poor Law agency giving State assistance.

10,448. 10,210, 10,337, 10,411. Hill, 10,501–2.

202. Professor Marshall prefers to bureaucratic organisation the independent work of the Charity Organisation Society "when that can be carried out without "excluding the working classes from their fair share in the work and responsi-"bility." It is evident from the whole tone of his evidence that he considers that they are practically at present excluded; but Miss Hill has given us evidence which goes far to show that this exclusion is self-imposed. "One of my sisters," she says, "who knows a great many working men of a far higher class than I know, is "dreadfully disappointed with their hanging back from the Charity Organisation "Society; they are always telling her how much they know about the applicants; "but they will not co-operate; she cannot get them to do it; she tries. . . . "The great effort has been to get them on the committee, they would be welcomed "and hailed on the committees, and I think they may join in time."

Allen, 16,667–71. 16,745–50.

203. That working men sometimes do take an active part in the management of charitable societies is well illustrated in Mr. Allen's account of the West Birmingham Relief Fund. He tells us that this fund has been in existence about two years, and is intended to relieve cases of temporary distress; that it is maintained by voluntary contributions, and managed by working men, who make inquiries rather of employers and neighbours than of the applicant himself; that it has met with remarkable success in the avoidance of imposture; and that very small funds have been found sufficient for doing a very large amount of good.

Marshall, 10,449, 10,325. 10,342.

204. We have heard with pleasure the evidence given of the devoted work of the London and of other societies, and the great development of the interest in work among the poor on which their success depends. We look forward with hope to a general growth in urban districts of such organisations, the value of whose work in meeting cases of special desert and in generally helping and brightening the lives of the poor cannot be exaggerated. In rural districts organisation is much more difficult, but owing to the greater extent to which people know their neighbours it is there far easier for individual effort to take its place.

Hill, 10,480–5, 10,541, 10,622. Gardiner, 4068. McDougall, 5054, 5080.

205. We cannot leave the question of charity without a few words on the evils of indiscriminate almsgiving, referred to specially by Miss Hill. "I go "down into the country," she says, "and I find that the people with half the "wages of the Londoners have linen, they have crockery, they have furniture, they "have tools—they have, many of them, almost everything for domestic comfort. I "come straight up to London, where the wages are double, and I may go from end to "end of a poor street, and I hardly find an atom of furniture; there is no linen; if "people die there is nothing to wrap them in; there is no crockery, you could not get "a hammer, hardly a thimble, from end to end of the street . . . I attribute it "very much to the chance charities of London." And, after giving a case in point, she continues: "These people never feel that they should rely on themselves, and the "more miserable they look, the more they get help." And once more, "I have "known 50 cases—more than that a great many—where charity is deterred because "people have a tidy home. It is extraordinary how much the charity goes to the "drunken, dirty, miserable home, and how it passes over the tidy one, but that is the "fault of the charitable." Mr. Gardiner's description of the woman who was receiving aid from five separate religious organisations is a curious example of the reckless and inadequate way in which even regular help is sometimes given. As Mr. McDougall has illustrated, private charity can be given with discrimination by individuals even in a large town; but there can be nothing more certain than that gifts to persons whose only qualifications are squalor and a tale of distress, with no genuine investigation or following supervision, are productive of unmixed evil.

II. PROVISION MADE BY THE WORKING-CLASSES THEMSELVES.

(*a.*) FRIENDLY AND OTHER BENEFIT SOCIETIES.

206. We have received detailed and valuable evidence as to the great work of friendly societies and other similar bodies in inducing the working classes to make provision for sickness, and also, though as yet for the most part indirectly and to a very limited extent, for old age. Mr. Brabrook, the Chief Registrar of Friendly Societies, and Mr. Sutton, Actuary to the Friendly Societies' Office, have given us statistics showing the large number of members of friendly societies of various kinds, with much information as to the classes into which the societies are divided, the financial and actuarial position of those which are registered, and the extent to which they are offering old-age provision. They have also drawn our special attention to the conditions and general wealth of juvenile lodges, and the extent to which they might be utilised in enabling their members to provide for old age in early youth at a very moderate outlay. The two great affiliated orders, the Manchester Unity of Oddfellows and the Ancient Order of Foresters, have been specially represented before us, the one by their Actuary, Mr. Watson, and the other by their Secretary, Mr. Stead. We have also received evidence as to several other individual societies, for example, the Hearts of Oak, the Wiltshire Friendly Society, and the Stoke and Melford Society. In particular we may mention the Dunmow Society, of which Mr. Hart has given us a full account. This rural society, consisting of agricultural labourers, has existed over 50 years, under the management of honorary members, and it provides, *inter alia*, old-age pensions, and is on a thoroughly self-supporting basis. The progress of building societies has been well illustrated by Mr. Fatkin's evidence on the Leeds Permanent Benefit Building Society.

Brabrook. Sutton. Brabrook, 11,197–203. Blackley, 12,845–8. Watson. Stead. Hardy. Methuen. Wilkinson. Hart. Fatkin.

207. Statistics as to the superannuation funds provided in connexion with many trade unions have been laid before us by Mr. Drummond, Labour Correspondent of the Board of Trade, with more detailed particulars as to the fund of the London Society of Compositors, of which he was formerly Secretary; while Mr. Steele, Secretary to the Northumberland and Durham Miners' Permanent Relief Fund, has specially represented to us the position of that fund as regards its old-age provision, and has made various suggestions as to its proper relations to the Poor Law, to the State, and to owners and employers. Special information on other trade societies has also been laid before us, notably by Mr. Crompton and Mr. Jephcott, as to the Amalgamated Society of Engineers.

Drummond. Steele. Crompton, Jephcott.

Friendly Societies.

208. The evidence received as to friendly societies has been of much value to us in considering the opportunities for saving presented to the working classes, and the extent to which they avail themselves of them. As is shown below, the growth of these societies has been most remarkable. They are popular. They include a large section of the industrial and labouring classes. They are usually local and are managed by working men, while such societies as the Manchester Unity of Oddfellows and the Foresters have the advantage of most efficient actuarial advice. So far as there is a demand for better methods for providing against the wants of old age, such societies are on many grounds organisations well adapted for that purpose. We propose to summarise the main points that have come to our notice, especially in regard to the question of old-age provision.

209. We note with satisfaction a general consensus of opinion that not only are benefit societies largely increasing their membership, but that the increase is on the whole greatest in the more soundly managed societies.

Brabrook, 11,046–9.

210. Mr. Brabrook tells us that the funds of friendly societies amount to over 23,000,000*l.*, a total which, he adds, is little more than one-tenth of the sum invested in industrial societies of all kinds (including building societies and savings banks) with which the Friendly Societies' Office deals. The numbers in registered friendly societies are about 7,000,000, nearly 2,000,000 of whom belong to the various branches of the Oddfellows or the Foresters, or other affiliated Orders, about an equal number to local friendly societies, and the rest to "collecting societies which exist merely for the purpose

11,028–40, 11,265.

"of providing burial money, and consist very largely of infants under age." The number of members in unregistered societies is not known, but is estimated to be at least as large as that in those registered. Under the Friendly Societies Act, 1875, registered societies are bound to make quinquennial valuations and annual returns to the Registrar's Office, though they may choose their own valuers; and in return they receive to a limited extent the benefit of the advice and supervision of his Department, which affords in case of emergency, on the application of a certain number of members, protection against the management. Experience has shown that the members of societies are not sufficiently alive to the advantages of registration under the Act, but Mr. Brabrook does not think compulsory registration would be desirable. He says, "If societies will not come to be registered, it is hopeless to attempt to "compel them to come; the proper course is to find out what is the reason for which "they are not registered, and to meet it in the best way possible." And later, "I "would rather await the gradual wish being experienced by societies that they "should obtain the benefits of the existing Registration Act than take any violent "means to bring them under it."

Brabrook. 11,147–50, 11,215–6.

11,213. 11,249.

211. We have received general evidence as to the objection of friendly societies to any extension of State control, but we note that the large Orders are recognising the evil of unlimited competition, and that the Manchester Unity of Oddfellows at their recent general meeting passed a resolution in favour of some legislation to "prevent societies enrolling members by promising larger benefits than the contribu-"tions can meet." Mr. Watson, the Actuary of the Unity, dwells strongly on the evil, but he, like Mr. Brabrook, is averse from any legislation, and thinks the matter should be left to the societies themselves, of which he says, "They do improve, they "improve as rapidly as we can almost expect them; they are gradually coming to it." In illustration of his view Mr. Watson has given us an interesting account of the efforts made by the Manchester Unity for the past 20 years to ensure actuarial solvency in their lodges, with the result that more recently founded lodges are, he says, almost all on a perfectly sound footing.

11,252. Watson, 11,404–9. Blackley, 12,851.

Watson, 11,409, 11,460–4.

212. It may here be incidentally noted that the various districts and lodges of the affiliated orders are to a large extent independent, so that for example while the newer lodges of the Manchester Unity are generally solvent, some of the older ones are, as Mr. Watson admits, in a less satisfactory position. The extent of control over the lodges by the Unity as a whole has been discussed in Mr. Watson's evidence; but while it is stated that in extreme cases an insolvent lodge can be expelled from the Unity, it does not appear that the Society as a whole is legally responsible for the solvency of individual lodges. Notwithstanding, the Order annually raises a large sum by a levy upon all lodges possessing at last valuation more than 85 per cent. of assets to liabilities, for the special purpose of assisting branches which are below a certain standard of solvency with such an amount of relief as will enable them, by small adjustments of contributions and benefits, to become solvent.

Watson, 11,627–38. Stead, 12,484–6.

213. Although it is generally admitted that the large Orders are making every effort to attain actuarial soundness, we have received from Mr. Hardy and Canon Blackley strong statements as to the unsatisfactory financial position of most societies; the reason as given by Mr. Hardy being "their starting a great many years ago upon faulty tables." Canon Blackley has quoted figures indicating that even the two large Orders show a considerable deficiency in their valuations, and he urges that a society to be really on a proper footing should be able not merely to maintain its position by the help of younger members, but should "be sound and keep sound "without the entry of one younger man." He holds that the competition of bad friendly societies promising more than they can perform is at the root of the evil, and that if, without interference with any existing society, "the law should make it "impossible for any new society to be established without good actuarial certification "as to the reasonableness of the tables which they offer," the good societies would be able to offer a secure provision.

Hardy, 11,654–61, 11,708–12.

Blackley, 12,821–4, 12,954–7.

12,851. Hill, 10,489, 10,524–6. Wilkinson, 6052.

214. It is not within our province to make any definite recommendation on this subject, but we feel that it is one of great importance. There can, unhappily, be no doubt that unsound and badly managed friendly societies, although less numerous than formerly, often exist. The evil done by such societies is incalculable, and appears not only in the hardship resulting to the individual members, who are deprived of the benefits to secure which many may have devoted the savings of a life-

Chamberlain, 12,231.

time, but in the general discouragement to thrift induced by each failure. Witnesses of all shades of opinion have spoken before us of the harm done by the collapse of such societies, and none, perhaps, more forcibly than Mr. J. H. Smith. "My father," he told us, "was for many years in a sick club, still when "the new societies made a start, such as the Hearts of Oak, the Oddfellows, and "the Foresters, the young men joined them, therefore the sick club failed, and the "dividend was one shilling." His father was 70 when the society broke up, and finally, after working till 89 years of age, he was compelled to seek parish relief. "Seeing "this," he adds, "I declared I would never join any friendly society." It would certainly be highly desirable if means could be satisfactorily devised for checking the further development of such unsound societies, and, if possible, reconstituting those at present existing, so as to secure financial stability, even at the cost of some of the benefit now nominally offered. We wish to record our sense of the grave responsibility incurred by those who give the sanction of their names and patronage to friendly societies without in any way ascertaining either the suitability of their tables to provide their promised benefits or the safety of their actual management. And in view of certain notorious and lamentable cases there is much to be said for some further supervision of all provident societies, such as Mr. Fatkin recommends, in the direction of inspection without interference, by which the protection of members against the management, which is sometimes so much needed, might be more fully and universally secured than is possible under present arrangements. Of course, there is the corresponding danger due to the common assumption that where the Government interferes, it guarantees. It is obvious that, in justice to the rest of the community, a guarantee, if given, must imply effective control.

Pitkin, 14,141–3. Nokes, 15,053–60. Smith, 15,339, 15,380–6. Fatkin, 17,970–76, 18,105–111. Brabrook, 11,349, Allen, 16,786.

215. The question of lapses or secessions by non-payment of contributions has frequently come before us. Mr. Watson, for example, tells us that the number of lapses among the Oddfellows is half the number of new members, although six to twelve months are allowed for paying up arrears: and he adds that those who fall away rarely rejoin. Mr. Hart, again, in his account of the Dunmow Society states that more than half the members have seceded at one time or another, for reasons which he gives in detail, one of great significance being the competition of other societies offering larger immediate sickness though no distant old-age benefit. And Mr. Sutton, speaking from his experience as actuary to the Friendly Societies' Office, makes the following statement bearing on the question of lapses, and of unsound societies that promise more than they can perform: "Friendly societies are of two kinds: friendly "societies where the members, on joining, pay adequate contributions for the benefits "that are promised to them, and friendly societies where they are doing nothing "of the kind. In the first case the great bulk of the lapses arise in the first or second "year of membership. The members who secede have paid practically very little, "and there is very little benefit arising to the societies. In the other case, where "the members' subscriptions are nothing like adequate for the benefits promised to "them, there is a distinct advantage to the society by the members seceding; in "fact, such societies if the members did not secede would break down much quicker "than they do."

Watson, 11,568–72. Hart, 12,015–24. Disley. Sutton, 11,288.

216. We have seen that where societies accumulate a large balance there is a tendency on the part of members to break them up and divide the proceeds. It is curious to note Mr. Brabrook's statement that in these cases the division commonly regarded as most satisfactory is an equal division, and that the older members are willing to share evenly with those who have come in at the eleventh hour, "upon ignorant notions of "simple equity that they ought to share and share alike." "Whenever an equitable "division is made [on the award of the Registrar], the members of the society are "almost unanimously discontented with the amount that is awarded to them, and "they say that the only right way would have been an equal division in those cases." We regard this evidence as of special interest in showing the attitude of many of the working classes towards actuarial questions, and their present failure fully to appreciate the rudimentary principles which underlie the whole subject of insurance.

Brabrook, 11,151–6. 11,214.

Old-Age Provision.

217. Such provision for old age as is made by friendly societies is now mainly, as appears from the evidence, in the form of continuous sick pay, and this is admitted to be actuarially unsatisfactory. The very large extent to which such permanent sick pay is given appears from the figures Mr. Sutton has compiled from the quinquennial

Sutton, 11,065–7. Drummond 10,820–5. Blackley,

12,970–3. Sutton, 11,091–100. Wilkinson, 5832–6.

returns of registered societies, for the period 1861–70. These figures show that 804 members out of 8,991 living at the age of 65 had been in receipt of some amount of continuous sick pay for two years; 849 out of 4,289 living at age 70, and still higher proportions at later ages.

Hart, 12,026–37.

218. There are some societies, such as that at Dunmow, that have from the beginning given a definite old-age provision after 65; but it has of course been necessary, where this benefit is recognised, to charge higher rates, and to accumulate a very large reserve fund in the early years of the society, when few members reach old age, to meet the time when pensions have to be largely paid. The Dunmow Society was fortunate in making good investments at high interest, such as could not now in general be obtained; but Mr. Hart has told us that many members seceded, because the reserve was accumulated instead of being devoted to additional benefits.

Watson, 11,373–8. Stead, 12,425–7. 12,452–3. 12,464–6.

219. The two great Orders of Oddfellows and Foresters are both conscious of the importance of the question, and have prepared tables for separate old age provision. Mr. Watson tells us that over 500 members of the Manchester Unity of Oddfellows have now availed themselves of the provisions made under the tables prepared in 1882, and that some lodges have with success made them compulsory for new members. Mr. Stead, however, says that there is no demand among the Foresters, although tables in their case also have been in existence since 1882. He mentions that these, at first, were calculated at 4 per cent., but have now been necessarily revised on the basis of 3 per cent. interest; and that they are arranged so as to offer every possible inducement, but without any success; and he attributes the failure simply to the general indisposition of the young to provide specifically for old age. But Mr. Stead is hopeful that such provision may be successfully made through friendly societies if they will agree to make it a condition of membership. "I believe," he says, "that in a "very short time all the societies will agree; it may not be a question of a year "or two, but very shortly the societies will all agree not to take members unless they "pay for a superannuation allowance. That is our solution of the question."

Sutton, 11,357–62. Brabrook, 11,255–7. Grout, 13,127–35. Brabrook, 11,332–49.

220. Mr. Sutton recognises that this is the only way in which old-age pay is likely to become general, and he proposes an amendment of the Friendly Societies' Act, prohibiting sick pay after 65, and allowing no provision after that age except by way of deferred annuity. The payment of sick benefit to the end of life is objectionable from the actuarial point of view, and has largely contributed to the unstable position of many existing friendly societies: on the other hand, it has indirectly been beneficial to the members, to a much greater extent than can be measured by the actual amount of sick pay disbursed. Mr. Brabrook therefore doubts the propriety of compulsion, and thinks that the inducements should be afforded by elastic provisions for alternative benefits, varying contributions, commutation, and so forth, which we fear would lead to excessive complication. He also suggested State investment, and a possible subsidy by way of higher or guaranteed interest, subject to the essential condition that the amount of subsidy be annually voted, and not allowed to accumulate; but he admitted the great difficulties of this, especially as implying State control and responsibility.

Watson, 11,483–5. Brabrook, 11,073.

221. In the event of direct old-age provision being generally made by friendly societies there would be difficulty in applying it to existing members, whose payments at their later ages in life would have to be largely increased; this is admitted by Mr. Watson, who has laid before us tables for conversion prepared by the Oddfellows.

Hart, 12,064–7. Brabrook, 11,060. Stead, 12,539–41.

222. In considering the relation of friendly societies to old age, it must always be remembered that owing to their comparatively recent development they as yet, in general, contain far less than a normal proportion of old-age members, and that, as Mr. Hart's evidence has illustrated, the real pressure on finances in connexion with old-age provision in whatever form does not come until that normal proportion is reached. The return of ages of Foresters which Mr. Brabrook has laid before us shows that at the end of 1891, out of 516,305 members over 16 years of age included in the return, 13,654 were over 65, this being at the rate of 26 in the 1,000. But according to the census of 1891 the total population of England and Wales over 65 years of age was nearly 1,373,000, and the total population over 16 years of age was about 18,240,000; the proportion of those over 65 to those over 16 being thus about 75 in the 1,000. The great difference in the proportions (although, of course, some allowance must be made for lapses among the Foresters) goes to show that, as Mr. Stead allows to be the case, the Foresters, though an old society, have increased

too rapidly of late years to have at present their normal proportion of aged members. This is confirmed by the fact that 50½ per cent. of the members are under 35 years of age. But it must be remembered that the courts and lodges showing actuarial deficiencies (some of which may never ripen into actual insolvency) are more numerous among those opened many years ago, when the principles of friendly society finance were less generally understood and acted on than at present.

223. The danger of offering higher benefits than are warranted by the contributions, to which we have above referred, is especially great in the case of superannuation funds, owing to the distant period for which the provision is made. Mr. Allen tells us, "As far as my observation has gone the schemes for superannuation, in connexion with a friendly society, are always over-rated; the benefits given are too great for the amount paid, therefore it is a large tax upon the society, and a drag very often which brings them into difficulties." And the history of the Dunmow society shows the danger of a mistaken feeling that the large reserve requisite is being unnecessarily accumulated.

Allen, 16,677

Hart, 12,033–7

224. We have had, however, strong assurances that the old-age tables prepared by the Oddfellows' and the Foresters' Societies are on an absolutely sound actuarial basis, and we have seen that the contributions for pension benefits in the former, though paid with the sickness benefits, are kept apart in a separate fund.

Watson, 11,425–6. 11,386.

225. Mr. Watson has given us details of the tables last prepared by the Oddfellows. He has told us that, commencing at age 18, the contribution for an annuity benefit of 5*s.* a week at 65 is 11½*d.* a month on the unreturnable, or 1*s.* 4*d.* on the returnable scale. The total contribution of which this forms part would include a further sum of 1*s.* 2*d.* a month for sick pay and other benefits named up to 65, the age at which all contributions and the sick benefits would cease; or a total monthly contribution of 2*s.* 1½*d.* on the unreturnable, and of 2*s.* 6*d.* on the returnable scale; or a weekly contribution of about 6¼*d.* in the one case and of 7½*d.* in the other.

11,389.

11,551.

226. If the annuity began to be insured at an earlier age than 18, the cost would of course be still less, in view of the progressive rate of accumulation of money at compound interest. Mr. Sutton has, at our request, furnished tables calculated at 3 and 3½ per cent., which will be found in the Appendix, showing the annuities beginning at 60 or 65 (non-returnable) which can be purchased by single or annual payments beginning at three or any later age. These tables show, for example, that 1*d.* a week paid from age 3 to age 65 would buy for males an annuity at the latter age of 11*l.* 4*s.* 5*d.* (about 4*s.* 6*d.* a week) at 3½ per cent., or 8*l.* 15*s.* 5*d.* (about 3*s.* 6*d.* a week) at 3 per cent. Mr. Sutton and Mr. Brabrook have told us that children often become members of juvenile societies at the age of five, and sometimes as early as the age of three. These societies are usually in close connexion with ordinary adult societies, and some are very wealthy; and much stress has been laid on their value as an agency for cheap old-age insurance. It will be seen, however, from the above figures how largely calculations as to long periods of compound interest are affected by any change in the normal rate of interest. But the general encouragement given by such societies to habits of providence in the young is beyond all doubt, and we feel that every effort should be made for their extension.

Sutton, 11,104–40

App. VII

Brabrook, 11,197–203. Blackley, 12,842–8.

Smith, 15,386.

Trade Union Superannuation Funds.

227. The trade unions, Mr. Drummond has told us, nearly always provide superannuation benefits for their members, but the qualification is generally a fixed period of membership rather than actual age, and incapacity for work is in almost all cases a condition, the primary object of the fund being, as he tells us, to keep the members from having to apply for Poor Law relief. The facts as to a large number of unions will be seen from the comprehensive statement printed in the Appendix, which we have received from Mr. Drummond; while detailed information as to particular funds has, as we have already said, been given both by him and by other witnesses.

Drummond, 10,797–808.

10,805–7.

App. VI.

228. As Mr. Drummond tells us, "the Trade Union Act specially provides that the whole of the funds of a trade union shall be at the disposal of the members, the primary object of a trade union being the maintenance of the wage fund." He assures us, however, that superannuation benefit in this corporate form is extremely popular, and that the younger members use every effort that the older members may not suffer.

10,723.

10,728.

Drummond, 10,805.

229. The subscription for old-age benefit is, in accordance with the above provision levied as part of the general subscription to the union, and there is, we have been assured, a very strong opposition to its separation. There is consequently very seldom a reserve fund, the superannuation allowances being paid largely out of current subscriptions. Actuarial advice is thus precluded; Mr. Drummond informs us that an eminent actuary told him "that he could not see his way clear to frame tables that "could possibly meet the peculiar position occupied by trade unions." The benefits payable can be varied as regards all not actually in receipt of pension by a ballot of the members. Moreover, it must not be forgotten that, as has been illustrated, especially in Mr. Crompton's evidence, these funds are intended largely for the benefit of members who are not so old as to be incapacitated for work, but are no longer able to earn the "minimum rate" of wages prescribed by the rules of the union.

10,763–70, 10,720–1. Brabrook, 11,083. Crompton, 17,844–87.

230. It will be seen from the foregoing remarks that trade union superannuation funds, although their existence shows a most praiseworthy spirit of brotherhood among the members, cannot be regarded as affording a secure form of old-age provision, such as that which is proposed by the great friendly societies, and as we shall presently see is offered by the Post Office.

Steele, 9132.

231. The Northumberland and Durham Miners' Permanent Relief Fund, about which Mr. Steele has given us much information, differs from those to which we have just referred in not being a subsidiary fund of a trade union, although it is limited to persons engaged in a particular occupation. "It is composed," he says, of "miners and those employed in and about mines"; and "its objects are to make pro-"vision for the widows and orphans of those members who are killed in mines: also a "provision for aged miners." The superannuation fund is kept separate from the accident fund, but "the society has never pretended to have an accumulated capital at "any particular time which will be equal to the future requirements of the super-"annuation recipients, who may be on the society at any particular time." Mr. Steele tells us, however, that the miners are always "specially ready to make any extra con-"tribution to the superannuation fund"; and he also states that such corporate provision is the only popular form of insurance.

9134. 9341–3. 9157. 9198.

Value of Friendly Societies as preventing Pauperism.

Brabrook, 11,239. Watson, 11,613.

232. The value of the work of friendly societies for the prevention of pauperism is illustrated by the limited extent to which their members come upon the Poor Law.

Owen, 201–5.

233. A Return was issued in 1891, showing the number of persons in workhouses on the 31st of March 1891 who, having been members of a benefit society, had then from any cause ceased to be members. "The result shown by the Return," we were told by Sir Hugh Owen, "is this: the total number of indoor paupers who had ceased "to be members of benefit societies was 14,808; 10,215 by reason of non-payment of "contribution, or of withdrawal or dismissal, and 4,593 through the breaking up of a "society. Of the 4,593, 1,583 had been members for less than 10 years; 1,216 for "10 years and less than 20 years; 955 for 20 and less than 30 years; 814 for 30 "years and upwards; and 25 for a period not known." In commenting on the Return, Mr. Brabrook points out that if it were correct it would show that for every 10,000 members now in registered friendly societies there are in workhouses 26 persons who have left their societies, and 12 whose societies had broken up. He thinks, however, that even these low figures give a misleading impression, first, because the answers of paupers on such a matter are untrustworthy, and they may use the words friendly society very loosely; and secondly, because societies very often break up for reasons other than financial failure; while, as we have seen, lapses very generally take place a year or so after admission. We agree with Mr. Brabrook and Mr. Wilkinson that this Return is very far from showing, as the former tells us it is often used to show, "a failure of friendly societies to fulfil their duties to their members": on the contrary, it seems to us to furnish strong testimony to the success of their efforts in reducing pauperism.

Brabrook, 11,050–6. 11,051. Wilkinson, 5827. Brabrook, 11,051.

234. We may next refer to the figures submitted to us by Mr. Stead as to the numbers of Foresters receiving Poor Law relief of any kind. He tells us that, out of 526,000 English members to whom the returns he has received relate, 490 only have applied for Poor Law relief during the past five years, an average of under 100 per annum: while in Wales, out of 23,000 members 8 only sought relief in the whole five years. Mr. Stead thinks even these figures do not fully show the extent to which members have kept themselves independent of the Poor Law, as the courts and lodges from

Stead, 12,364. 12,395. Stead, 12,526–35.

which he received no replies had presumably no cases to report. Even if it be assumed that the majority of these are over 65 years of age, and they are taken as a percentage of the numbers of English and Welsh members, about 10,000, who have attained that age, the figures are still highly satisfactory. Brabrook, 11,055.

235. There can be no doubt that in general, as Mr. Brabrook says, "The man "who practises providence in one direction, and becomes a member of a friendly "society, is not an improvident man in any other sense of the word, and he looks "forward to old age as well as to sickness, and endeavours to provide against it by "opportunities independently of his membership of the friendly society." 11,053.

Extent to which Working Men are able to join Friendly Societies.

236. We have had striking evidence as to the wide extent to which working men of all classes, and notably agricultural labourers, are able to join friendly societies. Mr. Brabrook, the Chief Registrar, has told us "I have a strong conviction that . . . nearly "all those [of the artisan and labourer class] who are in steady employment are members "of some friendly society of some sort or other." Mr. Watson thinks rural labourers have difficulty in providing the necessary payments, but he refers to the very large extent of sickness insurances in the agricultural county of Dorset, and to the success with which the Stoke and Melford Society in Suffolk has provided old-age benefits. It has been said that this society is largely subsidised, and contains many members not labourers; but Mr. Edwards has told us that the young agricultural labourers in Norfolk are now very largely joining good societies, although many of the older men have been in bad ones that have failed; and Mr. Hart's account of the Dunmow Society clearly shows that old age as well as sickness provision is within the means of almost all rural labourers, at any rate in youth. Brabrook, 11,266. Drummond 10,809–15. Watson, 11,457–9, 11,541–53, 11,624. Wilkinson, 5987–90. Hardy, 11,688–91. Edwards, 6740–4. Hart, 12,108–11.

237. Perhaps the most remarkable evidence we have received on this subject is that of Mr. Stead, the Secretary of the Order of Foresters. Being asked "Have you "any general idea of what class of persons are unable to avail themselves of the "benefits of friendly societies?" he replied "I should think the only class are those "who are not qualified, by reason of their ill-health, and those who are too old. We "take them up to 40; and they must be healthy. There is no bar to prevent them "joining the Order, except want of disposition to do it." And to a further question, "Could you quite safely say that there is no class of persons who are so ill-paid "that they could not afford to join friendly societies?" he answered, "No, sir, there "is not a class which cannot. Some of our best courts are in the agricultural districts, "where the wages are the lowest; some of our best courts are in Suffolk, Dorsetshire, "Hampshire, and other places like those. I can speak of that from knowledge." And as regards the separate old-age provision, to which he looks forward, he has said, "At the younger ages the increase in the provision is so small that it would hardly "be felt; and, as I very often put it, when working men, 30 years ago, could pay "their contributions for sick and funeral benefits, surely in these days, when wages "are much higher than they were 30 years ago, they can afford a few pence in "addition to pay for their pensions." Stead, 12,488–91. 12,488. 12,489. 12,466.

238. Other witnesses have spoken in a different sense. Mr. Hardy, for example, is of opinion that friendly societies taken altogether include not more than one-third or one-fourth of the workers, and that "nothing that the friendly societies could do, even "if their finances permitted it, would touch the mass of the population of this country." And Mr. Manley says: "There are a great many men in London who cannot spare "a sixpence a week or a penny a week from their earnings." He thinks that in the country conditions are more favourable, as the people "are fixed in their particular "localities," but "in the large towns," he says, "we are shifting about from one place "to another," and "the earnings are very uncertain; a man never knows one week "where he will be the next." Hardy, 11,792–4. Manley, 16,486, 16,490–1.

239. The migratory population of large towns is, we fear, very difficult to reach, but the balance of evidence is on the whole strongly in favour of the view that working men in any regular employment can make provision in friendly societies, and are doing so largely and in rapidly increasing numbers. Manley, 16,483–93.

240. But there is unfortunately no doubt that women have, at present, very little opportunity for making a similar provision. Mr. Brabrook recognises the great importance of the movement in favour of admitting women to such societies generally, Hardy. 11,796. Brabrook, 11,206.

Stead, 12,357–60.

Watson, 11,414–24.

Hurlston,

Fatkin, 17,955–6.

and he tells us that the Foresters have recently established some Courts for females (of which Mr. Stead gives details); and that the Manchester Unity have also resolved to allow female lodges, or female membership in lodges. He also says that "the temperance orders have for some time consisted to a considerable extent of female "branches and mixed branches." Mr. Watson, who thinks that the women's lodges, in view of the social meetings, should be "separate societies attached to the present "affiliated institutions," has given us facts as to one or two existing female societies which he says though small are generally solvent. The development of friendly societies for women appears to us extremely desirable, and we note with pleasure that the great Orders are now giving the subject their attention. We may notice Mr. Fatkin's statement that, although women have at present few opportunities of joining friendly societies other than burial clubs, it is very rare that any aged widows come on the poor rates whose husbands have been members of such societies; and also that there is a tendency among the working classes to make better provision for their widows than formerly.

Watson, 11,528.

Stead, 12,488.
Grout, 13,142–8.
13,149–55.
Cardin, 13,459–60.

241. Friendly societies usually require candidates for membership to pass a medical examination before admission, and some societies, as we have been told, exclude members of unhealthy trades. Mr. Grout has submitted a proposal for the establishment of a State-aided sick club, which persons either medically unsound or engaged in unhealthy trades can enter at the ordinary rates. Some of the difficulties involved in connexion with such a club were indicated in examination; but the question is one which does not come within the scope of our inquiry. We may however remark that, as Mr. Cardin has stated, small life insurances as well as annuities can be obtained through the Post Office without medical examination.

Concluding Suggestions as to Friendly Societies.

242. Having thus summarised the somewhat miscellaneous evidence we have received in regard to friendly societies, we would refer to some points in the Friendly Societies Acts, a consideration of which is essential to our purpose. By those Acts* the objects of friendly societies are stated, and old age is defined as any age after 50; provision is made for the membership in adult societies of minors under the age of 21 but above the age of 16, and restrictions are placed on the insurance of children. The bearing of these Acts upon our problem is evident. The friendly society, as defined in Section 8, provides all the chief means of insurance, that is to say, for the support of members and their relatives as specified; for the support of members during sickness, or other infirmity, and in old age, and for the contingencies of widowhood and orphanage; for funeral benefit; for endowment policies and for fire insurance. But as Section 15 and the evidence show these societies are now divided into adult friendly societies with members not less than 16 years of age, and usually older, and separate societies consisting wholly of members under 21 years of age. Thus insurance at the earlier ages is entirely dissociated from insurance at the later ages. And infantile insurance (Section 28) is also entirely separate, and placed under special regulations.

225–6.
Brabrock, 11,197–203.
236–7.
233.

243. On the other hand, it is manifest that a simplification in the arrangements for providing for old age through friendly societies is necessary. Thus, to state briefly the main points, it is clear that a very small weekly payment at an early age provides a considerable pension at 65. The number of members of juvenile societies, *i.e.*, of persons desirous of insuring at an early age, is increasing rapidly. Some of the societies are exceedingly rich, and save considerably out of their income. All classes, working men and labourers, belong to these societies, and it would seem that, whether maintained in old age from their sick funds or not, their members very seldom apply to the Poor Law for relief. The management of the societies is continually improving. Founded at a time of "statistical darkness," they now enjoy the benefit of greatly extended actuarial experience, their financial position is being gradually improved, and with higher wages and lower prices the means of making provision for old age has, in spite of all drawbacks, greatly increased. As we show later on, deferred annuities apart from other benefits are not popular, while in the friendly society provision can be made for old age in conjunction with sickness and death insurance. It is true that heretofore comparatively few have taken advantage of the means of provision for old age placed at their disposal by the

* The Friendly Societies Act, 1875, Sections 8, 15 (8), and 28; and the amending Act, 1887, section 5 (2).

large federated societies, but if there is a genuine demand the friendly societies would, on the grounds we have stated, be institutions well fitted to meet it. Accordingly we think that the friendly societies, more especially the great federated societies, should be encouraged, as far as possible, to undertake, as part of their system, provision for old age. 219.

244. But their endeavour to assume this position is at present, in our opinion, needlessly checked by various restrictions. An insurance at an early age on the lines suggested by Mr. Sutton is not now possible. Such an insurance would now have to begin in a juvenile society, and then be broken off at the age of 21; and then a new insurance would have to be taken up in an adult society. Again, if the insurance be made in a juvenile society it must be an insurance against sickness or death before that age only. It is clear, therefore, that at present members of friendly societies, however much they may wish to do so, cannot contract for old age insurance in their own societies on terms nearly so beneficial as those which they would enjoy if the juvenile and adult societies were fused, and all restrictions of age removed. Further, old age, as we have seen, is, according to the Friendly Societies Act, any age after 50; and at present friendly societies give sick pay in lieu of a definite annuity or old age allowance over 65, a method which from the actuarial point of view is extremely unsatisfactory. As has been pointed out, provision for old age should be made specifically for old age, and there must be a double insurance for sick pay up to 65 years of age, and for an annuity after 65. A change of this kind can only be introduced by degrees, but it is clear that, until it is made, old age insurance in the friendly societies cannot be placed on a good footing. Brabrook, 11,276. 220. Sutton, 11,357.

245. We would accordingly recommend:—

1. That section 8 of the Friendly Societies Act, 1875, should be amended by the word "sixty-five" being substituted for the word "fifty" in the phrase "old age (which shall mean any age after fifty)."
2. That the Act be amended so that after a certain date members who join a society should be enabled to insure for sick pay up to 65, and for an annuity after that age, but not for sick pay throughout life.
3. That section 15, sub-section 8, of the Friendly Societies Act, 1875, be amended, so that thus all restrictions on the age at which persons may join a friendly society may be removed.

(*b.*) SAVINGS AND ANNUITY PROVISION THROUGH THE POST OFFICE.

246. The increasing ability of the working classes to make provision for other than the immediate needs of life has been well shown by the evidence in connexion with benefit societies, which we have now been considering; and it has been seen that provision for old age can be made through such societies for very moderate payment: thus 5*s.* a week at 65 can be secured, as Mr. Watson told us, by payment of less than 3*d.* a week, beginning at age 18, and the payments needed are much less if begun in childhood.

247. There is, however, another way in which direct as well as indirect provision for old age can be made, viz., through the agency of the Post Office Savings Bank. Mr. Cardin and Mr. Lang have given us an account of the provision made by that Department, especially in regard to annuities, and have shown the efforts made to remove any obstacles that prevent the public taking full advantage of the facilities which are offered.

248. The insurance and annuity system of the Post Office, which was introduced in 1864, was widely extended by the Government Annuities Act, 1882. This Act was mainly due to Mr. Fawcett, then Postmaster-General, whose attention, says Mr. Cardin, "was "drawn to the fact that the then existing system of life insurance and annuities was "very little used, or comparatively little used; and he was very anxious to find out "the causes of the system not being used, because he was very strongly of opinion "that the Post Office, being a public institution, should be available throughout the "country for the purposes of this class of thrift. He accordingly considered how "matters might be improved, and he obtained a Select Committee of the House of "Commons, of which he was Chairman, to inquire into the question generally. The "present system was submitted to that Committee, and the result was the passing of "the Government Annuities Act of 1882." That Act provided (1) for insurance of a lump sum, not exceeding 100*l.*, at death or at a given age, by payments beginning at any age from 14 to 65; and also from 8 to 14 if the sum insured does not exceed 5*l.*; and (2) for annuities, immediate or deferred, not exceeding 100*l.*, to be purchased by any person not under the age of five. The deferred annuities can be purchased under Cardin, 13,381. 13,384–8. 13,463. 13,594–8.

two tables, according as the money is returnable or not returnable. An insurance or annuity can be obtained either by annual payments, or by one single payment, as "Mr. Fawcett felt very strongly that one of the reasons why a poor man might not "insure or purchase old age pay was a disinclination to saddle himself with the obliga-"tion to pay annually through life a stated sum." All the insurance and annuity business is conducted through the medium of deposits in the Savings Bank, and thus savings to pay future premiums can be accumulated as most convenient. The limitation to 100*l.* is fixed by Parliament, and though the Post Office would have no objection, we are told, to its increase, there would, of course, be strong opposition to any such extension as would enable the Post Office to undertake general insurance and annuity business.

13,461.

249. The increase of business resulting from this Act has not been as great as was expected. As will be seen from the tables submitted by Mr. Cardin and Mr. Lang, which are printed in the Appendix, the number of deferred annuities purchased in the nine years since the Act came into force were 820 on the returnable scale and 360 on the unreturnable, as against 331 and 170 respectively in the nine preceding years. Thus, although the number of deferred annuities purchased has more than doubled in the second period, the total is comparatively small, and in the year 1892, the last for which the table gives a complete return, the numbers, although higher than in any previous year, were only 167 and 47 respectively. Various causes are mentioned as contributing to this result. The chief of these is undoubtedly the general unwillingness to purchase deferred annuities, which, as Mr. Cardin states, is not confined to the Post Office or to the English nation. Of this we shall speak in more detail later. The other main obstacles to success that have been mentioned to us by various witnesses are the high scale of charges; the real or imagined danger that the affairs of depositors may, especially in rural districts, become known to their neighbours; the absence of sufficient publication of the advantages, and the indisposition of people to make payments unless they are collected at their doors; and the difficulty the poor have in understanding the complicated tables and forms.

Cardin, 13,390–3. App. VIII.

Cardin, 13,572–9. Allen, 16,670–3. Hill, 10,567. Bury, 4511–23. Bartley, 8759–61, 8894.

250. As to the first of these points, which Mr. Fatkin in particular has illustrated in some detail, Mr. Cardin recognises that the premiums are rather high, but he has told us that the tables are being revised by a Treasury Committee. It must, however, be borne in mind that, if the annuities are to be guaranteed by the State, and are not to involve a loss, the premiums must be somewhat higher, or, which amounts to the same thing, the rates of interest somewhat lower, than in cases where there is not the same absolute security. Mr. Lang suggests that the State should encourage purchasers of annuities by allowing a higher rate of interest than the $2\frac{1}{2}$ per cent. now fixed; and Mr. Cardin thinks that if any State aid for the aged is thought desirable it might best be given in the form of special deferred annuities, say, for 5*s.* a week, to be issued to the working classes at reduced rates, through the agency of the Post Office, which has the machinery ready for carrying on such business. But the limitations of income which he suggests, and the grant of State aid only to purchasers of Post Office deferred annuities, to the prejudice of all other forms of saving or thrift, would be attended with special difficulties. As to the general question of low interest given by the Post Office, we may note that Miss Hill in the course of her evidence has said: "I have been remarkably struck by the way in which the low interest of the Post "Office Savings Bank does not discourage people the least in the world, and by the "way in which if you undertake to collect the savings of the people without any "interest at all, just so that they amass the money, they are just as pleased and "grateful as if you gave them an unnatural bonus."

Fatkin, 17,937. Cardin, 13,394. 13,491–7.

Lang, 13,132–4. Cardin, 13,444–6.

Hill, 10,697.

10,567.

251. The danger that proper secrecy may not be observed is one to which special attention has been drawn, but, as Mr. Cardin shows, every effort is being made to provide against it; for example, local postmasters are not allowed to keep any record of the deposits they receive; the envelopes are constantly being changed, and acknowledgments can always on request be left till called for at the post office; and in all except small country offices saving bank business is only transacted by one individual. Moreover, if a depositor fears that the shopkeeper who may keep the post office in his own village can acquire some knowledge of his concerns, he can always, if he prefers, do his business at the post office of a neighbouring village.

Cardin, 13,507–22.

Lang, 13,398.

252. The want of sufficient publication of the benefits is felt to be a special difficulty. Mr. Lang suggests that a power should be given to pay commissions to other than Post Office servants; and that managers and teachers of schools should be asked to act as agents for the Post Office for annuity and insurance as well as savings bank business. He has illustrated the great value of their agency in encouraging thrift in children by the system of savings banks deposits through "stamp-slips," when school fees were discontinued; as to this he says, "the popularity of the scheme is thoroughly established, "and the great advantage of familiarising the children during school life with the "methods of the Post Office Savings Bank has been secured." Mr. Lang thinks the agency of school teachers might usefully be extended to other persons than the children, and he tells us that the question of advertising in railway and police stations, and in factories and workshops, is being considered. The agency of employers and friendly societies is allowed under the present regulations, but there are difficulties in each case. We feel that all possible means should be employed to secure a full knowledge on the part of the people of the advantages conferred by the system, the want of which, Mr. Lang has told us, "is a great drawback to the success of the Post Office "business."

13,417–31. 13,417–21. 13,422–8. 13,539–41. 13,542–6. 13,449–59. 13,593. 13,399.

253. The complication of forms and the large amount of small print are objections which have been frequently and forcibly urged against the Post Office system. Mr. Cardin and Mr. Lang have pointed out in their examination that a large variety of benefits cannot be indicated properly in any very simple table, and they have shown that large posters as to the main points are being widely issued, and that the importance of simplicity is fully appreciated by the Department. It appears to us very desirable that a few typical rates should be published with special prominence, such, for example, as those for lump payments or pensions of 5*s.* a week at 60 or 65, purchasable by single or periodic payments at such ages as 5, 14, 18, and 21: and the amounts which if gradually accumulated in the Savings Bank will buy a pension of 5*s.* a week at 60 or 65. If the working classes felt that they had control over their own savings, collected in the savings banks either directly or by means of the friendly societies or other agencies, they might be disposed to look with favour on the purchase of annuities out of those savings when they reach advanced ages.

13,459. 13,512–31.

254. As regards the two points we have last been considering, we think the following remarks made by Miss Hill are of special interest, as showing the appreciation, by one so familiar with the poor, both of the difficulties of the situation and of the efforts which are being made to meet them:—"People have been long struck," she says, "with "the great difference between the contributions to the burial societies and other forms "of saving, and I believe myself, and I think a good many people share the opinion, "that it is a great deal because of the collectors going from door to door, so that the "twopences and the threepences are picked up; and the same system has been adopted "with the use of the slips for the Post Office by ladies visiting from room to room, "and very satisfactory results are being arrived at. A great deal of money has been "collected where that is done, and also I am very glad to see that quite lately the "more important rules have been printed in large print in the beginning of the Post "Office Savings Bank books. That quantity of small print is a great terror to "people, they do not read small print well, and though it may be legal to have it "all there, it is much better to relegate it to the back of the book. Anybody who "knew anything of the poor would feel that immediately, and would print in rather "larger type the rules that they will want every day. And, of course, keeping the "savings bank open till 8 o'clock will make a difference. I think they know they "are safe; I think they quite believe in their safety."

Hill, 10,569.

255. Mr. Bartley also speaks, from his special knowledge of the habits of the working classes in regard to saving, of their disinclination to go to a Post Office and make their payments. He tells us that he has found that "people preferred to pay a "penny to a society at the door than a halfpenny if they have to take it round the "corner to the Post Office, although they have absolute security in the one, and they "are not absolutely secure in the other." He points out, however, that there are serious objections to the system of travelling collectors, the chief of which is the great cost of management involved, amounting, as we have been told, in the case of the Prudential Assurance Society and others, to about 40 per cent. of the contributions. As we have seen, the Post Office are making efforts in various ways to meet the difficulty of collection: and Canon Blackley has urged that the saving stamp system, to which we have referred, could be extended for insurance purposes

Bartley, 8759. 8894. Blackley, 12,849. 12,849–50. 13,105–8.

by the agency of letter carriers, so as to be, at a nominal cost, as effectual as the system of paid canvassers adopted by such societies. We are informed, however, that the systematic employment of postmen as canvassers in the manner Canon Blackley contemplates would materially interfere with their ordinary duties. We note that Mr. Cardin in his evidence quoted an extract from the report of the Select Committee of 1882, with reference to the employés of the Post Office receiving money on behalf of the Savings Bank:—"It has been "suggested that letter carriers might be employed in this way, but your Committee "think that this would be undesirable, on the ground that it would tend to the neglect "of the work for which they are primarily appointed, namely, the delivery of letters." This and the other objections, which Mr. Cardin says make it undesirable that postmen should receive savings voluntarily tendered to them, would clearly apply with far greater force to their active employment as canvassers; but there seems no reason why they should not supply 'deposit cards' to which postage stamps may be attached, and sell the stamps to those who desire to accumulate savings in this way.

Cardin, 13,566–8.

Lang, 13,400–16.
13,432.
13,587–91.

256. We have had interesting evidence of the extent to which certain classes of Post Office servants have recently been induced to purchase what are known as "endowment insurances," by annual premiums for a lump sum at a given age. Such insurances under present arrangements can only be made to mature at the age of 60, but it is suggested they should be obtainable for other ages. As Mr. Lang has said, these insurances were largely purchased with the object of enabling the buyer to start some business on leaving the public service, and their popularity seems to show that the command of a capital sum—which can, of course, be also obtained by accumulation in the savings bank—is preferred to an annuity.

13,436–7.

257. Mr. Lang has further suggested that the annuities might with advantage to the industrial classes be payable monthly instead of half-yearly as now. We fully agree that the more frequent payment would be very desirable.

258. The evidence of Mr. Cardin and Mr. Lang not only shows the earnest efforts which are being made through the Post Office to facilitate the purchase of annuities, but it illustrates the services rendered by that Department in the encouragement of saving generally, and especially among the young by co-operation with those concerned in education. We shall refer presently again to this point, to which we attach the greatest importance.

(c.) Unpopularity of Deferred Annuities.

259. It has been generally agreed by the witnesses who have spoken on the subject that deferred annuities are at present unpopular, not only with the working classes, but with every section of the community. Mr. Bartley's evidence is particularly instructive on this point. The fact is illustrated by the very limited success of either the friendly societies or the Post Office, in spite of the efforts which the latter in particular has made, in inducing persons to provide in this way for their old age. It is only when the deferred annuity is an integral part of some more widespread benefit, as in the case of the trade union superannuation funds, or such societies as that which Mr. Hart has described, that it is used to any wide extent.

Bartley, 8108–11, 8189–93.

Hart, 11,987–90.

260. Accordingly, alternative benefits are very generally offered, provision being made for the return of contributions, or for some aid to widows and children, in case of death before the age at which the annuity matures. The annuity is then described as on the returnable scale, or, shortly, as a "returnable annuity." Such annuities are issued by the Post Office, and are proposed by Case II. of Mr. Chamberlain's Scheme; and they of course involve a higher contribution than is needed when no alternative benefit is allowed.

Cardin, 13,438.

261. Canon Blackley has stated his opinion that the introduction of tables for returnable annuities has been very harmful, as leading to the mistaken feeling on the part of many that they can really obtain two benefits at the cost of one. He refers to a letter just received from "a very intelligent working man, a working man of eminence," to the effect that "the only way in which they could expect any good would be that they "should be able to obtain a returnable pension at non-returnable rates." This he quotes "as not only a fallacy, but as an example of ignorance that has been so very widely "spread even among intelligent men, that they are not willing to hear of anything

Blackley, 12,831–5.

"that is not returnable." And he goes on to say, "There is no such thing as "insurance upon returnable scales; it is only deposit. . . . There is and can be no "true insurance whatever without the sinking of money for its purposes." Mr. Brabrook fully agrees with this view, but he approves of returnable annuities as the only ones that people can be induced to purchase. "Practically, of course," he says, "leaving out the element of forfeiture makes it merely a matter of saving; and the "member might just as well put his money in the savings bank, or invest it in any "other way for himself, as give it to his society to do. But I think the difficulties "in the way of inducing the working man to sink his money on a long-distant "contingency are so great that it is only in the direction that I have suggested that "you may expect to attempt to do it." Brabrook, 11,084–6.

262. But the general advantage of deferred annuities has been much questioned by several witnesses, such as Canon Bury, Mr. Mackay, and Miss Hill, who has strongly urged the greater advantage of other forms of saving or indirect investment: "They "feel," she says, "that if they invest their money in other forms, it brings in a better "and happier return. They prefer educating their children well, and getting them "into better positions; or buying a small business, or having a little house, or getting "a quantity of furniture, or something which they have, and have to leave, and to "give and to use." Mr. Fatkin, who has had special experience of working class thrift movements in the North of England, is strongly of this opinion, and has laid much stress on the dislike of working men, especially when they reach old age, to parting with the capital of their savings. He tells us that while still in middle age they like to be able to draw out small sums at will on emergencies, but that "when a "man arrives at 65 years of age, he will suffer any amount of deprivation before he "will consent to reduce his little stock of money. He has no hopes of replacing it "like the younger man. I know that it has been argued that a man has no use for "his money after death; but a working man who has accumulated a little capital has "as much pride in making a will, and leaving a little money to his descendants, as "the owner of broad acres of land and the millionaire have, in leaving their wealth to "their representatives." Bury, 4248–57. Mackay, 9824–7. Hill, 10,463–4. 10,672–9. Fuller, 2334. Fatkin, 17,930–6.

263. We are convinced that indirect modes of provision for old age are of at least equal value to the direct provision by annuities; and that any legislation which would tend to the discouragement of the former is to be deprecated. Even where there are provisions for return in case of premature decease, a deferred annuity must still expire with the death of the recipient. An investment of this kind has an appearance of selfishness, unless in special circumstances which cannot in general be foreseen at the early ages at which alone annuities can be cheaply purchased.

264. The case of sickness is not parallel, as it is a much more uncertain contingency, and is largely independent of age both as to period and extent. Accordingly, the propriety of direct insurance against sickness (without subsidy or alternative benefit) has, as we have seen, received a recognition among the working classes which is not only already wide spread but is rapidly developing.

265. The evidence tendered on behalf of the Post Office and the friendly societies shows clearly that there are at present many opportunities for the purchase of deferred annuities; and the fact that as compared with insurance against sickness they are almost totally neglected points, we think, less to the need of artificial inducements to their purchase than to a general feeling that they are not a desirable form of investment.

(*d.*) Indirect Forms of Old-Age Provision.

266. As we have seen in discussing the question of assistance of the aged by relatives in the part of our report relating to Poor Law, the value of expenditure in educating and improving the position of children is on all sides admitted. Such expenditure may well be regarded as an indirect form of provision for old age, if it is felt, as it unquestionably ought to be, to entail a corresponding duty on the children to assist their parents when they grow old. Similarly, the provision of comfortable homes, and the effort to make bright and happy the lives of the young, are deserving of the greatest encouragement; there are multitudes of such homes, Miss Hill tells us, among the poor, and they depend not on class but on character. Hill, 10,537–43.

267. Then, again, there is the vast accumulation of savings which are invested in various co-operative and industrial societies, in savings banks, such as the penny bank of which Mr. Bartley has given an interesting description, or, with absolute security guaranteed by the State, in the Post Office Savings Bank. The aggregate funds of the various societies and savings banks coming under the cognizance of the Friendly Societies Office exceed, as Mr. Brabrook has told us, 200,000,000*l*. Savings accumulated in these ways are available for assistance in old age as well as for other emergencies of life.

Bartley, 8161–5. 8113. Brabrook, 11,029.

268. We have had remarkable testimony to the large and increasing desire on the part of thoughtful young men, especially in the country, to achieve independence of the rates. Speaking of the poorest agricultural labourers, Miss Hill says, "I have seen "wonderful things done by them; I do not know how they do it, but they certainly "do both save and support themselves and bring up their families in ways that show "that it really does more depend on management, on thrift, on industry, on economy, "than on large wage; and if they can do it, surely the large bulk of our people can "do it." "I do not know one," she continues, "who provides his pension, but I know "several who have money laid by, and whose grown-up sons and daughters would "only be too proud to help them, and who belong to friendly societies, and have "provided a little money laid by, and so on; I know such, and if one knows that they "are there, one cannot doubt that it is possible." We may perhaps be allowed to refer specially to the account which Mr. Webb has incidentally given of his own career as illustrating the marked success which may attend the efforts of an industrious and energetic working man to make himself an assured position.

Booth, 11,022–3. Bartley, 8729. Walker, 7081. Hill, 10,559–62. Fuller, 2334. Webb, 15,188–94.

269. In connexion with the general question of the power of the poorer classes to provide for old age we have noticed with special interest the evidence given, for example, by Mr. Davy and Mr. Phelps, that scarcely any total abstainers from alcoholic drink are found among those in receipt of relief.

Davy, 1842–3. Phelps, 4018–24

270. We fully agree with the view put forward by Mr. Chamberlain in his evidence that it is not reasonable to regard total abstinence as a necessary condition to providence in the working classes, and that some expenditure on drink is by no means incompatible with thrift. It is excessive and not moderate drinking that is injurious. These facts are remarkably illustrated by Mr. Bartley: "I was once" he says, "in one of our "penny banks, and a man came in with a shilling, and he threw the shilling on the "counter, and he said to the clerk, 'Take two pots.' The clerk without a word took "the shilling, put in eightpence, and gave the man back fourpence, which showed that "the man measured his money by pots of beer, and that it was a regular understood "thing in the branch. I think that that did indicate that a good deal of the money "must come from the source that would otherwise go to the public-house." It is also doubtless the case that intemperance is sometimes a consequence as well as a cause of misfortune, though we note that Miss Hill said when asked her experience on this point: "It is very difficult to say. I should not like to generalise; it is not generally the form "in which it comes before one."

Chamberlain, 12,176. Hill, 10,581. Bartley. Hill, 10,694.

271. The real importance of the fact that total abstainers are so seldom found among paupers is, we think, best explained in Mr. Davy's words: "I do not in the least say "that it is the duty of a man to become a teetotaler; the lesson that I deduce is, "that if a man has sufficient grit or backbone, or self-denial to be a teetotaler, that "man will not become a pauper." It is not the actual abstinence from drink, but the strength of character it indicates, which is so sure a preventive of old-age pauperism. In the same way the fact that so few members of friendly societies come on the rates is due not merely to their being insured against sickness, but to the general habit of providence which is shown by such insurance.

Davy, 1842. Brabrook, 11,053.

272. The general growth of this spirit of providence, and the improvement of the condition and standard of comfort of the working classes in recent years, has been widely illustrated throughout our evidence. We have already seen the large extent to which they can and do join friendly societies; and we may refer specially to the testimony of Mr. Phelps, Canon Bury, Lord Methuen, Mr. Bartley, Mr. Drummond, and Mr. Fatkin as to their general progress. Some remarks made on the subject by Mr. Bartley, whose experience in connexion with the penny banks is of special value, may be usefully quoted here:—"I think," he says, "to a very great extent provision for old age is more or less "a matter of habit. I can only give my own experience. Persons of the very smallest "means do save an amount which it would be very remarkable to believe, possibly,

Phelps, 3902. Bury, 4224–5. Methuen, 5556–9. Drummond, 10,814–6. Bartley, 8731.

"that they could save; but those who are careful and thrifty, and do not drink to "excess, do save sums of money (I see it continually), in a way that I should consider "myself in the abstract as almost incredible"; and again, "There is, no doubt, a "great movement going on in which wages are going up, even at the bottom of "the scale; the division of the results of industry is more even; there is no doubt "all the statistics of the income tax and other returns show that the larger incomes "are less, and that the amount of interest in profits is more divided; and I think that "with these changes going on, while at the same time you are encouraging the habit "of thrift, the result will ultimately be this, that the great bulk of the people will "provide for themselves." On the other hand it is stated, and we believe, that the old themselves are at a disadvantage under modern conditions of industry, being unable to adapt themselves to new methods or to keep pace with the greater speed demanded, especially in connexion with machinery.

Bartley, 8731.

Fatkin. 17,941.

273. There is no doubt that those who are now aged are in a position of special difficulty, as they had not the same opportunities in their youth; but we have given in our remarks as to the general character of pauperism reasons which lead us to think that the number of this class who are destitute, while still unfortunately very large, has relatively decreased, and we have also indicated the methods of administration of Poor Law relief by which, in our opinion, provision can best be made for assistance in such cases.

274. Before leaving this branch of our subject, we desire to express our strong sense of the value of inculcating general habits of thrift in the young, and our appreciation of the efforts which, as we have seen, are being made in this direction through juvenile lodges or branches of friendly societies, and by the active agency of school managers and teachers with the hearty co-operation of the Post Office and the Education Department. The encouragement of thrift among children was specially urged in the report of the Select Committee which considered Canon Blackley's scheme, and we ourselves regard its development as of the first importance to the future welfare of the nation.

III. SCHEMES FOR THE PROVISION OF ASSISTANCE FROM PUBLIC FUNDS OTHER THAN POOR LAW RELIEF.

275. We now come to the consideration of the various schemes which have been laid before us for the provision of assistance for old age to be derived wholly or partially from public sources, but to be independent of poor law relief. Of these schemes the two of primary importance are those identified with the names of Mr. Booth and Mr. Chamberlain. We propose first to discuss Mr. Booth's scheme and others which more or less resemble it in so far as they contemplate that the pensions shall in general be given without contribution; and afterwards to consider Canon Blackley's scheme for universal compulsory insurance, and the scheme of the Parliamentary Committee, as laid before us by Mr. Chamberlain, for State-aided insurance.

(*a.*) MR. BOOTH'S SCHEME.

276. Mr. Booth proposes that, subject to certain limitations, which it is not necessary here to discuss, every person, male or female, on attaining the age of 65 years shall be given for the remainder of life a sum of 5*s.* weekly out of public funds. That this proposal would be widely popular there can be no doubt, and many of the witnesses who have come before us, especially among those representing the working classes, have strongly urged its advantages; particularly if combined with provision for State accumulation of savings to be added to the pension. But there are on the other hand many serious difficulties in the way of its adoption, which we propose to consider in detail.

Manley, 16,501–16. Pitkin, 14,255–6. Burton, 16,227–34. Jephcott, 14,725–36. Hardy, 11,774.

277. The first objection which presents itself is the enormous cost of the scheme. Mr. Booth himself admits that the immediate cost of the pensions in England and Wales alone would be nearly 18,000,000*l.*, and if Scotland and Ireland were included would reach 24,500,000*l.*; while the direct saving as regards poor law expenditure in amounts actually spent on the aged is estimated by him as not more than 2,000,000*l.* The cost would, of course, be materially reduced if a later age, such as 70, were proposed; but on the other hand if the age were fixed earlier, as many desire, it would be very largely increased. Mr. Booth proposes that the bulk of this very large sum should be raised by equitable taxation in such a manner that "every one should pay in proportion to

Booth, 10,887–95.

Crompton, 17,559.

10,911. 10,922–3.

what he earns." He has made some suggestions as to the taxes to be imposed with this object, but does not attach importance to their details; and he recommends that, in view of the saving in cost of pauperism, a small portion of the whole should be paid by a subvention from the poor rate. The probable cost of administering the scheme is regarded by him as very small, but others anticipate that it would materially add to the outlay required.

10,915–6. Mackay, 9961.

Hunter.

278. It would no doubt be theoretically possible, as Mr. Hunter has illustrated in his evidence, so to adjust the incidence of taxation or rating needed to obtain the funds required for Mr. Booth's (or any other) non-contributory scheme as to make its direct cost to the working classes less than that of the contributions which would be required under a scheme of assisted insurance such as Mr. Chamberlain's. But it must be remembered that the direct payments in the latter case are not made by way of taxation for the benefit of the community, but of insurance for the benefit of the individual contributor; and that it is only the supplement by the State of the insured benefit which is parallel to the pension given under a non-contributory scheme. The fact that in certain cases the contributor may receive no benefit from his payment would not, even in the case of a compulsory scheme, make that payment a form of taxation. Insurance, as Canon Blackley has pointed out, necessarily implies a risk: a man is no more taxed because he insures against old age, and does not reach it, than if he insures against fire and his house is not burned, or for a sum at death, and lives to extreme age: such contingencies being taken into account in estimating the amount of the premiums to be required.

Blackley, 12,835, 12,989–99.

279. And even though it might be possible so to levy the immense sum which would have to be raised by taxation under Mr. Booth's scheme that very little of the charge would fall directly on the working classes, such an adjustment would in our opinion be far from equitable, and would destroy that principle of indirect contribution which many of its advocates regard as the moral justification of the scheme; and it would, moreover, throw on property and industrial enterprise a burden so excessive that its effect could not fail to be felt most severely by all classes of the community, including the working classes themselves.

Manley, 16,496.

280. Even if the scheme were free from the objections on economic grounds which have been urged against it, we cannot agree that the evils of aged pauperism are so grave, and the prospects of meeting it in other ways so hopeless as to justify the enormous expenditure which it is admitted would be involved; or that, if so vast a sum were at the disposal of the State for public purposes, it could not be more usefully employed.

Booth, 11,001.

281. Mr. Booth himself allows that "only if it can be fairly held that universal pensions "would have no adverse effect on work, wages, thrift, self-respect, and energy, and "if it can be shown also that, besides reducing the existing mass of pauperism "and lightening much poverty outside, the whole problem of pauperism and poverty "would be simplified, would it be worth while to consider whether the financial "difficulties could be faced."

10,913.

282. The provision that the grant should be universal and could be claimed by all persons irrespectively of any test of destitution or merit would no doubt, as Mr. Booth strongly urges, distinguish the scheme from a gigantic measure of outdoor relief, and thus to some extent meet the objections raised, for example, by Canon Blackley; but, on the other hand, it involves the grant of much of this immense sum compulsorily raised by taxation to people who are in no real need. Moreover, it may well be doubted whether many would not prefer to forego the receipt of 5*s*. weekly from the State dependent not indeed on proof of poverty but on personal application and proof of age before the superintendent registrar; and whether it would not be felt that such a payment could hardly be dissociated from the appearance of public relief. Mr. Booth anticipates that such reluctance would only be shown in isolated cases, but allows that if it were general it would tend to neutralise the advantages of the scheme. It appears to us, however, highly probable that, if the scheme, were ever to come into operation, a very general outcry would be raised against the payment of such an annuity to persons with even a moderate competence. We have found indications of this feeling in some of the witnesses who have been before us. Mr. Grout, for example, says, "The idea of pensioning a millionaire, as I think, would simply be ridiculous." The opposite view has been clearly put by Mr. Manley, himself a working man; but although many might look at the matter as he does we fear there would also be many who, not having thoroughly studied the economic aspects of the question, would entirely

Booth, 10,926–9, 10,998.

Blackley, 12,819. Mackay, 9828. Booth, 11,008–14, 10,885.

Grout, 13,156, 13,202. Manley, 16,494–7. Burton, 16,350.

fail to realise the essential importance of eliminating the taint of dependence by making the grant universal; and that the opportunity would be taken of exciting prejudice against persons in opulent or easy circumstances receiving such a pension, on the ground that they were robbing the poor of the money morally if not legally set apart by the nation for their exclusive use. In the face of such a feeling we believe that it would be soon found that so general a disinclination to claim the pension would arise that the distinction would become, as it has been put, one of classes and masses, and the scheme would thus result in that very evil which it is the special object of a universal scheme to avoid. Booth, 11,011.

283. The above considerations appear to us of such extreme gravity in their bearing on Mr. Booth's proposals that we feel that, independently of other objections which have been raised, we should not be justified in recommending their adoption.

284. We cannot, however, refrain from noticing the difficulty which might arise in obtaining any fairly satisfactory proof of age. We agree that this difficulty is not of such importance as to be of itself fatal to the scheme, but we fear that, without some costly and inquisitorial system of minute investigation admitted to be undesirable, the tendency to "make the most of their age," as Mr. Booth puts it, would be developed among persons anxious to receive the State assistance to a somewhat serious extent. Booth, 10,924–5, 10,966–8.

285. Another very material point to be considered in connexion with this scheme is its effect on wages; both generally, and in particular as regards those who have nearly but not quite attained the age qualifying for pension. As regards this special class, Mr. Booth allows that hardship might result from the competition of the State-aided persons over 65; and we may remark in passing that this would be enhanced even by the modified conditions he now suggests as to the receipt of pension by those who have recently received poor law relief. The general question of the effect on wages of a universal scheme of State pensions has been ably discussed before us from different points of view by Professor Marshall and Mr. Mackay. The subject is one of great difficulty, and we do not think it necessary to pursue it here. Booth, 10,941–3. 10,913. Wilkinson, 5851–5. Marshall, 10,270–81, 10,381–5. Davy, 1756. Mackay, 9948–83.

286. Further arguments of much weight have been urged against Mr. Booth's scheme: for example that, while a State grant of 5*s.* a week would weaken the incentives to thrift in early life, it would not suffice to maintain in reasonable comfort those who in old age were *bonâ fide* without any other means; and that the large majority of those who are now in workhouses are, as Mr. Hedley and Mr. Vallance have argued, persons who cannot look after themselves, and if given 5*s.* a week and their liberty would very soon come back to the house. There is also the probability that the sense of responsibility of relatives would be seriously undermined; while it might sometimes happen that the relatives, so far from helping the aged recipients, would appropriate their pension to their own uses, a danger which is illustrated by an incident which Mr. McDougall has given from his own experience. Hill, 10,466–7. Hardy, 11,821. Grout, 13,227–8. Hedley, 1293–4. Vallance, 2509–12. McDougall, 5046, 5091.

287. Mr. Booth himself, and the many other witnesses who have spoken in favour of the scheme, traverse most of the above contentions, but we feel that, before the scheme could be accepted, they would need careful consideration. Its irrevocable nature, and its effect upon the general financial position of the country, would also claim special attention. We do not, however, feel it incumbent upon us to examine all these points in detail, as, while we fully recognise the care with which Mr. Booth has investigated the subject, and the comprehensive simplicity and immediate operation of the scheme he has proposed, we are convinced that, in view of the grave objections earlier indicated, it could not be satisfactorily carried into practice. Booth, 10,865, 10,960–4.

(*b.*) OTHER SCHEMES NOT REQUIRING DIRECT CONTRIBUTION.

288. We next refer to several other proposals for State assistance submitted to us which resemble Mr. Booth's scheme in requiring no direct contribution on the part of the applicant, but which are not in general universal in their scope, but contemplate some tests of either income or desert.

289. Mr. Hardy, an actuary of great experience, has advocated a scheme submitted as a modification of Mr. Booth's. He suggests that "the pension right should be "recognised only for the proved impecunious aged, or, (as Mr. Leslie Probyn proposes,) "by supplementing the income of any acquired property up to some reasonable limit." The pensioner is to be over 65, and is to give up all work, and the pension is to Hardy, 11,692 (end). Watson, 11,369.

be as nearly as possible the equivalent of the present inclusive cost of the maintenance in a poor law establishment of an aged pauper, which he takes as, on an average, 10*s.* a week; the interest of any savings would be deducted from the amount of the pension, but Mr. Hardy points out that a man who had saved a little would be in the better position of "having the power of disposing of property to his wife or an invalid child or "otherwise." The abstention from all work of pensioners, male and female, would be ensured by the supervision of their fellow workmen. Notwithstanding the able arguments which Mr. Hardy has adduced in support of his proposals, we feel that the adoption of this scheme would largely increase the dependence of the aged on public funds. The difference between such a pension and out relief would, Mr. Hardy himself says, be "none in effect but everything in sentiment;" very few aged persons would work with the promise of a grant of 10*s.* a week only conditioned on not working; and not many of any age would save, if they knew that their savings would during their own lifetime be deducted from the 10*s.* weekly they would otherwise as a matter of course obtain. Mr. Hardy has allowed that the great majority of the working classes on attaining the age of 65 would prefer 10*s.* on retirement to what they could earn; and if this view is correct it seems to us clear, though Mr. Hardy himself does not admit this, that the cost of the scheme must be little less than that of Mr. Booth's.

Hardy, 11,843. 11,827–9. 11,706. 11,848. 11,824–6.

290. A scheme more drastic in its provisions has been laid before us by Mr. Lansbury, who proposes that an adequate pension should be given to every individual at the age of 60; that the sum given should be sufficient to maintain the recipient in fair comfort, and that none should be allowed either to work or to retain the personal control of savings after that age. He recognises, however, that this scheme would be inapplicable under existing social conditions, and for the present he is content to support Mr. Booth's proposals.

Lansbury, 13,830–45, 13,893–920.

291. Mr. Grout, who like Mr. Lansbury is a London working man, has placed before us a scheme in some ways similar to that which Mr. Hardy advocated. He has, however, proposed to distinguish between London and the provinces by proposing 10*s.* a week for the former and some lesser sum for the latter. (The advantages of a differential rate were also recognised by Mr. Hardy, who has, however, pointed out the immense practical difficulties which would attend any variable local scales.) Mr. Grout's scheme differs mainly in not requiring abstinence from work (except in the case of disabled persons pensioned before 65) as a condition of pension; the only limitations he proposes being that the pensioner should be a working man, not having paid income tax, and that, as long as he draws pension, his earnings or income from other sources should not be more than, say, 14*s.* a week. He would also allow supplemental pensions in return for contributions.

Grout, 13,198–201, 13,365–70. Hardy, 11,934–41. Grout, 13,171. 13,238–45. 13,255. 13,171.

292. We cannot agree with Mr. Grout's view that pensions given subject to the above limitations would not be associated with a sort of certificate of poverty; the conditions of certain sick clubs to which he refers in illustration do not seem to us parallel, as the benefits in those clubs are given to members only in accordance with rules known to the contributors at the time when they enter. We think that many working men and women would regard a pension conditioned as proposed as involving a sacrifice of independence; and that, if the suggested test of not having paid income tax were that imposed (and the difficulties of any other test were brought out markedly in the examination) many who through misfortune late in life were in most need of assistance might be disqualified, while on the other hand large numbers who in no sense could be described as in want would be receiving assistance at the public cost. Mr. Grout has made no estimate of the cost of his scheme, but we apprehend that, like Mr. Hardy's, it would prove not much less expensive than Mr. Booth's, while lacking the elements of simplicity and universality on which Mr. Booth's claim to attention is mainly based.

13,250. 13,363.

293. We may here conveniently notice a comparison which has often been drawn, notably by Mr. Grout and Mr. Callear, between the pensions given by the State to persons who have been in its employment in the Army, the Navy, and the Civil Service, and pensions which it is suggested should be given in old age to all workers. It is argued that, as those in its direct employment have served the State, so have all workers in their working life really been in the service of society; that as Mr. Grout puts it: "the whole of the work we do, in my mind, goes wholly to the nation." ". . . I do not see that they are any more entitled to a pension than I, who "have worked in the nation the whole of my life." The answer to this seems to us to be that a worker does not work primarily for the sake of the nation, but for the sake

Grout, 13,177–85. Callear, 14,903–5.

of the remuneration which he gets by his contract with his employer; and that, where the State is the actual employer, the pension is given, as has so often been pointed out in evidence, not in virtue of any benefit conferred on society, but as deferred pay under the express or implied contract of service. Whether or not it is desirable that part of the remuneration of a public servant should be assigned in this way is not a matter with which we are concerned; we have only to point out that the analogy of as has been said, with pensions provided by the employer, and that any system is, rewards for services to society has absolutely no connexion with the pensions that the State has agreed to give, under certain defined conditions, to those who enter its service.

294. Mr. Crompton, who has appeared before us as to some extent a representative of the views of trade unions on the subject, proposes that pensions should be given at 55 to all thrifty and respectable persons in need of assistance; suggesting 10*s.* a week as a reasonable amount. He recognises that inquiries would be needed as to thrift and respectability, and thinks they might best be made by a special staff of local inspectors, on the lines followed by trade unions, the final decision resting with a local authority. He would not prescribe any fixed limit of means as establishing a claim to assistance, but would leave the discretion to the local authority, while of opinion that the line should generally be drawn somewhere between 20*s.* and 30*s.* a week. He tells us that the cost of the scheme has been estimated at about 30,000,000*l.*, and that it is felt that this should be raised in such a way as not to affect the working classes; for example, by a tax on uncultivated lands and monopolies; (of which he failed, upon request, to name one). It is evident that, as is the case with many other similar proposals, the financial consequences of this scheme have not been fully appreciated by its author. The cost would be enormously greater than he supposes, and the sources of income suggested are altogether inadequate to provide for such gigantic expenditure.

Crompton, 17,544–64. 17,653–6. 17,724–49. 17,743–9. 17,797–805. 17,830–3. 17,723–30. 17,632–7. 17,544. 17,776–82.

295. Another scheme is that of Mr. Frome Wilkinson, who has told us: "My "proposal has been, in a new poor law which I ventured to sketch, that old age should be "taken entirely out of the existing poor law, and given into the hands of some district "authority, district councils or boards. This district council or board shall be "empowered to grant pensions of 5*s.* per week to all aged persons who send in a "demand note, unless in the case of such socially worthless as in the judgment of the "board have forfeited their right to a pension . . . . The age at which the "pensions shall commence to depend upon the age at which, in each case, decay of "working powers becomes manifest. Old age should be defined (as in the Friendly "Societies Act, 1875), as 'any age after fifty.'" He goes on to explain that "all the "expenses of the old age endowment should be matter of imperial taxation," and he suggests various modes of limiting the charge to the well-to-do classes. He also recommends the provision of municipal cottages for those requiring them, at a nominal rent. Mr. Wilkinson did not consider that there would be any difficulty or danger in entrusting the administration of the scheme to a local authority, and making them judges of incapacity for work, while throwing the cost on Imperial taxation. He has offered no estimate of the cost of his scheme, but has remarked that he "believed "it was the duty of the State to relieve the aged, and it was not to be put aside, "whether it cost a million more or a million less."

Wilkinson, 5856, 5860. 5863. 5882. 5889. 6095–106. 6111.

296. In connexion with Mr. Wilkinson's scheme, it may be convenient here to notice the proposals of Dr. Paine and Mr. Beavan, who both speak with special reference to the town of Cardiff. These proposals contemplate that the assistance should be given from the local rates, and are thus on the other side of the narrow border line between some schemes of State pensions and suggestions for fundamental modifications of the poor law. Mr. Beavan, whose proposals go a little beyond those of Dr. Paine, suggests that the aged poor should be divided into three classes, and that the first of these consisting "of those that have been brought into indigent circumstances "purely by misfortune or through no fault of their own whatever, and who have "previously borne a thoroughly good character," should receive aid which, though given from the rates through the agency of the guardians, should be without any disqualification or note of pauperism, and should be called by some other name than relief. He further urges that the infirm and friendless should be maintained in almshouses which should be administered altogether apart from the workhouse. Dr. Paine admitted that such assistance would be "outdoor relief under a different name," and both he and Mr. Beavan were pressed as to the difficulty of deciding on the merits of applicants, and the heavy cost likely to be involved if such relief,

Paine, 5232. Beavan, 5398–9. Paine, 5297–8, 5348–9, 5370–7. Beavan, 5420–46.

especially that in almshouses suggested by Mr. Beavan, were given without the present conditions of poor law relief.

Bartley, App. V.

297. Another scheme has been laid before us by Mr. Bartley in the "Old Age Pension Bill" which he has brought before Parliament. Shortly, it is proposed by this Bill (which is printed in full in the Appendix) to give pensions at 65 to any person who "shall not "be able to earn the wages of his calling, and shall declare himself to be in need of a "pension, and shall be so regarded by the local authority." The pension is to be 7*s.* a week to such a person (man or woman), who has never received poor law relief; 3*s.* 6*d.* a week to all persons who have partially provided in certain ways, with an addition not exceeding 1*s.* 9*d.* equivalent to such provision; and 3*s.* 6*d.* to persons deemed by the local authority to be unfortunate on certain grounds indicated.

Bartley, 8956. 8955–7. Bartley, 8971–2.

298. Mr. Bartley was examined in great detail on the grave difficulties which at once present themselves in connexion with his proposals, and in the course of his replies admitted that this Bill and another Bill as to outdoor relief "are more sketches than "absolute detail; the subject is very large and will have to be carefully gone into." A careful perusal of the examination will, we think, convince every one that in its present form the scheme is not one which we could venture to recommend. The enormous responsibility as to discrimination which would fall upon the local authority (which Mr. Bartley proposes should be the County Council), the difficulty of investigating the claims of applicants as to poverty and as to merit, or of proving that they had not anywhere received poor law relief; the need of trained officers to make the requisite inquiries, if not even, as Mr. Bartley allows, of a system of passports to preclude fraud; from another point of view, the abuses that might arise through persons making use of some of the provisions of the scheme to manufacture, if we may use the term, "faggot-pensioners"; the undoubted inducement to those earning good wages to leave provision for their old age entirely aside and then come on the pension fund as never having received relief; the check to indirect thrift and especially to the recognition of family ties and duties; lastly, the enormous cost which, notwithstanding Mr. Bartley's calculations, we think it must inevitably involve; all these seem to us points of difficulty which make the scheme, at any rate as now presented, not only inexpedient but unworkable.

Blackley, 12,851–3, 12,863–4. 12,852.

299. The "Lambeth scheme" of aid for deserving poor of which Canon Blackley has laid the outlines before us (being quite distinct from his insurance scheme) is somewhat parallel with those above considered. He suggests that voluntary local committees, managed by the Church or, if preferred, by parish councils, should provide 1*s.* 6*d.* a week for any deserving poor person, and that this should be supplemented by 1*s.* from a central charitable fund, and 2*s.* 6*d.* from a State fund. We note that he describes the whole sum which would thus accrue (and be payable through a State department in London) as "a mark of honour and respect from the neighbours among "whom he had lived, and who had testified and continued to testify to his personal "and moral worth." Here again the most difficult task of discrimination is assigned to the local body, whether church or parochial; while they would be responsible for less than a third of the pension. The estimate of gross cost is given as 150,000*l.* for London only; but looking to the mode in which the funds would be provided we apprehend that this would be far below the mark; while the estimated saving on poor law expenditure takes no account of the cost of relieving properly the sick and helpless, on whom such vast sums are spent by the poor law authorities of the Metropolis.

300. We cannot too strongly insist on the fact that schemes for providing for aged persons out of Imperial taxes are calculated, if any condition of merit is contemplated and the discrimination left to local bodies, to result in a vastly increased expenditure from the laxity with which the test is sure in practice to be applied; especially if, as some have suggested, the Imperial charge were adjusted so as to fall entirely on classes reaping no benefit, while the recipients might not be without influence on the administrators. We think this objection alone would be fatal to many of the proposals which have been put before us.

Fatkin, 17,949–50, 18,021–32.

301. A scheme not involving contributions, but otherwise differing materially in its character from those above considered, has been indicated by Mr. Fatkin, the actuary of the Leeds Permanent Building Society. Mr. Fatkin has explained that he is himself opposed to any kind of State assistance for old age, and that he only puts forward these suggestions as indicating the form in which such aid, if given at all, would be least injurious to thrift. He proposes that all persons who have avoided recourse to the poor rates up to the age of 65 years should have a right to an allowance

from the State at the rate of 6*d.* weekly for each year of continued independence after that age, subject to the condition that the maximum allowance granted should be 5*s.* a week. Thus any aged person who had not previously received relief could claim an allowance at the rate of 6*d.* weekly if applying during his or her 66th year, or 1*s.* weekly if applying during his 67th year, or 2*s.* 6*d.* in his 70th, and so on up to the 75th year, when the maximum of 5*s.* a week could be claimed. Mr. Fatkin would not allow any payments from public funds in excess of these amounts, and anticipates that few would be found to prefer the alternative of the workhouse. We fear that this scheme, although novel and ingenious, is beset with insuperable difficulties. Apart from the difficulty of proving that Poor Law relief had never been received, and the very considerable cost which Mr. Fatkin himself estimates would be involved, there are the fatal objections that those in most need would in general reap the least benefit, and that, in the case of those electing to take the small allowances offered in the earlier years, there would be more than a risk of the worst evils now attending inadequate outdoor relief.

(*c.*) CANON BLACKLEY'S SCHEME OF COMPULSORY INSURANCE.

302. Before proceeding to discuss Mr. Chamberlain's scheme of assisted pensions we desire to make some reference to the system of compulsory insurance which has been so long and ably advocated by Canon Blackley, although he is content for the present to support Mr. Chamberlain's scheme, in its first and most simple form, as a step in the right direction.

303. Canon Blackley submitted to a Select Committee of the House of Commons, in 1885–7, a comprehensive scheme of compulsory insurance against sickness, accident, and old age, but the Committee were unable to recommend its adoption, partly as he says on account of special difficulties connected with the proposals as to sickness and accident, but also on account of the general objections to any system of compulsion. Since their Report, he has confined himself to the question of old-age provision; his scheme may now be thus shortly stated; that all young persons from 18 to 21 should be required to contribute to a fund, State-collected and State-secured, a sufficient amount to entitle the contributor to a pension at some fixed age, either 65 or 70. The total sum to be paid for a pension of 4*s.* at 70 was originally (in 1878) estimated at 10*l.*; but in view of the fall in the rate of interest, and the larger benefit and earlier age of pension that would now probably be thought desirable, Canon Blackley fully agrees that a higher contribution would be necessary, though he points out that this would be met by the State aid, which he would be willing to accept.

Blackley, 12,774.

12,786–91.

304. The principle of compulsion, Canon Blackley tells us, has been considered at very numerous meetings both in town and country, with universal approval; and he himself has never varied his opinion, either as to its practicability or its justice: "I hold to "my old view," he says, "that in regard to pensions the time may come when the "nation will see that, if the young will not contribute voluntarily for any State-aided "pension assurance, a compulsory measure will be desirable, and I hold that that will "be the very best way of doing what is required."

12,782. Chamberlain, 12,195–6.

Blackley, 12,813.

305. Other witnesses whom we have examined have also advocated the principle of compulsion. Thus Miss Hurlston has suggested a scheme for the insurance of women by equal contributions from the women themselves and their employers, with an addition to be made by the State, and she is of opinion that the contributions of the women as well as the employers might with most advantage be compulsory. And Mr. Pickering also has proposed that small compulsory contributions towards a State-aided pension might be required, to be deducted from wages at the place of each payment, and he thinks such an arrangement would be acceptable to the majority of the miners in Leicestershire whom he represents.

Hurlston, 16,858–62.

Pickering, 16,422–36.

306. We recognise that a compulsory universal scheme if it were practicable would have great advantages, but we feel that there are insuperable objections to its adoption even in the simplest form now advocated by Canon Blackley. The most vital objections are clearly indicated by Mr. Chamberlain in his criticisms on the German pension system,* which mainly differs from Canon Blackley's in being though compulsory not universal, and in being considerably more complicated in its details.

Chamberlain, 12,192–6.

307. Speaking of that scheme Mr. Chamberlain says, "One objection to it is that a "compulsory scheme ought to be universal, and I do not see any way of making a

* A full account of the German insurance laws appears in the Report on the Labour Question in Germany, issued by the Royal Commission on Labour [C. 7063 vii. 1893. Price 1*s.* 1*d.*].

"compulsory scheme universal. I have never seen how you could apply compulsion "to any but persons who are in regular employment. It is very easy in their case to "deduct their contribution from their wages through the employers; but in the case "of persons who are their own employers, or who are in casual employment, a "very large class of the population, I have never seen that it would be possible to "apply this compulsory provision. . . . Then the second practical objection is the "enormous cost of administration involved, which, I think, has been found much "greater in Germany than the promoters of the movement anticipated. And thirdly, "I think it would be, in the long run, very unpopular with the working classes, who "would resent it as an unreasonable interference with their liberty."

Hardy, 11,769.

308. Mr. Chamberlain has also urged that for a compulsory provision there must be absolute security, and therefore there could be no co-operation with Friendly Societies; but we note that Canon Blackley does not admit the need of this co-operation, and regards the want of absolute security as equally fatal to Mr. Chamberlain's own scheme.

Blackley, 12,827.

309. The objections made by Mr. Chamberlain would alone preclude us from recommending a compulsory universal scheme. We may, however, indicate two further difficulties: first, that any further fall in the rate of interest, such as that which has already made it necessary for Canon Blackley to vary his calculations, would throw a very heavy burden on the State as to existing insurers unless their benefits were reduced; and secondly, that if the scheme were State-aided as he now proposes, and the State contribution were not at once set apart to accumulate, but only provided, as he considers justice demands, at the time the pension became due, the amount to be then paid would be so large as probably to fall little short of that required by Mr. Booth's scheme.

12,775.

12,837.

(*d.*) MR. CHAMBERLAIN'S SCHEME.

310. Lastly, we proceed to consider the scheme of the Parliamentary Committee, as laid before us by Mr. Chamberlain, with whose name it is specially associated, for voluntary assisted insurance. This scheme has one important point in common with that of Canon Blackley, which we have just been considering, viz., that it is a proposal for assisting thrift and not one in substitution for individual effort. In this respect it stands on a totally different footing from the schemes for State pensions independent of any provision on the part of the recipients themselves. The origin and history of this scheme are described in Mr. Chamberlain's evidence. He prefaces his account of it by explaining that it is only submitted as a partial and tentative proposal, and not as a final solution of the question. "The Parliamentary Committee," he says, "never "had it in their mind that it would be possible at the present time to secure any "universal system of old-age provision. The utmost that they hoped was to propose "something in the nature of an experiment, which would throw a good deal of light "on the subject, and which would be good as far as it went, and which might lead "gradually to a much more complete arrangement. I compare this question very "often, and in many of its features, to the agitation in connexion with national "education."

Chamberlain, 12,199, 12,504–14.

12,199.

311. Mr. Chamberlain in submitting his scheme has suggested various modifications in the original proposals of the Parliamentary Committee. The scheme as presented by him contemplates, as he tells us, "three cases, in which persons desirous of making pro-"vision for old age, and voluntarily prepared to do so, can be helped by this State "Pension Fund."

12,201–5.

312. In the first case, the insurance is for an annuity of 5*s.* a week from the age of 65, and provides for no collateral advantage or return of subscription in the event of death before that age. In this case, a cash deposit of 2*l.* 10*s.* is required from the insurer at or before the age of 25 years, and after that age an annual cash payment of 10*s.* up to the age of 65, when the pension would begin. The State assistance would consist of an entry of a credit of 10*l.* in the insurer's pass-book under the same date that his own deposit bore therein. His annual cash payments of 10*s.* would be similarly entered as they were made, and also interest at $2\frac{1}{2}$ per cent. per annum accruing on the total amount of credit and deposits in each year. The credits of 10*l.* would be entered in the insurer's book by way of stimulus at the time of the first deposit, but the financial details of the scheme "would be a question of State book-keeping," though it is suggested that the appropriation of funds by the State to meet its liability should be spread over the whole period of insurance. By payment of higher premiums additional pension can be secured, but without further State contribution.

12,202, 12,610–3.

313. In the second case the payments would be larger, the deposit being 5*l.*, the annual payment 1*l.*, and the State aid the equivalent of 15*l.* deposited at or before 25. In this case there would be other benefits in addition to the pension of 5*s.* a week at 65, which are fully shown in the evidence, the chief being a provision for widows and children in the event of death after the third payment and before the age of 65. Lower rates and pensions are proposed for females, but they do not provide for any benefit in case of the death of the insurer before 65. 12,205-8. 12,211. Hunter, 13,625.

314. As regards Cases I. and II., Mr. Chamberlain at first proposed that "the whole "matter should be administered by the State and through the Post Office," but afterwards suggested that it might advantageously be conducted by local authorities rather than by the State. Chamberlain, 12,214. 12,239.

315. The third case, Mr. Chamberlain tells us, "has been devised in order to ensure the "co-operation of the friendly societies," and is that from which, if such co-operation is obtained, he anticipates by far the largest result. The provision is "that any "person after depositing 30*s.* if male, 25*s.* if female, into the Post Office, and insuring "in any society for 6*l.* 10*s.* or 3*l.* 18*s.* respectively, shall have their pension doubled "by the State at the age of 65." 12,225.

316. In all three cases a deposit is required with the view of encouraging the continuance of the insurer's payments, failure in which has been seen to be so frequent in friendly societies. 12,201.

317. The proposals in Cases I. and II. are presented in their simplest form, but Mr. Chamberlain has pointed out that several supplementary provisions would be desirable. "There would also have to be a provision," he says, "that the contributions might be "made at the convenience of the insurer, either by one lump sum or by various "lump sums in the course of life." It is also suggested "that in the case of "arrears the contributor should be charged interest at the rate of 5 per cent. for a "period of two years, during which he might have an opportunity of making up his "arrears. But if he does not make up his arrears, then, if he dies before 65, his "widow is to have 5*s.* for 26 weeks, and any balance of his own subscriptions in cash "without interest"; and if he lives to 65 his payments would be returned without interest. Again, it is proposed that the ages both of deposit and pension should be variable, the former extending say from 5 to 60, and the latter from 45 to 80: "the "earlier the payment made, the larger would be the pension; and the earlier the "pension would be received the smaller would be the pension." 12,211. 12,222-42.

318. Mr. Chamberlain calculates the rate of interest which would be allowed to the insurer as $2\frac{1}{2}$ per cent., and he allows $\frac{1}{4}$ per cent. as margin for the cost of administration: the total of $2\frac{3}{4}$ per cent. being, he points out, the present rate of interest on Consols. He tells us that the scheme as originally proposed has been actuarially examined, though since the calculations were made the Committee somewhat increased the benefits to be allowed, and a much more searching actuarial calculation would admittedly be necessary before any legislation could be introduced. The main actuarial difficulty is of course in connexion with Case II., under which, as Mr. Chamberlain has pointed out, a man may sometimes "obtain value from the State amounting to "more than one hundred pounds in return for a contribution of only a few pounds"; and the administration in this case would, as he says, be more costly, as not only the man but his widow and children would have to be followed. 12209. 12,208, 12,234, 12,581-3. 12,208.

319. The scheme of the Parliamentary Committee further contained some suggestions in regard to temporary provision for persons above the age of 25 at the time of its introduction. Mr. Chamberlain feels the necessity of some provision for such persons, but allows that it would be very difficult and expensive, and he has not in the scheme as put forward in his evidence dealt with this part of the question, which is further discussed below. 12,232. 12,638-42. 12,753-5.

320. Such are the main outlines of the scheme as presented by Mr. Chamberlain; but, as he has told us, comparing it with national education, it is not to be regarded as in any way final, and "might lead gradually to a much more complete arrangement." 12,199. 12,278. 12,637.

321. Many of the witnesses who have come before us have spoken strongly in favour of the scheme, while often suggesting various modifications in its provisions. Mr. Allen, Mr. Callear, and Mr. Jephcott have discussed its probable effect and advantages in the case of urban populations, and Mr. Disley, Mr. Nokes, Mr. Smith, and Mr. Webb have supported it from the point of view of the working classes in rural districts. These witnesses generally agree that the scheme would be popular with the young, and that many would avail themselves of its advantages; that the working classes could for Nokes Callear. 14,888-95. Smith, 15,361-71. Webb, 15,222-34.

the most part afford the contributions, and that they would be relieved of that fear of dependence on the rates in old age which is now deeply felt by many in their working life; that it would operate beneficially in checking early marriage, and encouraging thrifty habits; and that it might be conveniently worked in connexion with friendly societies, and to their advantage. It has, however, been suggested that the age for the pension might be fixed more properly at 60 than at 65; and that the mode of payment both of the initial deposit and the later contributions should be varied to meet the needs of the subscribers, the contributions be paid monthly or weekly instead of yearly, and very elastic provisions be allowed in respect to arrears. It must, however, be carefully borne in mind that, in proportion as payment of the premiums is delayed, they must be increased if the same amount of benefit is to be secured.

Allen, 16,601–3. Jephcott, 14,588–94. Smith, 15,376–9.

322. Miss Hurlston, whose evidence relates to the case of women, is of opinion that they would gladly make contributions for a pension, and that they could in general afford about 2*d.* a week, but not an initial premium; and she has suggested a modification of Mr. Chamberlain's scheme, if possible, on a compulsory basis, with equal payments by the women and the employers, and a third contribution by the State: proposing also that the age for pension should be 55. We have already indicated the difficulties which in our view preclude the adoption of any compulsory scheme, and we think that the forced contributions of employers would in any case be open to grave objections which have been well indicated in Mr. Hardy's evidence; the probable adverse effect on wages being admitted by Miss Hurlston herself. Moreover, the expense of weekly collection, which she feels to be most important, would be very large in proportion to the amounts received. In making this proposal Miss Hurlston has in view the necessity of securing that any scheme providing State assistance should be within reach of the poorest wage-earners, as otherwise she points out that those most needing help from the State would be the very persons not receiving it.

Hardy, 11,768–71. Hurlston, 16,958–9 16,954–7.

323. We have now to consider various objections which have been urged against Mr. Chamberlain's scheme, which have been discussed in detail by him, and have also been referred to in the evidence of several other witnesses.

324. The first is, that those who would avail themselves of the advantages of the scheme would be limited in numbers, and would be mainly confined to the higher strata of the working classes; and that thus but little benefit would result to persons of the class likely to become destitute in their old age. Mr. Chamberlain has replied to this (1) that it is not possible in advance to say how far persons would avail themselves of the scheme; (2) that those who become destitute are not generally the residuum, who seldom reach old age; and (3) that the only way of reaching the lowest strata is by improvement from above.

Chamberlain, 12,244–56. 12,630–3. Mackay, 9821–7. Hardy.

325. We must, however, point out that we are mainly concerned with the scheme as it affects the question of destitution in old age: and that Mr. Chamberlain himself, who takes the working classes as two-thirds of the population, says:—"I am not sanguine enough "to suppose that even one-tenth of the working classes would in the first instance accept "this offer"; and later:—"if one-tenth of the two-thirds applied, I should say it "was rather the upper one-tenth than the lower one-tenth." We fully agree that all those who become destitute in old age have not necessarily belonged to the lowest strata of the working classes, and that those strata can probably best be influenced by improvement of the strata above them; but we do not think it can be expected that many of those who become destitute in old age, except from sickness or other exceptional and insuperable misfortunes, such as would scarcely be met by pensions, would be found among the comparatively small and more provident section of the community who would be likely at first to take advantage of the scheme. And we cannot overlook the contention of many witnesses that there are members of the working classes who could not contribute regularly to a pension scheme, and that it would be unjust that State assistance should be withheld from them while given to those who have been able to make the contributions. Mr. Chamberlain thinks that almost all those in regular employment would be able to make some deposit as well as pay the later contributions; he points out that even the lowest paid agricultural labourer receives extra payments by way of harvest money, and out of such earnings he thinks "he would be in most "cases able to find a sum, even though he were not assisted, which I hope in many "cases he would be." We feel that there is a material difference between any scheme of providence on self-supporting lines and one assisted by the State, and that there is much force in the view that the payments under a State-aided scheme should be so arranged as to be practically within the reach of all classes; but some of the proposals made as necessary to secure this object involve provisions so elastic that we fear they would make the scheme impracticable.

Chamberlain, 12,239. 12,631. Hill, 10,633. Manley, 16,485–6. Chamberlain, 12,224, 12,255–8.

326. Secondly, there is the difficulty that, as Mr. Booth in particular has urged, the scheme in the absence of temporary provisions would have no direct effect as regards the aged, until 40 years after its introduction, when the pensions would begin to be payable. Mr. Chamberlain admitted the great force of this objection, and recognised the need for some temporary provision: but the scheme as presented does not contain any such provision which would certainly be very expensive if its benefits were made universally applicable in accordance with the general spirit of the scheme. We understand Mr. Chamberlain to be of opinion that the case of those too old at the time of its introduction to enter under the normal conditions of the scheme could best be met by modifications of the existing poor law. If such modifications were on the scale suggested by some witnesses, the cost would be extremely heavy, and moreover it seems to us inevitable that, when the time for pensions arrived, there would be an irresistible opposition to the discontinuance of the large and general allowances of public relief to which the nation would have become accustomed, with only the comparatively small State aid given with the pensions to supply their place.

Chamberlain, 12,614–440.

Allen, 16,663.

327. Then we come to the general question of the cost of the scheme. Mr. Chamberlain first gives an estimate on the assumption that every man and woman, rich and poor alike, would accept the offer, half of the men taking the returnable and half the non-returnable scale (Cases I. and II. respectively), and that no account is taken of reduction of Poor Law expenditure. This estimate gives the cost as about 5,000,000*l.* per annum: but it would, he says, be greatly reduced, (1) by the fact that it is not supposed the upper third of the population would ever take advantage of the scheme; and (2) by a proportionate saving in Poor Law expenditure; and allowing for these deductions he suggests that the annual cost might ultimately be as low as 500,000*l.*

Chamberlain, 12,234–7.

328. There are some important points to be considered in connexion with this estimate. (1.) Mr. Chamberlain says that it "would have to be somewhat increased "because, after the actuary made his calculation, the Committee somewhat increased "the benefits to be allowed." Some of the modifications which have been laid before us—for example, those connected with arrears and the variation of modes of payment to which we have referred—would certainly affect the estimate. (2.) A large proportion of those availing themselves of the scheme would probably take advantage of the provisions of Case 3, relating to friendly society members and to trade unions; this case, which is not referred to in the estimate, would seem to involve a larger measure of State aid than the other cases. (3.) As already noticed, there would be little or no direct saving in poor law expenditure due to the operation of the scheme until the distant date when pensions would begin to be paid, and any saving in the interval in connexion with widows and children helped by the fund might be far more than balanced by the exceptional loss to the State which such benefits would, as has been seen, often involve. And even after that date had arrived, we think that, in view of the large extent to which, poor law expenditure is entailed by sickness and other needs not to be met by pensions, the saving would be materially less than Mr. Chamberlain estimates, even on the extreme hypothesis that all the working classes had availed themselves of the benefits of the scheme. (4.) Temporary provisions if arranged as part of the pension scheme would admittedly be very costly; while, if a relaxed poor law for the aged were introduced instead, there would during the next 40 years be a very large increase of poor law expenditure in addition to the charges for prospective pensions.

12,234.

Hardy, 11,692.

329. Mr. Chamberlain, however, points out that the above is an extreme estimate, as he has not the least expectation that the whole body of the working classes would take advantage of the proposal; and his second estimate proceeds on the assumption that only one-tenth of the working classes would at first join. This estimate gives the gross annual charge as 335,000*l.* If it were assumed that the one-tenth who joined were distributed evenly among all grades of the working classes, Mr. Chamberlain estimates that the net annual charge might ultimately, in view of the prospective saving in poor law expenditure, be as low as 50,000*l.*; but on the assumption that the one-tenth would come from the upper working classes, he estimates the ultimate net charge as 300,000*l.* As already pointed out, the prospective saving in poor law expenditure would have no material effect

Chamberlain, 12,237–9.

on the immediate charge; and these revised estimates of future expenditure of course only apply on the hypothesis that the proportion of the working classes availing themselves of the scheme in each year remains unaltered. Our own view is that, until used by a much larger proportion than one-tenth of the working classes, the scheme would not practically begin to meet the question of old age destitution; and we must point out that, generally speaking, its effect on that question at any time, if its provisions were at all of a permanent character, would be measured by the extent to which it has been adopted 40 years or so before.

Chamberlain, 12,211. 12,239.

330. There is the further grave question of the effect on the scheme of changes in the market rate of interest, which, as is well known, has been for many years steadily falling. Mr. Chamberlain allows $2\frac{1}{2}$ per cent. as the measure of interest to be given in the accounts of depositors, with another $\frac{1}{4}$ per cent. as cost of management. He points out that the interest on consols is $2\frac{3}{4}$ per cent., and that given by municipalities still higher. But we have to remember that the interest on consols will automatically fall in 10 years to $2\frac{1}{2}$ per cent., while they are now considerably above par, and that, although the more powerful municipalities, when they lend, are able to get higher interest, the reason is that they lend under statutory powers to smaller public bodies in comparatively small sums for the benefit of the latter, which as a rule could not borrow so cheaply in the open market. Mr. Chamberlain seems to suggest that, if they held the deposits of the insurers, this fund would be so much money in their hands, which would save them *pro tanto* from having to borrow, and that they could employ it profitably in their own towns after allowing $2\frac{3}{4}$ per cent. on it for interest and management. This is doubtful as time goes on. The best municipal stocks at present prices barely yield $2\frac{3}{4}$ per cent. to investors. Mr. Chamberlain assumes that the municipalities are sure of being able to employ their money at this rate. But there is no such certainty; their borrowers are under no obligation to come to them if they can do better for themselves elsewhere. The interest which the public is willing to take is the measure of the price at which money can be placed. If the common rate of interest on the best investments is under 3 per cent., no municipal council can permanently find such borrowers as alone it ought to lend to, or invest its money, which is the same thing, at a higher rate. A first charge of $2\frac{3}{4}$ per cent. leaves a very doubtful margin to reckon on for the foundation of a great financial scheme reaching into a distant future.

12,241.

Hardy, 11,692.

Chamberlain 12,209–16.

331. Mr. Chamberlain estimates the cost of management at $\frac{1}{4}$ per cent. on the sums coming into account. This might perhaps suffice if the scheme were confined to Case I. in its original simple form, but he allows that there would be more difficulty in the case of widows and children under Case II., and we think that the modifications proposed as to arrears, and varying ages for deposits and pensions, must materially add to the expense of management. Moreover, when the time comes for payment of pensions, the weekly distribution, which is admittedly most desirable, would involve great labour; while any system of local administration would lead to serious difficulties in connexion with questions of identification and movements from one locality to another; and each new complication of the system would enhance the risk of fraud, and at the same time add to the cost of management.

12,217.

12,251.

Chamberlain, 12,754–8. Blackley,

332. Mr. Chamberlain has said that he does not propose that additional taxation should be levied for the scheme, but that it should be introduced when there is a surplus:—"I "contemplate," he says, "as a possibility the allotment of a sum which might at the "outside amount to 2,000,000*l.* a year. I do not think that any practical statesman would "be able to contemplate a larger expenditure than that." And Canon Blackley, who gives a general support to the scheme, contemplates that the State contributions may be lessened as time goes on. "I think," he says, "that, as wages rise and prosperity "increases, the nation may reduce the amount paid for future entrants." But on the other hand there is at least an equal possibility that in response to popular pressure the contributions of the individual may be from time to time reduced; and the general effect of Mr. Chamberlain's own evidence, especially of the parallel which he has drawn with education, is to show that he contemplates a future increase rather than a possible decrease of the charge. A scheme of free pensions unquestionably presents greater attractions to many persons, and, as has been illustrated in the evidence, many who at first express a willingness to make personal contributions are attracted by the view that "as the taxes fall upon everybody, everybody makes a personal contribution, and you

"need not therefore appeal to people personally." Mr. Allen, who was asked as to this question, remarked that "It turns up everywhere. That is one of the results of "course of the advanced socialism of the day. I am a socialist, myself, to a certain "extent, but I do not go in for that kind of thing; I do not believe it would be for "the benefit of the working classes." But the probability of agitation in the direction indicated is a point which cannot, we feel, be ignored. Allen, 16,634–5.

333. In any case, looking to the various considerations above indicated, we are of opinion that, before the adoption of the scheme could have any material effect on the destitution of the aged, a continuous charge, higher than the 2,000,000*l.* suggested by Mr. Chamberlain, would have to be borne for 40 years, if the State aid for each contract were set apart at the time of the first deposit, while, if it were not so set apart, an enormous and progressive liability would threaten the taxpayers of the future.

334. An instructive criticism of the State banking involved in this and other similar schemes has been made by Mr. Hardy, from which we may quote the following passage:—"Should the State set up a pension fund, great difficulty will "arise in keeping the capital invested at any remunerative rate of interest; while the "control of the vast sums that will be accumulated would give the government of the "day a dangerously preponderating influence in the money market. The expense of "administering such a fund, or of watching and recording the additional amounts "given by way of subsidy, would be very heavy, and would require a new and per-"manent department working under the authority of Parliament. It is impossible that "I could give the Commission any idea of what that fund would amount to if "the scheme were successful; and it is no use considering it if it is not likely to be "successful. I think it is likely, in time, to approach the dimensions of the National "Debt. How it would be possible to invest that fund without descending into the "actual arena of commercial competition I do not know; and that, I think, would "be a fruitful source of jobbery." Another witness, Mr. Fatkin, gives figures which, although not directly applicable to Mr. Chamberlain's scheme, indicate remarkably the immense accumulation of trust funds, amounting, as he says, to hundreds of millions, involved in any complete system of state pensions provided by contributions beginning in early life. "Such schemes," he says, "would have the effect of disturbing the "entire financial arrangements of the nation." The accumulation by the State of trust funds which would have to be kept invested for long periods to yield a fixed rate of interest, on the scale indicated by these two experienced witnesses, would be a grave national danger. Even their absorption by the National Debt Commissioners would be a matter of difficulty, as the amount of Consols free in the market is comparatively limited, and even under the present demand their price has recently touched 106. The rate of interest and the general finances of the country would be subject to a disturbing influence of the first magnitude, the effects of which, even in times of peace, it is impossible to forecast: while in the event of war or other national emergency the continuance of the fund itself, and particularly of the State contributions, might be seriously imperilled. Hardy, 11,692, 11,716–21. Fatkin, 17,923–6. Hardy, 11,718–21.

335. The remarks we have hitherto made relate mainly to the general scope and finance of the scheme. Its consideration has been attended with some difficulty owing to the various modifications which have been from time to time suggested, but we have arrived at the general conclusion that, from the point of view of our inquiry, the ultimate effect which the scheme might have on the destitution of the aged would not be such as to justify the immediate or prospective expenditure which would be involved.

336. As regards that part of the scheme which provides for additions by the State to old-age pensions given by friendly societies, Mr. Chamberlain urged that State control of such societies, to which (as he allows) their officials and most of their members strongly object, is not involved, as the contract would be not with the society but with the individual. The State would only promise to double the pension when actually received, and the responsibility for choosing a solvent society in which to insure for pension would rest entirely with the purchaser, who would have no ground of complaint against the State if the society failed and he obtained no pension. At the same time Mr. Chamberlain—who has commented in strong terms, in which we fully concur, upon the injury to thrift caused by the not unfrequent failure of local benefit societies—thinks that the old-age provision of societies might with advantage Chamberlain, 12,225–32. 12,231. Jephcott, 14,695.

be kept entirely separate from their ordinary funds, that the funds of this particular branch might be deposited with the State, and thus that the State might control and guarantee these funds, while assuming no responsibility whatever as to the societies' other operations. Such a separation would be absolutely necessary if the State were to assist insurers in the superannuation funds of Trade Unions, of which the general funds are liable for strikes.

Chamberlain, 12,230, 12,351.

337. Although we recognise that, if the contract were with the individual and conditional on his actually receiving a society pension at 65, the State would not be technically liable to him if his society failed, we feel that, as was said by Mr. John Morley in the speech Mr. Chamberlain has quoted, the insurer in such a case would, as a matter of fact, insist that he had been induced to join a society by the hope of State aid, and we think it would be very difficult to convince him, or the public, that he had no claim to the full relief for which he had subscribed. He would practically view the State as the predominant partner in the insurance, and look to the State for its complete fulfilment. Some experience of this kind has been gained in the working of the Merchant Seamen's Pension Fund, which differed from Mr. Chamberlain's proposal for a voluntary old age pension fund, inasmuch as it was compulsory, but affords an instance of a pension fund created by Act of Parliament which, though not paid to or administered by the Government, had ultimately to be taken over by the State at a cost to the Public Funds of over one million sterling. If, on the other hand, the State were in any way to guarantee the old-age funds of any friendly society, we are of opinion that, as Canon Blackley has urged, a grave liability would be incurred as to the absolute actuarial soundness of the society, and that a State interference would be involved going far beyond the "small contact" which Mr. Stead has so strongly deprecated in the case of contracts with individual members.

Stevens, 17,401–3.

Blackley, 12,824–7, 12,861–2.

Stead, 12,429, 12,438.

338. The nature and extent of the opposition of Friendly Societies to the scheme has been very fully discussed in the evidence. Some witnesses have said it exists mainly among the officials, arising from a mistaken fear of State control, and that among members generally it is much less strong now than when the scheme was first proposed, and is indeed giving way before a feeling in favour of the scheme. On the other hand we have evidence, especially from Mr. Stead and Mr. Stevens, that the opposition of societies is strong and general, and rests mainly upon the feeling that State interference with the societies would in practice be sure to result. We feel ourselves that, if an old-age pension to be paid wholly or partly by the State were in any way contingent upon a sum provided in a friendly society, the State would be wanting in its duty if it did not see that the contributions for such an object paid to the society were actuarially sufficient and properly invested.

Allen, 16,612–4. Jephcott, 14,600–4. 14,814–6. Stead, 12,429–38. Stevens, 17,297–311. Hardy, 11,692.

339. Apart from the objections to Mr. Chamberlain's scheme which are of a financial nature or relate to friendly societies, there are others of a more general character to which we feel that importance must be attached. We have already discussed the probability that the scheme would not at first attract many of those most likely to become destitute in old age, and the fact that its permanent provisions would not affect the aged until the next generation. It has further been contended that injury to character is likely to be caused by any form of public subsidy in aid of savings. This view of the case has been specially pressed by Miss Hill, who stated: "It is not "my impression, from what I have seen of the working people, that at this moment "what they want is tempting by special premiums on things; I think they are much "more needing to be thrown on their own resources, and to have really self-supporting "and independent schemes set before them. I do not think there is any impossi-"bility of their availing themselves of it, and as to unnatural premiums for savings "I do not think that the premium is much incentive to a man who is not already "intending to do the thing." And there is also the prejudicial effect on other forms of savings likely to result from the artificial encouragement of deferred annuities, which, as we have seen, are so generally unpopular in every class; and the further point urged by Mr. Stevens, who says that, as far as he has been able to gather, there is very general opposition among the artisan portion of the working classes to the scheme, as "they believe that they can better provide for themselves where they have "sufficient wages, because the conditions of trades and occupations vary so much that "no set scheme will be satisfactory to the majority of them." And although various modifications have been suggested with the view of adapting the scheme for general use, we fear that, as we have already indicated, they would lead to insuperable administrative difficulties.

Hill, 10,696–700.

10,473–5.

Stevens, 17,395–9. 17,223–5.

340. An objection to pension schemes in general, which applies in some measure to contributory schemes, is that a feeling may arise that if the State advances money for one purpose, they should do so also for other purposes; in which case, as a witness has said, "It would soon come to be that half the nation would want to be set up by "the whole of the nation; then if they should fail we should have a bankrupt nation." This witness, Mr. Disley, thought that this objection would not really apply to assistance given for annuity purposes, which are special and exceptional in their nature; but we feel that, in considering any scheme of State assistance, the probable extensions of the principle must not be overlooked. In comparing the expenditure on national education, which is cited as a precedent, it must be remembered that the subsidy there is coupled with the condition of compulsion, and also that the increase of the public charge has been enormous, while all contributions on the part of those who benefit by it have been suppressed. Disley, 17,115–9.

341. We have considered it our duty to indicate in detail the various difficulties which present themselves in connexion with Mr. Chamberlain's scheme, and we feel that they are such as to preclude us from recommending its introduction. At the same time we fully recognise the many great advantages which would result from any plan which would stimulate general forethought for the needs of old age, and we are specially impressed with the importance of encouraging habits of thrift in the young, and checking too early and improvident marriages. But while we agree that, if Mr. Chamberlain's scheme were universally adopted, it would go far to secure the desired results, we cannot overlook the danger that it would fail to attract just those classes of the community among whom want of thrift and early marriages now most widely prevail; and that, with some important exceptions, as, for example, in the case of many domestic servants, those who would avail themselves of the benefits of the scheme would be mainly persons well able to make independent provision.

342. The suggestion made by Mr. Cardin and Mr. Lang for a possible State subsidy in the form of higher interest through the Post Office Savings Bank in certain cases has already been discussed in our remarks on the Post Office. As Mr. Cardin has said, the proposal bears a general resemblance to Mr. Chamberlain's scheme, and it is open to many of the criticisms which have been made in connexion with that scheme. It would also assuredly meet with strong opposition from the Friendly Societies, while the limitation of subsidised annuities to persons having incomes below a certain limit would, for the reasons we have indicated in our remarks on a similar restriction proposed in Mr. Grout's scheme, be as we consider not only impolitic but impracticable. Cardin, 13,444–7, 13,553–8. Lang, 13,433–4.

SUMMARY.

1. In the opening portion of our report we have discussed at some length the nature and causes of old age pauperism. We deplore the fact that so large a proportion of the working classes are in old age in receipt of poor law relief. We have seen, however, that the number of adult paupers who are not able-bodied, and therefore presumably consist chiefly of the aged, has greatly diminished in proportion to the population. We have also seen that, except in crowded urban areas, the great majority of aged poor in receipt of relief are given outdoor relief, while those receiving indoor relief are usually persons for whom it is necessary for substantial reasons. The view often held that the aged labourer has in general only the workhouse before him in which to end his days has been shown to be erroneous. 19–39. 11–14. 95. 47. 36–37.

2. We are of opinion that no fundamental alterations are needed in the existing system of poor law relief as it affects the aged, and that it would be undesirable to interfere either by statute or order with the discretion now vested in the guardians as to the manner in which such relief should be given, since it is in our view of essential importance that guardians should have power to deal on its merits with each individual case. At the same time we are convinced that there is a strong feeling that in the administration of relief there should be greater discrimination between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct; and we recommend that boards of guardians, in dealing with applications for relief, should inquire with special care into the antecedents of destitute persons whose physical faculties have failed by reason of age and infirmity; and that 89–94. 91. 143.

outdoor relief should in such cases be given to those who are shown to have been of good character, thrifty according to their opportunities, and generally independent in early life, and who are not living under conditions of health or surrounding circumstances which make it evident that the relief given should be indoor relief.

54-57. 3. We desire to place on record in strong terms our conviction that where outdoor relief is given the amount should be adequate to meet fully the extent of the destitution, and that proper investigation and supervision should be ensured in all cases in which application is made for relief.

58-61. 4. We accordingly attach much importance to the appointment of a sufficient number of relieving officers in every union, and we have recommended that this matter should receive the special attention of the Local Government Board and of boards of
62-66. guardians. We have also indicated certain points of detail in which we think a more efficient performance of the duties of these officers might be secured. We have particularly referred to the need of personal communication between the relieving officer and the recipients of out relief, and of kindness and consideration in the necessary enquiries; and we have stated the general principles on which we think that
50-56. these enquiries, which we have seen to be so important, should be conducted. We have
69. also urged a more frequent review of permanent cases by boards of guardians, and
176-7. have pointed out the great responsibility which rests upon them in regard to the administration of relief.

50-56. 5. The abuses incident to out-door relief unless carefully administered are, as we
74-79. have seen, very grave; and in some unions a reaction has led to its close restriction. Such a system has in some cases met with considerable success, but requires, as its advocates fully recognise, great personal devotion on the part of guardians, with the close and assured co-operation of organised charity.

6. We do not ourselves advocate any restriction of the present powers of guardians to grant outdoor relief in the case of destitute aged persons, and, as appears from the preceding recommendations, we are of opinion that the mode of relief should always be settled with a due regard to the past character, health, and surroundings of the applicant, and should be fully adequate to meet the destitution. It accordingly
80-86. appears to us eminently desirable that boards of guardians should adopt rules in
89-94. accordance with the general principles which we have indicated, by which they may be broadly guided in dealing with individual applications for relief, and that such rules should be generally made known for the information of the poor of the union, in order that those really in need may not be discouraged from applying.

93. 7. And we recommend that the Local Government Board should call special attention, either directly or through their inspectors, to the evils of inadequate relief, and the necessity for careful and thorough investigation of each case with a view to the suitable grant of relief in accordance with clear general principles. Such action on the part of the Board would be of great value, and would be free from the objections attaching both to formal regulations on the subject, and to the intervention of the central department in individual cases.

107-110. 8. We have noted with great pleasure the efforts which are being made to brighten the lives of the aged inmates of workhouses, and we think that such efforts should receive every encouragement. We attach special importance to the provision of light and interesting occupation and employment, such as we have seen may be afforded through the agency of the Brabazon scheme; and to the supply of literature, amusements, and
106. some small luxuries; we think more variety in the food, and more care in its cooking and service, are often needful; and we consider that leave of absence and
111-112. visits of friends might be allowed to the well conducted more frequently than is usual at present, without prejudice to proper discipline.

116, 137-8. 9. The classification of the aged male and female inmates which is prescribed by the regulations should in our opinion be always carried out; if it is not otherwise possible it should be effected by the grouping of workhouses in connexion with
129. the provision in section 8 of the Poor Law Act, 1879, to which we have referred. Every effort should also be made to keep apart those whose language or behaviour
131. makes them unfit companions for the well-conducted inmates. Opportunities for privacy and for forming their own companionships should, we consider, as far as
132. possible, be given to the aged inmates generally; but we feel that any system of classification by past character would present great difficulties, and we are not

prepared to recommend the issue at the present time of any regulations enforcing such classification. As we have already said, the matter is one in which the observant sympathy of the guardians themselves and their officers must be of more importance than any rules.

10. We have seen that the complaint often made of the compulsory separation of old couples is without foundation, and that aged married couples have a right to live together if they wish, but we consider that they should be always allowed the opportunity of associating in the day time with other suitable inmates. 121-2.

11. It is clearly of the greatest importance, as has been often urged, that the officers of workhouses, and especially the master and matron, should be persons of kindness, sympathy, and intelligence. The election of such officers rests with the guardians, and it is to them that we must look to secure suitable persons. We believe that the great majority of workhouse officers are kind and considerate to those under their charge, but we fear that there are some cases where the officers are wanting in the qualities we have indicated, and we consider that when such unfitness is established it should be recognised, equally with positive misconduct, as a reasonable ground for removal. 113. 140. 43.

12. We have dwelt on the importance to inmates of the safeguards afforded by the visits of the members of the visiting committee, and of other individual guardians and committees of ladies authorised by the guardians. Such visits not only give opportunities for complaints of hardship or injustice, but also encourage that friendly sympathy which it is so desirable the inmates should receive from the guardians and the officers, and from others who are interested in their welfare. 114. 106.

13. While we recognise that there are many among the destitute aged poor to whom outdoor rather than indoor relief should be given, we have seen that relief in an indoor establishment is necessary in many classes of cases. We think that the various improvements in connexion with workhouse administration which have been already made or are suggested in our report will do much to secure happier conditions for those among the respectable aged poor, who, owing to their infirmities, or for other reasons, are best relieved indoors; and we note with pleasure that the Local Government Board have within the last few days issued a circular to boards of guardians with reference to the arrangements of workhouses, showing that they are fully alive to the importance of this matter. 47, 101, 143.

14. For reasons which we have sufficiently indicated, we are not prepared to recommend any material alterations in the law by which children in a position to do so can be required to give assistance to their aged parents if the latter become chargeable to the rates. Such assistance can only be legally enforced by an order of the justices, who must be satisfied that the person against whom the order is made is of ability to pay; and we believe that their jurisdiction is in general fairly and judiciously exercised. At the same time we have recommended that, to avoid any appearance of unfairness, justices who are also guardians should not deal with the same case in both capacities, and we have also suggested that provision might be made for an alternative reference of such cases to the county court judge. 146-156. 151.

15. We are convinced that the law of settlement may sometimes cause hardship if enforced in the case of the aged, and we recommend that legislation should be introduced enacting that they shall not, in general, be liable to removal. 157-9.

16. The question of preferential treatment to members of friendly societies who may be compelled to seek assistance from the rates has been much discussed before us, and considerable dissatisfaction was expressed that guardians were not in strict law empowered to give more liberal allowances in the comparatively rare cases in which such persons have been obliged to seek assistance. But the Statute passed in the last session of Parliament, the substance of which is quoted in paragraph 175, has given full discretion to Boards of Guardians in this matter, so that it has not been necessary for us to make any recommendation on the subject. 171-4.

17. We have recommended an extension of the powers of the Charity Commissioners for dealing with endowed "dole" charities, as we are convinced that these can be most usefully converted, to a much greater extent than is now practicable, to objects strictly confined to the same class of poor people as those for whom the doles were originally given, such as the provision of almshouses and pensions for the deserving poor in old age. In the case of the Metropolis we have recommended that some portion of the 182-7. 190.

funds in the hands of the City Parochial Foundation should, under certain conditions,
62. be made applicable to pensions in other parts of London. We have also suggested means for making boards of guardians and their officers more generally acquainted with the facts as to local endowed charities within their districts.

18. In our remarks upon the Poor Law we have fully discussed the lines of administration which, in our opinion, will best secure the careful and humane treatment of aged persons who are now destitute; and we have strongly urged the value of the
191-204. co-operation of private charity, especially if administered through organised societies, in securing independent provision for those whose condition is clearly due to exceptional misfortune. While we feel that charity which is not endowed should be left to voluntary agencies, and should not be under State or municipal control, we recognise the great importance of co-operation between charitable agencies and the Poor Law authorities, and we look forward with much favour to the more general establishment of such agencies in towns and elsewhere.

206-274. 19. The evidence on Friendly Societies, the Post Office Savings Bank, and other like agencies, has shown remarkably the great development of habits of thrift and providence among the working classes, and has satisfied us of the general ability of
232-240. those who are in any regular employment to make direct or indirect provision for
268-274. old age as well as for sickness and other contingencies beyond the every-day needs
232-235. of life. The various thrift organisations which have been developed during the past 60 years have without doubt contributed largely to the relative diminution of pauperism in proportion to population which has been in progress during that period.

211-223. 20. We have indicated some points in connexion with the position of Friendly Societies which, although not directly relating to the subject of our inquiry, have been shown to need attention. The mischief wrought by unsound and badly managed societies has been very forcibly brought to our notice; and we have especially referred
217. to the importance of sound management and actuarial solvency, as well as the serious effects upon financial stability of the present common practice of continuous sick pay. This last matter is closely connected with the question of separate provision by Friendly Societies for old age, to which we again refer.

258-268. 21. There is undoubtedly a widespread dislike of the purchase of deferred annuities, owing largely to a conviction that other forms of thrift are of more value; such as expenditure on the advancement of children, or the application of savings to investments, or in business, so as to yield a permanent return without forfeiture or capital.
217-226. Nevertheless, increasing facilities for direct provision against old age are being given by both the Friendly Scieties and the Post Office, and in our opinion the growing development and importance of the juvenile branches of societies may be regarded as a principal means for bringing about a more general adoption of a self-supporting system
245. of old-age benefits. We have accordingly made specific recommendations for alteration of the Friendly Societies Acts, having as their object, (1) the provision of a separate old-age fund, so that sick pay may cease at 65, and a regular pension be given after that age; and (2) the removal of restrictions on the age at which children may join the societies. We trust that these recommendations may have the double effect of securing a regular provision for the old age of friendly society members, and at the same time averting the danger to the financial stability of the societies caused by the present system of continuous sick pay in old age.

246-258. 22. We think that every effort should be made to simplify and make known the opportunities for savings as well as annuities which are offered by the Post Office, and we have noted with pleasure the special attention which is being given to the whole subject by the Department. Many persons prefer "endowment policies" for securing
253, 256. a lump sum at a given age to deferred annuities, and we have recommended that the Post Office, with the co-operation of Friendly Societies or other agencies, should give every facility for this kind of insurance; and for the accumulation of ordinary savings with a similar object. While such insurance leaves the capital at the disposal of the insurer, when the given age is reached, it enables him, if he desires, to convert it into the form of an annuity for the remainder of life.

275-342. 23. We have carefully examined the various schemes for State assistance to the aged which have been submitted to us, and, bearing in mind the great labour and thought expended on them, and the high public spirit and deep sympathy with suffering which inspired their authors, we regret that, in view of the financial and economic difficulties

involved, we have been unable to recommend the adoption of any of the schemes as yet suggested, whether for endowment or for assisted insurance.

24. Having regard, however, to the widespread expectation, in and out of Parliament, that some provision other than that made by the Poor Law should be devised for the assistance in old age of those among the poor who have led respectable and industrious lives, we do not desire that our inquiry should preclude the future consideration of any plan which may hereafter be proposed and be free from the objections which have prevented the adoption of the schemes submitted to us. In any case, we cannot but hope that the facts we have collected, the opinions we have elicited, and the searching examination we have made into those schemes, may be of material use.

25. In conclusion, we again point out that the number of aged poor who seek public relief, while still very large, has much lessened in proportion in the last 30 years, although the rate of decrease has greatly diminished in the last decade. We are encouraged in our hopes for the future by the remarkable growth of thrift, as shown by the savings banks and insurances in friendly societies, which are largely increasing in popularity and importance. The self-reliance and strength of character of the working classes, thus evinced, will greatly aid in the solution of the problems of old age poverty as well as of general pauperism. Continuing and successful efforts are being made by the people, both through combined action and individual providence, to secure for themselves and their families a position of comfort and independence in their old age; and our recommendations have been largely directed to the encouragement of this manly spirit.

The Commission desire to place on record their great obligations to their Secretary, Mr. E. Austin Browne, for the admirable manner in which he has aided in the inquiry and in the preparation of the Report. They desire also to thank Viscount Morpeth for his valuable and honorary services as Assistant Secretary.

All which we do humbly submit to Your Majesty's most Gracious Consideration.

(Signed) LINGEN.
BRASSEY.
PLAYFAIR.
J. J. HENLEY.
ALBERT PELL.
A. C. HUMPHREYS-OWEN.
CHARLES S. ROUNDELL.
C. S. LOCH.
JOSEPH ARCH.
J. J. STOCKALL.

(The signatures are subject to the Memoranda which are appended.)

E. Austin Browne, Secretary.
Morpeth, Assistant Secretary.

26th February 1895.

Memorandum by His Royal Highness The Prince of Wales.

I have taken the deepest interest in the long and laborious inquiry of the Royal Commission on the Aged Poor, the meetings of which I have attended as frequently as possible. In not attaching my signature to the Report, I do not mean to express disapproval of it. I feel, however, that as the subject has now to a considerable extent become one of party controversy, both inside and outside of Parliament, it has assumed a phase inconsistent with my position of political neutrality.

ALBERT EDWARD P.

19th February 1895.

Explanatory Memorandum by Lord Playfair, Acting Chairman.

I think it due to the Commission to put on record the circumstances under which their later deliberations were conducted.

The Commission began their work in February 1893, under the presidency of Lord Aberdare, who was in the chair during the examination of nearly all the witnesses. He drafted the Report and presided at the meetings at which it was discussed until the adjournment at the end of July 1894. The Commission reassembled on the 11th December 1894, but the state of Lord Aberdare's health prevented him from being present at that or subsequent meetings, although he continued to take a deep interest in the progress of their work to within a few days of his death.

At the meeting on the 11th December 1894, I was unanimously elected to act as chairman during Lord Aberdare's inability to attend. Some of the Commissioners, present and absent, desired that further proceedings should be deferred until the opening of Parliament, while others were strongly in favour of an earlier resumption of the deliberations, which had already been greatly protracted. By way of compromise it was agreed, with the practical unanimity of those present, that meetings should be resumed on the 29th January 1895.

When that date arrived, the prolonged ill-health of Lord Aberdare and Mr. Hunter still precluded their attendance; Lord Brassey had pressing duties as chairman of another Commission; and Mr. Chamberlain was abroad at the two first meetings. He was in London on the 5th and 6th February, when the Commission considered the paragraphs relating to pension schemes, but as he did not attend the meetings, amendments standing in his name were moved from the chair and considered.

With these exceptions all the members of the Commission attended at two or more of the four meetings devoted to the completion of the body of the Report, the registered attendances varying from 12 to 14.

In the prolonged consideration of the Report, numerous alterations were made in the original draft; and, as there was a strong desire to obtain a unanimous Report, various paragraphs and sentences were accepted by the Commission from members whose signatures are not attached to the majority Report, some of which are expressed in language not altogether in harmony with the general spirit of that Report.

In view of the changes in the Report, a revised summary became necessary. In preparing this I endeavoured to indicate the general effect of the conclusions and recommendations of the Report as a whole; and I think it right to say that the summary which I submitted to the Commission met with Lord Aberdare's approval.

This summary was considered and amended, and the whole Report finally reviewed, at meetings held on the 12th and 19th of February, at which 15 and 14 members respectively were present, including all those who have declined to sign the majority Report, with the exception of Mr. Hunter, and on the latter day Sir Herbert Maxwell.

PLAYFAIR.

Memorandum by Lord Lingen.

I do not agree with those parts of this Report which may be thought to admit into the administration of the Poor Law any title to relief except destitution. In particular, I do not accept paragraph 24, so far as it goes beyond paragraph 73. Davy, 1931–3.

All those parts of the Report which point to the extension or relaxation of the relief which is made compulsory on the solvent part of the community by the Poor Law, appear to me to suggest the adoption of some agency outside, and independent of, the Poor Law, *e.g.*, the organised action of private charity, or (still better) the systematic development of self-support.

I am opposed to all extension or relaxation of the Poor Law itself, beyond administrative details in furtherance of humanity and kindness, such as are suggested in the Report. In these I cordially concur.

As regards the systematic development of self-support, while I think increased facilities for it needful, I am not convinced that public pecuniary assistance is so; and I do not see my way to the administration of it, especially in the shape of deferred annuities. At the same time, I admit that the promotion of self-support in all its forms, among the working classes, is of pressing importance in regard to their old age, and is the safe and healthy substitute of many dangerous or impracticable proposals for relaxation of the Poor Law.

As regards particular paragraphs of the Report, I prefer to omit all the words following the word "case" in line 5 of paragraph 2 of the Summary.

I do not agree with paragraph 33 of the Report Independence is worth self-denial; and Miss Octavia Hill's evidence, quoted in the margin of that paragraph, is to the effect that self-denial, even of the poor, does not need to be sordid, and frequently is not so. Hill, 10,538–42.

I do not agree with the recommendation of an appeal in paragraph 151 of the Report (14 of Summary). I would omit all the words after "capacities." The disqualification of Justices under s. 60 of the Licensing Act, 1872, is a precedent which, in my opinion, goes far enough, without establishing a new jurisdiction.

I do not wish to be committed to the conclusions of paragraph 334 without further inquiry.

LINGEN.

Memorandum by Lord Brassey, Mr. James Stuart, M.P.,* Mr. A. C. Humphreys-Owen, M.P., and Mr. Joseph Arch, M.P.

We are of opinion that the recommendations of the Commission do not go far enough, nor so far as the evidence before the Commission warrants.

We consider that greater distinction should be drawn between industrious persons who in old age have fallen into misfortune, and the wastrels and worthless who seek relief, and that more consideration should be given to the widespread and commendable horror of the workhouse which is entertained by the former class. We do not gather from the evidence before us that, taking the country as a whole, the numbers of that class are at present appreciably diminishing.

We consider that in respect of the possible provision for the aged poor by means outside of the poor law the investigations and work of the Commission have been too restricted. We observe that witnesses before us of the most varied social views are united in the strong belief that some system of old age pensions is both practicable and desirable. We consider that the strength of public opinion brought before us on this subject cannot and ought not to be ignored, and we recommend the immediate appointment of another body to complete the work upon which we have only partially entered. We recommend that this body should make a full and rigorous examination of various proposals, that it should take evidence from the friendly

societies, especially as to the effect of such proposals on them, and as to how far they are prepared to extend the provision of old age pensions they have already initiated, that it should report on the whole subject, and that, in the event of pronouncing an opinion favourable to an endeavour to provide a system of old age pensions, it should either itself adopt or prepare a scheme or should lay down general principles to which any such scheme should, in its opinion, conform, especially in relation to (1) its financial aspect, and (2) its bearing on the encouragement of thrift and habits of self-reliance.

BRASSEY.
JAMES STUART.*
A. C. HUMPHREYS-OWEN.
JOSEPH ARCH.

* Mr. Stuart did not sign the Report of the Commission, and has submitted a separate Report, embodying this Memorandum, which will be found on page xcvii.

Memorandum by Mr. J. J. Henley, C.B.

I have signed the Report, with which I generally concur. I object, however, to paragraph 24 of the summary, because it may imply a future policy of State-aided pensions, which would tend to encourage expectations among the working classes to look for assistance in their old age from the funds of the State instead of trusting, as they have done in the past, to their own unaided efforts.

J. J. HENLEY.

Memorandum by Mr. Albert Pell.

I am unable to concur with the recommendations and the Summary to the Report in one or two respects.

It is recommended in paragraph 91 of the Report and paragraph 2 of the Summary, that outdoor relief should be given to those "who are shown to have been of good "character, thrifty according to their opportunities, and generally independent in "early life." I disagree with this recommendation, because it rests on the assumption that boards of guardians would, if they possessed the faculty, make a beneficial use of discrimination in the character of applicants for relief, while the history of early lives and characters in many, if not in most, instances would be beyond their reach.

I disagree with it also as likely to introduce a claim by a class for one particular form of relief, demanding an inquiry into character which, while it would encourage deception on the part of those seeking this relief, could never be conclusively conducted, except on oath and by judicial procedure, which boards of guardians are wholly unfitted to employ.

I cannot give my assent to the views expressed in paragraph 24 of the Summary. Having fully considered the various schemes for old age pensions brought under our notice by their advocates, and bearing in mind the opportunities afforded for their modification as well as for the submission of others, I do not think that the assertion of "a widespread expectation" furnishes sufficient grounds for recommending further inquiry by the State with the object of constructing a new scheme to satisfy expectation or the vague desire "that something should be done."

On the contrary, I apprehend that such an attempt would be likely to disturb the progress of independent effort at present being generally made to meet the exigencies of old age.

I am desirous, too, to state my belief that the extent of destitution and want is exaggerated, from the hasty and perfunctory manner in which we find boards of guardians frequently conduct their inquiry into the particulars of cases, and the disregard shown, in some important instances, by their chairmen to the duties of the

relieving officer in his entries in the application and report books, as well as the habit of treating the fund for the relief of destitution as one that may be applied to charitable purposes. Thus the varying records of pauperism (some high, some low) are attributable as much, probably more so, to administration as to the real necessities of the poor, and lead to a false conception of their actual condition.

ALBERT PELL.

Memorandum by Mr. C. S. Roundell, M.P.

I dissent from the policy indicated in paragraph 24 of the Summary. If it is objected that we have not obtained complete statistical information as to the aged poor, or taken full expert evidence as to the precise financial bearing of the pension schemes which have been submitted to us, and that, consequently, we are not in a position to pronounce an authoritative judgment upon them; I answer that for all practical purposes the official returns which have been laid before us do enable us to form an adequate conception of the grave problem which has been referred to us; and that the detailed criticisms which appear in our Report of the schemes laid before us amply justify the conclusions at which we have arrived. Most of our judgments, even upon the highest subjects, are based on a balance of probabilities. Statistics at the best are but roughly trustworthy; and practical men are content to base their conclusions upon evidence of less than mathematical, or scientific, certainty.

Some of the main points brought out by the evidence are:—

1. The remarkable continuous decrease of pauperism: qualified only by the demoralizing and pauperizing mischief of lax administration of the Poor Law;

2. The remarkable continuous increase of wages, and of the purchasing power of wages;

3. The remarkable continuous growth, among the working classes, of thrift, of facilities for saving, of the desire to save, and of a healthy and honourable spirit of self-help and self-dependence.

From these postulates it appears to result that direct aid from the State towards the establishment of old-age pensions is unnecessary, and, if unnecessary, detrimental to the best interests of the classes concerned.

And this objection to State intervention on historical, moral, and economic grounds, stands separate and apart from the grave financial objection to be urged on the ground of the enormous and incalculable cost which any such scheme would ultimately involve.

Whilst thus opposed to any re-opening of the principle of intervention by the State, I desire to express my conviction that much may be done, in the way of encouragement of thrift, by the Friendly or Provident Societies themselves, and by the action of the Legislature in strengthening their position, and in giving all legitimate facilities, through these Societies, and through the Post Office and other agencies, for the improvement and development of existing powers and methods.

With regard to cases (which there must always be in every community, however well constituted) falling outside those herein-before contemplated, I hold that, if our recommendations for careful inquiry and discriminating treatment are adopted, no respectable aged person need or ought, through misfortune alone, to be subjected to the necessity of ending his or her life in the workhouse.

CHARLES S. ROUNDELL.

Memorandum by Mr. C. S. Loch.

I agree with Lord Lingen's remarks in regard to the parts of the Report that deal with the poor law. Paragraph 91 should, I think, be read in conjunction with

paragraph 89. Otherwise, it might be thought that it was proposed in the Report to create a privileged class who should receive outdoor relief as a kind of right. This course, as is stated in paragraph 89, would be open to the gravest objections. Further, unless by adherence to sound principles of administration, sufficient time be allowed for detailed inquiry by the relieving officers, and thorough consideration by the boards of guardians, there will be great danger of the relief being given by the favour of particular guardians with only the semblance of inquiry, to those who are importunate in demanding assistance, rather than to those who are scrupulous in accepting it.

Wherever it is possible "the second poor," to use the old definition mentioned by Sir Henry Longley, should, in my opinion, be assisted in preference from charitable sources, on some organised system combining personal voluntary charity with charitable help. This will become easier as the co-operation between poor law and charity recommended by the Commission is extended.

The names of some members who have taken an active part in modifying the earlier sections of the Report are absent from the list of signatories, and there is no question but that several paragraphs, for which they do not now appear responsible, would have been differently expressed but for their intervention and a desire to approach unanimity.

I agree with the remarks made by Mr. Roundell, Mr. Pell, and Mr. Henley in regard to paragraph 24 of the Summary.

C. S. LOCH.

Memorandum by Mr. J. J. Stockall.

Having signed the Report, with which, on the whole, I cordially agree, I think it well to express my opinion that danger may arise to a portion of the class who now make provision in some measure for old age for themselves in the various friendly and other thrift societies, should they be induced to depend upon relief from the rates, or a pension from the State, as a part of their subsistence in old age, and to look for it as a right, rather than depend upon a provision made entirely by themselves. Such provision, as the evidence brought before us clearly proves, is increasingly being made by the labouring classes. I fear and believe it possible a worse evil may be created than any now supposed to be existing under the administration of the present Poor Law, if rate or State aid should come to be received with complacency by any material proportion of those who now provide for themselves. In my opinion, the granting of such aid would lead to entire dependence upon the State of a great number of those who now, without the hope of such assistance, are nerved to make provision for themselves, by which process self-respect is gained and character given to the nation.

I entirely concur in all our recommendations which favour a different treatment to persons of good character, as distinguished from that apportioned to the wastrel and drunkard. While holding that the former class are entitled to such consideration as would make their lives as happy as possible, I am not prepared to endorse the view that these deserving poor should be encouraged to look upon parochial or state provision with satisfaction, or as a desirable source of provision for their old age.

J. J. STOCKALL.

Report by the Right Hon. J. Chamberlain, M.P., the Right Hon. C. T. Ritchie, Sir H. Maxwell, Bart., M.P., Mr. W. A. Hunter, M.P., and Mr. Charles Booth.

We are of opinion that the recommendations in the preceding Report are inadequate, and do not go as far as the evidence before the Commission would warrant.

While recognising that the Report contains a full and fair summary of this evidence, we must express our conviction that it does not proportionately represent public opinion on the subjects remitted to us. The views of the advocates of the present system and of those officially engaged in its administration have been laid before us with great fulness by a large number of able witnesses, while the dissatisfaction so largely felt and expressed in the country has been brought to our notice by selected representatives whose limited number gives no adequate impression of the popular sentiment on the question.

We deeply regret the death of our Chairman, Lord Aberdare, whose assiduity during the course of our inquiry, and fairness in presiding over our discussions, none can have failed to recognise. Though we are unable to assent to all the conclusions of the Report which he drafted with so much perspicuity and skill, we deplore the illness which prevented his attendance during the latter part of our discussions, and we attribute to his absence some of the discrepancies which exist in the Report as finally settled, and also the fact that the Summary does not now fully represent the language and spirit of the Report itself.

In proof of this we refer to the contrast between the optimistic tone of the Summary, paragraphs 1, 13, and 25, and the facts disclosed and the comments made upon them in paragraphs 21, 24, 27, 91, 140, 141, 142, and 143 of the Report.

We were appointed to consider two great questions: first, whether any alterations in the system of Poor Law relief are desirable in the case of persons whose destitution is occasioned by incapacity for work resulting from old age; and, secondly, whether assistance could otherwise be afforded in these cases.

Under the first of these two heads the fact has been established that at the present time the proportion of paupers over 65 years of age to the total population over that age, in England and Wales is 19·5, reckoned on a count of the paupers on a single day.

If the number of paupers returned as applying during one year is taken, the proportion will be 29·3. Pars. 21 and 27.

In round figures, three in ten of the total population above 65 are compelled to apply for parish relief during the twelve months.

The significance of these figures is increased when we remember that probably one-third of the population belong to the well-to-do classes, which do not furnish many additions to the list of paupers. If we deduct them from the calculation, the proportion of paupers over 65 to the total of the population over that age, and below the well-to-do, will be not less than three out of seven, or nearly one in two. We emphatically agree with the paragraph in the Report which says:—"Making every allowance "for the qualifications which we have enumerated, we cannot but regard it as an "unsatisfactory and deplorable fact that so large a proportion of the working classes "are, in old age, in receipt of poor relief." Par. 27.

We are also impressed with the fact alluded to in paragraph 24 that there are, in addition to the number of actual paupers, large numbers of persons who are always just removed from pauperism, and who endure great privations in order to keep off the rates, and we agree that they form a class quite as deserving of consideration as others who are actually numbered in the returns as paupers. Par. 24.

We also agree that the imputation that old age pauperism is mainly due to drink, idleness, improvidence, and the like causes, applies to but a very small proportion of the working class population. Pars. 33 and 34.

We think that this imputation is disproved by the table in par. 22, which shows that pauperism increases with extreme rapidity in advancing years. Between 16 and Par. 22.

65 it is only 12 per 1,000, while above 65 it is 133, on a one day count, showing that old age with its consequent infirmities is the chief factor in determining the proportion of pauperism.

We cannot accept the optimistic view taken of the reduction in old age pauperism in pars. 1 and 25 of the Summary.

Par. 13. The table in par. 13 shows that the deviations are not constant, and not always in the same direction. Thus in the decade from 1862 to 1872 there was an absolute increase of over 40,000 in the non-able-bodied poor, or 10·17 per cent. In the next ten years there was a decrease of 77,000, or 17·6 per cent.; while in the last decade the decrease was 7,000, or only 1·9 per cent.

Par. 14. We think it is evident that, where there has been a diminution, it is due in part to stricter administration, but chiefly to the increased prosperity of the working classes generally. We believe that the first of these influences has been carried on the whole as far as can be done without fear of a reaction; and, as regards the second, we are afraid that we cannot calculate upon such a tide of national prosperity in the future as marked a large portion of the decade 1872 to 1882.

In any case, with a present proportion of 3 out of 7 of the poorer part of the population obliged to seek parish relief after 65, even a prospective decrease of 1·9 per cent. in the course of ten years does not appear to justify the satisfaction expressed in the Summary, nor the meagre suggestions for improvement contained in the Report.

We approve generally of these suggestions as far as they go, but, with one exception, they are of comparatively small importance, and unlikely to have any very great effect in ameliorating the condition of the aged poor.

The exception is contained in paragraphs 2 and 3 of the Summary, and consists of the suggestion that greater discrimination should be shown between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct, and that the relief, if given, should be adequate to meet fully the extent of the destitution.

Par. 91. This recommendation does not correspond exactly with the paragraph in the Report on which it professes to be based, in which it is proposed that when the applicants "bear a good character, have made reasonable efforts in accordance with their opportunities to provide for their old age, *and have not been assisted from the rates* (*excepting temporarily and under special circumstances of illness or misfortune*) out-door relief should be offered unless the infirmity of the applicant, the nature of his surroundings, the need for personal care, or other substantial considerations, should make it evident that the relief given should be indoor relief." The words in italics suggesting that efforts made to keep off the rates in early and middle life should be one test of desert have been omitted from the Summary.

Par. 91. We recognise the great importance of making the distinction here suggested, for while we are fully alive to the evils of indiscriminate parish relief, we are convinced that unless more respect is paid to the prevalent and well-founded sentiment in favour of some distinction between the aged who are brought to poverty by no fault of their own, and those who have become paupers through drunkenness, improvidence, and misconduct, the agitation against the present administration of the Poor Law may become irresistible and lead to changes undesirable in the interests of economy and morality.

We fear, however, that a mere recommendation addressed, as is proposed in the Report, to every board of guardians in the kingdom, will be quite insufficient unless there is some force behind it in the shape of power to compel its adoption.

Assuming, however, that all the recommendations made in reference to this head of our inquiry were adopted universally by the authorities administering the Poor Law, and that everything in reason were done to improve the position of the aged pauper, we must express our strong conviction that, even under the most favourable circumstances, Poor Law relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years.

Pars. 140, 141, 142. At the present time the objection to this form of assistance prevailing among the poor is very strong and in the case of indoor relief amounts to absolute loathing. The sentiment is creditable to their sense of independence, and is due largely to the feeling of degradation which is now associated with the condition of a pauper. In the case of indoor relief it is also founded on more practical considerations, for, as is pointed out in the Report, it is impossible to insure in all cases considerate treatment by the officials employed; while the discipline, monotony, and excessive dulness of the workhouse, the separation from friends, and especially from the young, and the

possibility of uncongenial companionship, press heavily on those of the inmates whose previous surroundings have been happy and respectable.

We feel that it is undesirable that the objection to have recourse to parish relief now existing in the minds of the poor should be destroyed, and it is therefore the more necessary to seek alternative methods of providing for those who have been brought to destitution in old age by misfortune and physical infirmity. Par. 72.

For this reason we attach the greatest importance to the second part of the reference to our Commission by which we have been appointed to consider whether assistance could otherwise be afforded in these cases.

We think it unfortunate that the latter part of the Report, including all the portion dealing with the question of old age pensions, was considered and amended in the absence of the late Chairman and of many members of the Commission, including those who were associated with the preparation of the scheme of old age pensions which is known as the Plan of the Parliamentary Committee. For this and other reasons we feel that this portion of the inquiry remitted to us has been inadequately considered.

We admit the importance of many of the objections urged to the various schemes that have been laid before us, and we acknowledge the serious difficulties, both economical and social, which surround the question, but we are not convinced that they are insurmountable, nor that some at least might not disappear on fuller inquiry.

But we do not consider it necessary to enter into a controversial examination of the criticisms in the Report, because it is evident from the statement of the promoters themselves that none of these plans were submitted as a complete or final solution. Pars. 277, 292, 295.

They are "more sketches than absolute detail," or "partial and tentative proposals" offered as indications of possible solutions and of the direction which practical efforts may take. They could hardly be more than this, since private individuals, having no access to official experience or the information in the possession of a Government, and being debarred by the expense from complete and searching actuarial investigation, are not in a position to deal with the matter exhaustively. Pars. 298, 310.

No actuarial evidence was taken by the Commission, and, in the absence of this essential information, no final judgment can be passed on the plans submitted, and no effort has been made to prepare any alternative scheme free from the objections which have been urged to those already proposed.

We regret this because it appears to us that the duty imposed upon the Commission was not confined to destructive criticism, but extended to the endeavour to find a constructive policy.

We note, however, with satisfaction that the Summary recognises the existence of a wide-spread expectation that some other provision besides the Poor Law should be devised for the assistance of the aged and respectable poor, and expresses the desire that the present inquiry should not preclude further examination of other plans. Par. 24.

We wish that it had been possible for the Commission to have undertaken this more general inquiry, but it has been brought home to us only too plainly during the course of our inquiry that, while this Commission has been well constituted for the purpose of investigation and criticism, its composition has been far from favourable to the work of construction. For such a task, its numbers seem to us too great, especially as being largely composed of members who have become publicly identified with opinions widely divergent on some of the most important subjects submitted to us. If, therefore, it be thought expedient to pursue this inquiry, we would venture to suggest that it should be entrusted to a body less numerous than ours, and specially adapted to deal in a purely judicial spirit with both its social and financial aspects.

The Commission having decided not to continue the present inquiry, we venture to recommend that the further consideration of the best means of giving effect to the "widespread expectation" above referred to should be at once undertaken by the Government, or should immediately be remitted to a special Commission less numerous than ours and better able to deal with the complicated technical details of the subject in an impartial and scientific spirit.

Such an inquiry should not be limited to a careful examination of all the schemes which may be laid before it, but should extend to the construction, if possible, of a practicable scheme either based upon, or altogether independent of any of those submitted.

We think that the Commission should be enjoined to take evidence from the Friendly Societies as to the effect of any proposals on their interests, and as to how far they are themselves prepared to undertake or co-operate in the work; and that it should lay

down the principles to which any scheme should conform, especially in relation to its financial aspect, including the amount of the funds required and the sources from which they may be obtained, and its bearing on the encouragement of thrift and on habits of self-reliance.

J. CHAMBERLAIN.
CHARLES T. RITCHIE.
HERBERT MAXWELL.
W. A. HUNTER.
CHARLES BOOTH.

Memorandum by the Right Hon. C. T. Ritchie.

The most important recommendation made in the majority Report is that adequate out-door relief should be given to aged destitute persons of good character and thrifty antecedents, who are not living under conditions of health or surrounding circumstances which make it evident that relief can only be properly afforded in the workhouse. With this recommendation I cordially agree, but I do not consider that any efficient means are suggested in the Report by which it will be made operative. It is to be left to boards of guardians to carry out or not as they think fit, and any interference with their discretion is expressly negatived, while at the same time the report points out that not unfrequently guardians deal with cases that come before them without sufficient consideration, and without having before them the material facts which should guide them in their decisions. The Report also expresses the opinion that relief given is often inadequate. Under such circumstances I fear the recommendation in question will in many cases remain a dead letter unless means are taken to secure that ill-considered and inadequate decisions may be reviewed. In Scotland an appeal lies from the parochial boards to the central authority, and the evidence before the Commission shows that it works without difficulty or friction. I am of opinion that this principle should be adopted in England in the case of the aged poor. The question of the tribunal to which the appeal should lie, and the conditions under which it should be made, would require careful consideration; but I am of opinion it should not be to the central authority, which is already overburdened with work, and that it should be, as in Scotland, in writing. I think the result would be more careful consideration by boards of guardians of the cases which come before them, and greater uniformity of administration.

CHARLES T. RITCHIE.

Memorandum by Mr. Booth relating to Out-Relief.

I do not entirely agree with the views on this subject expressed either in the Report I have signed or in that which I have not signed.

Unless as a temporary expedient, I hold any increase in the amount of out-relief given, whether as regards each case, or as regards the number of cases relieved, to be a greater evil than so-called "inadequacy" in either direction. In my view the only safe motive for increasing the amounts given is to be found in the probability that the total number of cases will then be decreased; but I am not satisfied to move in this direction until a substitute for out-relief to the aged is found; and with this substitute I should hope to find the means of abolishing all, except medical out-relief.

Looked at as a temporary expedient, with the law as it now stands, a distinction must be drawn between town and country. In towns it may be well to divide strictly the functions of poor relief and charity, to restrict very closely the numbers on the permanent outdoor list, and to relieve "adequately" those who are relieved at all, under very close and constant supervision. In country places, on the other hand, a

small weekly allowance to the indigent old (and especially the old women), given with a general knowledge of their position and careful kindness, answers very fairly well. This parish allowance forms a nucleus round which family, friendly, and charitable contributions gather, and although the first inquiries ought to be searching, it is usually unnecessary, and may perhaps even be unwise for the guardians to worry their pensioners by too close a supervision afterwards, especially with regard to earnings. It is, in my opinion, a mistake to suppose that such casual earnings on the part of those of the old who are assisted from the rates are economically injurious to the community in any serious sense. The economic injury caused by out-relief lies deeper, being inherent in any form of assistance to the old, given only to those who have not saved, or whose savings are exhausted.

CHARLES BOOTH.

Report by Mr. James Stuart, M.P.

I have already signed an expression of opinion, in conjunction with Lord Brassey, Mr. Humphreys-Owen, and Mr. Arch, which it is not necessary to repeat here. I desire to add to that expression of opinion (p. lxxxix) the following observations, and to submit the whole as my Report.

While agreeing with the positive recommendation so far as it goes contained in paragraph 2 (reinforced by paragraphs 3 and 4) of the summary of the majority Report, to the effect that outdoor relief should be more generally granted rather than indoor relief to the deserving aged poor, I regard the recommendation as inadequate unless there be added some measure for securing its adoption by boards of guardians. In the metropolis, moreover, a change in the law is necessary if this recommendation is to have practical effect. Under the special metropolitan poor law system the expense of indoor pauperism is borne by a common fund, whereas that of outdoor pauperism falls on the separate localities. In order to make the recommendation of the Report operative in the London area, it would therefore be necessary to make the cost of maintenance of the deserving aged poor, who are relieved in that area in accordance with that recommendation, a charge on the metropolitan common poor fund, subject to proper safeguards such as the Local Government Board might lay down; or so to modify the operation of the common poor fund system as to prevent that recommendation from entailing pecuniary charges on a locality adopting it greater than those entailed by not adopting it. I regard it further as worthy of consideration whether the metropolitan system thus amended might not with advantage be applied with suitable modifications in other counties.

As to classification inside of workhouses, the Report should in my opinion go farther than it does. It should insist upon that classification, and should insist that those of the deserving aged poor, whom it may be found better to relieve indoors, should receive separate treatment, and should get such comforts as cannot be given generally in a workhouse without rendering it attractive to those wastrels and loafers, whose lot it is by no means the duty of the State to make easy at the expense of the industrious ratepayers, sometimes scarcely less suffering and certainly much more deserving than these persons.

The separation of the deserving aged indoor poor might be effected to some extent by encouraging and enabling boards of guardians to establish a limited number of homes on the almshouse principle, which, in the case of large towns, might be placed in the neighbouring country. The cottage home system for children, carried out by Shoreditch and some other unions, indicates to some extent how this might be successfully done.

To secure greater facilities generally for classification, the grouping of workhouses referred to in the Report is desirable, and in London this grouping is not only especially desirable but can be carried out with considerable facility, and without moving the aged poor from the localities to which they belong, by an extension of the arrangements for separate workhouses for the able-bodied, utilizable by several unions.

The extended application of endowed charities and doles to almshouses and pensions for the deserving aged poor outside of the poor law is a proposal with which I heartily concur, and I support the purport of the recommendations on this head in paragraph 190 of the Report.

JAMES STUART.

Report by Mr. Henry Broadhurst, M.P.

Chamberlain, 12,170.

1. I believe that the time has now come for great and fundamental changes in the provision for the aged poor. The fact that "a very large number of people who have led ordinary respectable lives" are, in their old age, "forced to go upon the Poor Rates" is, I feel, rightly characterised "as a scandal upon our civilization." I gather, from the statistics placed before us, that, throughout the United Kingdom, probably four hundred thousand persons over 65 years of age have no better provision for their old age than the workhouse, or the scanty dole of outdoor relief, both coupled with the stigma of pauperism.(1) It is not as if this destiny of a pauper old age awaited exclusively, or even mainly, those individuals in all classes who are idle, thriftless, or drunken: it is the common lot, for the most part, of whole sections of the labouring population whose circumstances have never permitted them to save enough to provide for their maintenance after their working power fails.(2) It appears probable, notwithstanding all the praiseworthy efforts of Trade Unions and Friendly Societies, that, throughout the entire wage-earning class, one out of every three who reach the age of 65, become paupers at some time or other. And if we confine our attention to the two-fifths of the whole population who never earn full mechanic's wages—the agricultural labourers, the unskilled workers in the towns, women wage-earners, and others whom Mr. Charles Booth believes to furnish eighty per cent. of the paupers—we have it on the same eminent authority that probably "not less than "two out of three of those who survive do at some time in their old age receive aid "from the rates." A state of things in which two out of three of large sections of the labouring population are condemned, after lives spent in hard and ill-paid toil in the service of the whole community, to linger out the rest of their days in pauperism, demands, in my opinion, the immediate attention of Parliament.

12,170, &c.

10,859.

12,686–95, 13,353–5, 11,897–903.

2. Nor can I anticipate that any mere development of existing Poor Law arrangements will meet the requirements of the case. Sixty years experience of the New Poor Law of 1834, whilst demonstrating its many advantages in other directions, has, I consider, conclusively proved that no satisfactory solution of the problem of the maintenance of the aged can be expected without a thorough reform of the whole system. The principles and practice of Poor Law relief, if not absolutely unchanged, have failed to keep pace either with the vastly altered social and industrial conditions of English life, or with the progress of political economy, and the constitutional changes of the past generation; and I feel with Professor Alfred Marshall that the conditions of the problem "are all different" now from what they were in 1834, "almost separated as the poles."(3)

Owen, 1–566.

Marshall, 10,272, 10,379–85, 10,440. 10,364.

3. I am equally opposed to the view that the maintenance of the aged should be left to the private charity of the well-to-do. I cannot recommend the practice followed in the Whitechapel, Bradfield and Brixworth Unions of restricting, as far as possible, all public provision for the destitute, and throwing deserving cases upon private charity. I have been much impressed by the evidence given by Mr. Sidney Ward, as to the cruelty of such a perversion of the great Poor Law Report of 1834, and especially as to the degradation of character, and demoralisation of the poor which such a system produces.

10,994.

Ward, 15,581–16,619.

4. I believe that the only adequate way of dealing with the situation is frankly to recognise the maintenance of the aged as a public charge, to be borne by the whole community. If, indeed, it were possible to secure to every worker, male or female, throughout their whole lives, wages sufficient to enable them to make due provision for their old age, there would be much to be said for the view, pressed upon us by many witnesses, that the matter is one for individual thrift. I cannot, however, see any reasonable prospect of universally raising the wages of farm labourers, unskilled

5835, 6082–5, 6111, &c., Hill, 10,471–663. Mackay, 9990–4.

(1) *See* the evidence of Mr. Chamberlain, 12,170–12,695; Mr. Charles Booth, 10,847–65; Rev. Canon Blackley, 12,792–13,085; Mr. Burt's return of 1890; Mr. Ritchie's return of 1892; Census Tables.

(2) *See* the evidence of Mr. Charles Booth, 10,853, 58–65, 11,020–1; Mr. Chamberlain, 12,170–673; Mr. J. Cox, 3608–3821; Mr. John Davies, 8482–5; Mr. Ralph Price Hardy, 11,794–864, and many others.

(3) Compare also his weighty statement at Q. 10,358; "while the problem of 1834 was the problem of "pauperism, the problem of 1893 is the problem of poverty; that a man ought not to be allowed to live in a "bad home, that extreme poverty should be regarded, not indeed as a crime, but as a thing so detrimental to "the State that it should not be endured, and that everybody who, whether through his own fault or not was in "effect incapable of keeping together a home that contributed to the well-being of the State, that person should, "under the authority of the State, pass into a new form of life."

town workers, women wage-earners, and other ill-paid classes, to such a sum as would enable the average man or woman to provide an annuity for old age. To the ordinary unskilled labourer, town or country, a wise thrift, in my opinion, means primarily the provision of good food, clothing, and shelter for his family and himself; subscription to a Trade Union for protection against industrial oppression, and insurance against sickness or want of employment; and prudent expenditure on the technical and secondary education of his children. I do not believe that these objects can be obtained in an average family without an expenditure of, at the very least, thirty shillings a week—an amount unfortunately far above the rate that can reasonably be looked forward to in the near future for millions of English wage-earners. For the large classes of workers who earn less than this sum, thrift means, not the saving of any part of their weekly wage, but its judicious expenditure.

Marshall, 10,441.

Hill, 10,474–5, 10,596–604.

8485–6.

8731–53.

5. I strongly recommend, therefore, the adoption of a general scheme of pensions for the aged. I believe that a system, under which any person could, at the termination of his working life, obtain a pension of even five shillings a week, would quickly remove all the worst features of the present situation and keep most of the thrifty poor outside the contaminating circle of the Poor Law. Far from anticipating any demoralisation of character from such a system, I believe that it would indirectly bring about an improvement in the standard of life and personal character of the poorest class.(4) I think that the age at which pension should commence should be not later than 65, and that provision might be made for the grant of a pension at an earlier age in cases where a permanent breakdown had taken place. I agree with Mr. Charles Booth, Mr. J. Chamberlain, Mr. Ralph Price Hardy, the Rev. J. Frome Wilkinson, and other eminent authorities, that an old-age pension scheme would positively encourage and promote individual savings, by removing the present hopelessness, and by making it, for the first time, worth a man's while to provide even sixpence a week in his old age, with which to supplement his State pension.(5) With the view of ensuring this salutary effect upon character, I regard it as of the utmost importance that the State pension should be entirely dissociated from the Poor Law system(6); and paid weekly, preferably, through the Post Office.(7)

3677–80.

Edwards, 6621–3.

6. With regard to the financial basis of an old-age pension scheme I have arrived at a strong and definite opinion. I object to the proposal that the necessary funds should be raised, either wholly or in part, by contributions collected from the people themselves. I am, therefore, opposed in principle to all contributory or insurance schemes, such as those of the Rev. Canon Blackley and Mr. J. Chamberlain. It has, in my judgment, been conclusively proved, by witnesses of all shades of opinion,(8) that any voluntary scheme of National insurance or contributory pensions would benefit only those who could afford to make the contributions, and would leave unaffected the great majority of the aged poor whose wages have been insufficient, or whose work has been too irregular, to allow them to save. The grant of any aid to such a scheme out of the taxes would amount, in my view, to a cruel hardship upon the very poor. The agricultural labourer, the unskilled worker in the towns, and the woman wage-earner—few of whom could ever obtain a pension under an insurance scheme—would be taxed on every cup of tea or pipe of tobacco, in order that pensions might be awarded to the comparatively comfortable class of well-paid mechanics and foremen who were in a position to make the contributions required.

Blackley, 12,768–13,114. Chamberlain, 12,566–767.

12,257–8. 12,543–7.

7. Another objection to national insurance or contributory pensions is no less fatal. The evidence tendered by working class witnesses goes, in my opinion, to show that any scheme involving contributions, otherwise than through the rates or taxes, would meet with much opposition from the wage-earners of every grade.(9) The Friendly Societies and the Trade Unions, to which the working class owe so much, naturally view with some apprehension the creation of a gigantic rival insurance society,

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(4) Compare on this point the striking evidence of Mr. Charles Booth, 10,900–4, 10,926–7; Mr. Ralph Price Hardy, 11,850–1, Mr. J. Chamberlain, 12,624, 12,673–80, and others.

(5) 10,926–7, 10,998, 11,016, 12,199, 12,257, 12,340–1, 3681, 11,840, &c.

(6) *See* on this point, Mr. G. C. T. Bartley, 8126, 8949–51; Rev. Canon Blackley, 12,852; Mr. Charles Booth, 10,915, &c.; Mr. J. Chamberlain, 12,214, &c.; Mr. R. P. Hardy, 11,846–9; Rev. J. F. Wilkinson, 5856.

(7) Suggested by Canon Blackley, 12,808, 12,850, 12,915, 13,104; and Mr. J. Chamberlain, 12,214–6.

(8) *See*, for instance, the emphatic testimony at 917–20, 1422–31, 1605–13, 1922–31, 3418, 8109, 9821–7, 10,696–8, 12,252–6, 12,630–3, 13,202–3, 13,233–4, &c.

(9) *See* especially the evidence of Mr. George Edwards, 6625–6; Mr. J. Cox, 3677–81; Mr. Z. Walker, 7077, 7914–5; Mr. J. D. Grout, 13,176–8; and the emphatic testimony of Mr. Reuben Watson, 11,369, 11,498–531.

backed by the whole power of the Government.(10) The collection of contributions from millions of ill-paid households is already found to be a task of great difficulty, intensified by every depression of trade or other calamity. For the State to enter into competition for the available subscriptions of the wage-earners must necessarily increase the difficulty of all Friendly Societies, Trade Unions, and Industrial Insurance Companies, whose members and customers within the United Kingdom probably number, in the aggregate, from eleven to twelve millions of persons.

8. On the other hand, Mr. Charles Booth's proposal for the grant of a pension from public funds, without personal contributions, may secure the hearty support both of the Trade Unions and the Friendly societies. The provision of a minimum pension for all aged persons would, in my view, increase the business and facilitate the progress of these valuable forms of thrift. Such a pension system would open up practically a new business for the Friendly Societies, and the Post Office Annuity Department. At present it is useless for any wage earner to save anything for old age, unless he can see his way to provide himself, through Trade Union, Friendly Society, or other means, with an annuity of enough to live on. If, in their old age, they are in receipt of a few shillings a week, the Poor Law not only debars them from receiving any addition to it, but positively confiscates their little pocket-money as a condition of granting them a bare subsistence.(11) [*See note (a) at end of this Report.*] The result is that millions of men save nothing at all. If a State pension of five shillings a week were secured to everyone, it would give a new impetus to the provision through Friendly Societies, Trade Unions, and the Post Office, of small annuities, down to even sixpence a week, to enable some little comforts or luxuries to be added to the bare subsistence provided by the State Pension.(12) The State owes a debt of gratitude to the Trade and Friendly Societies of the country for their persistent and unaided efforts to provide against destitution, but I regard the indirect assistance and encouragement which a State pension scheme of this kind would bring to their special work as preferable to any subsidy to them from public funds, accompanied as such a subsidy would necessarily have to be by some measure of government control. I recommend, therefore, that the State pension should be universal, or at any rate to persons whose income does not exceed 3*l.* a week, and entirely provided out of public funds.

9. With regard to the method of raising the necessary fund for such a State Pension, we have had little evidence. The aggregate annual expenditure would no doubt be considerable, as much, perhaps, as is at present spent on the Army or the Navy, or as the total annual outlay, from local and Imperial funds, upon our Educational system. It must, however, be remembered that the aged are already maintained, in some form or another, by the labour of those who are at work. The direct acceptance of their maintenance as a public charge involves, therefore, little if any increase in expense to the community as a whole, but merely the re-adjustment of an existing burden. A charge of, possibly, twenty millions sterling upon the public Exchequer would, of course, involve increased taxation, but such a sum (which is no more than the addition to the public expenditure between 1873 and 1893), would be reached only by degrees. The re-adjustment of the Budget which such a charge would involve, is, however, a problem for financial experts. So long as four or five hundred millions sterling are every year paid in rent and interest, and a corresponding amount of wealth annually changes hands by death, the wage earners will be slow to believe that the provision of twenty millions for the maintenance of aged workers offers any insuperable difficulty to a willing Chancellor of the Exchequer.

10. An Old-age pension system could, moreover, be set up by degrees, a specified number of pensions being awarded annually, by the County Councils or other local authorities unconnected with the Poor Law, in some such manner as that suggested in the Old-age Pension Bill introduced by Sir Walter Foster in 1892, or in the Old-age Provident Pensions Bill of Mr. G. C. T. Bartley. Though I am aware of the difficulties and dangers of any partial dealing with the problem of the aged, I should welcome such legislation rather than the indefinite postponement of a more thorough-going measure.

App. V.

11. Meanwhile I regard it as of the utmost importance that there should be a thorough reform of the Poor Law and its administration with respect to the aged.

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(10) *See* 8705–11; 11,002–16; 11,188–9; 13,320–4; 10,474–5; 9994; 12,422–550; and especially Mr. T. Ballan Stead, A. O. F., 12,354–565.

(11) See the official direction to this effect, in the Poor Law Board's Letter of 5 January 1870, and never yet modified; Sir Hugh Owen, 296–316; though sometimes disregarded by Boards of Guardians in practice. (*See, however, note (a) since added, at end of this Report.*)

(12) 10,926–7; 10,998; 11,016; 12,199; 12,257; 12,340–1; 3681; 11,840.

12. The present practice of making children contribute to the support of their parents should be radically changed. I have no desire to check the natural feeling of filial affection, which is as strong among labourers as among other classes. But I can imagine nothing more stupid and objectionable than the present practice of levying, in relief of the general Poor Rate, a special contribution from labourers whose earnings are far below the amount necessary for the efficient maintenance of their families and themselves, merely because their aged father or mother has had to go into the workhouse. Where the family earnings do not exceed the necessary cost of maintenance, it is bad thrift on the part of the State for any portion of that income to be diverted from the family maintenance. To compel a labourer earning only eleven to fourteen shillings a week to contribute towards the support of his aged father, as is now often done,(13) is not only deliberately to manufacture pauperism, but also to rob the worker, the mother of the family, and the young generation of some of the food and clothing indispensable to their efficiency. The hardship of the present law has been most strongly pressed upon us.(14) It is a cause of the bitterest anger and resentment amongst those who suffer from it. It exercises a harmful influence upon the character and family affections of the poor; and yields, in aid of the Poor Rate, a quite insignificant amount.(15) I strongly recommend therefore that, whatever view be taken of a State pension scheme, the law should be immediately altered so as to abolish all legal liability to contribute towards the maintenance of aged parents, except in cases where the family income is manifestly sufficient to allow of a contribution without trenching upon such family expenditure as is necessary for full efficiency. I think it would be expedient to specify an income below which no contribution should be payable. In view of the cost of maintenance of an ordinary artisan's home, the need of individual saving against sickness and want of employment, and the importance of due provision for the advancement of children, I consider that this minimum standard income should not be fixed below thirty shillings a week in any part of the country, and should rise to two pounds in London and other industrial centres where rents are high.

13. With respect to the aged paupers themselves, although their treatment has improved in recent years, I cannot regard it as altogether satisfactory. Many minor reforms appear to me to be necessary before the provision made by the community for its veterans of labour can be deemed such as instructed public opinion now demands. The main alteration required is, however, in the spirit with which the aged paupers are officially regarded. I am impressed by the universal dread of the workhouse as comfortless, dishonourable, and almost as bad as a prison.(16) I think that the time has come for making a great and marked distinction between the ordinary pauper and those who merely seek, in their declining years, that provision which they have had no real chance of making for themselves. I entirely dissent from the practice of those Unions, where (in misapprehension of the Poor Law Report of 1834) Out-door Relief to the well-conducted aged poor has been restricted or refused. Owen, 175–187. Whilst realising to the full all the objections to the lax grant of Out-door Relief to the able-bodied, and the still greater objections to the demoralising influence of private charity, I think that, pending the adoption of State Pensions, full and adequate pensions from Poor Law Funds should be freely granted in the shape of Out-door Relief to the aged poor of good character. The present legal discouragement of partial savings should be abolished (*see note* (*a*) *at end*), and Out-door Relief freely given to supplement benefit societies, or other superannuation allowances of small amount. I am inclined to think that the whole law as to settlement should be abolished, but at any rate no person over 65 years of age should be removable to another Union.(17) Finally, I see no reason why such pensioners of the community should be deprived of the franchise, or subjected to any other stigma or disability whatsoever. 13,250.

14. With regard to those aged poor who enter the workhouse, I consider that their treatment should be regulated on quite other principles than the necessarily deterrent code applicable to the younger inmates. I see no harm in making their declining years

(13) *See* the evidence of Mr. Elcock, 4601–10; 4787–95; Mr. John Davies, 8368–8609; Mr. George Edwards, 6458–6928; and others.

(14) *See* the evidence of Mr. George Edwards, 6471–6928; Mr. R. Elcock, a Poor Law Guardian, 4594–4955; Mr. John Davies, a County Councillor, 8368–8659; Mr. Z. Walker, 7101–7283.

(15) *See* Sir Hugh Owen, 164; only 232,338*l.*, in 1890–1, including a large sum for lunatics, or not a halfpenny in the pound on the Poor Rate.

(16) See, for instance, the evidence of Mr. Sidney Ward, 15,581–16,019; Mr. Lansbury, a Guardian, 13,760 &c.; Mr. J. D. Grout, 13,352; Mr. Z. Walker, 7105, 7246–51; Mr. G. Edwards, 6570–5, 6845; Mr. R. Elcock, a Guardian, 4619, 4842–3; and Mr. W. Webb, 15,209.

(17) *See* the evidence of Canon Bury, 4271–90; Miss Clifford, 6313–98; Mr. G. Edwards, 6584–6, 6852–8.

as comfortable as circumstances will permit. I think that the order of the Local Government Board, which requires the master of the workhouse to keep even the aged paupers employed according to their capacity and ability,([18]) should, as regards the old people, be at once rescinded. Though it may be desirable to encourage them to occupy themselves in any way pleasant or useful to them, at such times and for such periods as they may choose, as contemplated by the Brabazon scheme, no work or task of any kind should be required from them. I cannot too strongly express my abhorrence of the practice said to prevail in one Union, of setting even the old people to pick oakum, a penal task with disgraceful associations utterly unfit for an asylum for the aged. Subject to the necessary requirements of discipline the fullest possible liberty should be accorded to them. I must, in particular, condemn the present practice of forbidding them to go out except on a specified day, in some cases once a month.([19]) I can see no reason why well-conducted aged paupers should not be allowed to go out, at proper hours, every day; and to receive visitors, under reasonable restrictions, when they choose.([20]) If some measure of searching is unavoidable, it should be confined to the purpose of preventing the introduction of drink or other forbidden articles into the Workhouse. In no case should money, or other little belongings of the inmates be confiscated. Better tea should be given and more care taken in the making of it; whilst the provision of tobacco in the old men's wards, now optional, should be made obligatory. The diet, even in the best workhouses, needs improving; green vegetables and fresh fruit should be included when in season; more attention should be paid to good cooking, and to the tastefulness of the food; and the dishes should be varied at least three times a week. Mr. Hedley, the Poor Law Inspector for the Metropolis, himself urged upon us the desirability of providing "better meals" for the London in-door paupers. We were moreover informed by Sir Hugh Owen that in some Unions the dietaries were fixed many years ago, and that there were perhaps a few in which they were "considerably less" than the Local Government Board would now think proper. Mr. Davy, the experienced Poor Law Inspector, also expressed a view that some of the dietaries needed revision, and said that the Local Government Board had lately begun to press for such a revision. I cannot regard it as satisfactory, in view of the great progress of physiological science and the change in views as to workhouse administration, that any dietaries should have been allowed to remain unrevised, and I recommend that a new model dietary for the old people's wards should be at once prepared, and issued to all Boards of Guardians in a circular suggesting the propriety of revision. Special letters should be addressed to all Unions in which the dietary has not been completely revised within the last ten years.

Walker, 15,416, 15,573–83.

Lansbury, 13,736.

Bury, 4298–9.

Davy, 1670.

Hedley, 1336.

Owen, 219–224.

1635–6. Davy,

15. Nor are the present arrangements with regard to clothing always satisfactory. I am inclined to believe that, in some Unions, the provision of additional warm garments and bed coverings in the winter months, though possibly barely sufficient for health, is below what is desired by old people for their comfort. In the case of one London Union, we were informed by a Guardian that the old men were not given flannel under-clothing unless the doctor ordered it—that they had the same suit for summer and winter, and that no overcoat was supplied to them. I strongly recommend, moreover, the practice already adopted in a few Unions, of abandoning the pauper uniform. I consider that the aged paupers should be provided with clothes such as are ordinarily worn by the working classes, and that considerable choice of substance and pattern should be allowed. In the arrangement of the wards themselves, some provision should be made for the possible greater privacy of such inmates as prefer it; and, although it may be difficult to make any formal classification, facilities should be given by subdivision of large wards, &c., for such natural classification as spontaneously arises. The arrangements of the wards should, moreover, be adapted to the habits and requirements of the aged. I can imagine no valid objection, for instance, to allowing them to remain in bed until say 8 a.m., if they choose; to providing their food at rather shorter intervals than for the able-bodied; and to fixing the last meal in the day not earlier than 6 p.m. More encouragement than at present should be given to aged couples to live together. The action of certain Boards of Guardians in providing separate cottages for their accommodation appears worthy of imitation; in other cases, greater privacy and comfort of the married inmates' quarters should be

Lansbury, 13,745–58.

Clifford, 6279.

Owen, 931–4.

Davy, 1813–60.

Mr. R. Elcock, 4669–70; Mr. S. D. Fuller, 2383–7; Mr. W. E. Knollys, 823–61, 880; Dr. H. J. Paine, 5247.

([18]) Article 112 of the General Consolidated Order of 24 July 1847.

([19]) 2138–40; 3085–90, 3194–8; 5407; 3654–6; 8461; 2339; 13352; 3435–43; 1195–6, 1257; 660–749; 985–9; 105–9; 3876–8, 4107; 2750.

([20]) 2141; 3109–11; 3448–9; 5221–2; 3876–8, 4017; 2596–8.

aimed at. The provision of newspapers, harmless games, and other means of occupation, now to some extent optional, should be made obligatory. Finally, I recommend the adoption of the regulation pressed upon us by Mr. W. E. Knollys, Assistant Secretary of the Local Government Board, and supported by many other witnesses, that every workhouse should possess at least one fully certificated, trained and salaried nurse.([21])

16. I have dwelt in some detail upon these reforms in workhouse administration because, unlike a State Pension scheme, they can be immediately carried out without legislation. Under the Poor Law Amendment Act, 1834, as explained by Sir Hugh Owen, the administration of the Poor Law, the government of workhouses, the general rules according to which outdoor relief should be granted, and practically the whole system and practice of poor relief, rest upon the Orders issued by the Local Government Board from time to time. I recommend therefore that the amendments now proposed should be embodied in an Order, and communicated to all Boards of Guardians in a Circular, in which special stress should be laid upon the need for dealing with the well-conducted aged poor upon different lines, and in an entirely different spirit from that applicable to the young and able-bodied, and in which the Guardians should be invited to co-operate in making the aged paupers as comfortable as possible. The practice of granting out-door relief to the well-conducted aged poor, provided that it is adequate in amount, should be explicitly encouraged, no deduction being made in respect of any pensions or savings which together with the relief given would amount to a maximum of, say, 15*s.* a week. Owen, 69.

17. A minor administrative reform, within the scope not of the Local Government Board but of the War Office, Admiralty, and Treasury, appears to me worthy of mention. The present system of paying army and navy pensions and reserve pay quarterly, instead of weekly, is the cause of a certain amount of old-age pauperism which might perhaps be avoided. Many witnesses have described to us how such pensioners are tempted to squander their quarterly allowance in a single burst, and then come into the workhouse for the rest of the quarter.([22]) The Superintendent of the Whitechapel casual ward found, we are told, that after every "quarter-day there was a "sensible diminution in the numbers in the wards." Mr. Hedley expressed the opinion that this evil would to a great extent be obviated if the pensions were paid weekly instead of quarterly, and I concur in his view. Such an alteration (which would require no legislation) would involve additional trouble and clerical work, but in view of the evil demoralisation of character wrought by the present system, I cannot believe that the War Office, the Admiralty, or the Treasury would raise any objection, if the matter were fully represented to them. I recommend that the Local Government Board should address these Departments on the subject. Mackay, 9925–6. Hedley, 1281–3.

HENRY BROADHURST.

April 1894.

(*a.*)—Since this Report was written an Act has been passed enabling Poor Law Guardians not to take into consideration certain limited payments from Friendly Societies when dealing with applicants for relief.

February 1895. H. B.

Although I do not feel able to sign the majority Report, I should like to be permitted to say how highly I appreciate the great labour bestowed upon it by the late Chairman and many of his colleagues, and how much we are indebted to them for their efforts in this great and difficult inquiry.

H. B.

([21]) Major Ballantine, 3211–8; Miss Clifford, 6301–6; Mr. John Davies, 8525–6; Mr. Davy, 1630–1, 1738; Mr. Hamblin, 3388–9, 3459–64; Mr. Knollys, 684–958; Mr. McNeill, 9563–5; Sir Hugh Owen, 47; Dr. H. J. Paine, 5224–6; Rev. L. R. Phelps, 3994.

([22]) Sir Hugh Owen, 282; Mr. Hedley, 1228, 1279–83, 1449–52, 1579; Mr. Fothergill, 2831–2, 2945–8; Mr. Mackay, 9925–6; Mr. McNeill, 9,556, 9,828–30.

SUPPLEMENTARY MEMORANDA.

I. Analysis of the figures in Mr. Ritchie's Return (year's count), prepared by Mr. Charles Booth.

(Referred to in note to Para. 20 of Report.)

For convenience of analysis the poor law unions of England and Wales may be divided into the following groups :—

(*a.*) Urban and rural :*

Unions.	——	Population.
30	Metropolitan	4,212,667
50	Urban and semi-urban (no rural)	5,231,802
100	Mixed (mostly urban or semi-urban)	9,575,389
200	„ (half rural)	6,267,562
84	„ (mostly rural)	1,618,916
168	Wholly rural	2,094,278
632†		29,000,614

(*b.*) Geographical :

Unions.	Counties included.		Population.
128	North	Northumberland, Cumberland, Durham, Westmoreland, Lancashire, Yorkshire	9,039,951
106	East	Lincoln, Rutland, Huntingdon, Cambridge, Bedford, Buckingham, Hertford, Essex, Suffolk, Norfolk	2,856,893
107	Midland	Cheshire, Derbyshire, Nottingham, Northampton, Leicester, Stafford, Warwick, Worcester, Gloucester	5,209,667
74	West and Wales	Shropshire, Hereford, Monmouth, and all Wales	2,144,516
187	South and South-West	Sussex, Surrey (part), Kent (part), Middlesex (part), Oxford, Berkshire, Hampshire, Wiltshire, Dorset, Somerset, Devon, Cornwall	5,536,920
30	Metropolitan	Parts of Middlesex, Surrey, and Kent	4,212,667
632			29,000,614

(*c.*) Industrial :‡

Unions.	——	Population.
101	Purely agricultural	1,132,204
126	Agriculture, with town	2,494,932
69	Shipping or agriculture + shipping	3,354,562
81	Mining or agriculture + mining	3,704,769
152	Manufacturing or agriculture + manufacturing	10,917,741
103	Residential or agriculture + residence and pleasure resorts	7,396,406
632		29,000,614

* All unions are counted as urban or semi-urban in which no portion particularised in the Census has less than one person per acre. If at least four-fifths (though not all) of the population live in areas with one or more persons per acre, the union is classed as "mostly urban or semi-urban"; if less than four-fifths but more than one-third live in such areas, the union is described as "half-rural"; and if one-third or less (though still having some urban element), it is classed as "mostly rural." In "wholly rural" unions the proportion is everywhere less than one per acre.

† As a general rule, the area of the registration district and of the union is co-extensive, and so allows of a complete comparison between the Census returns of population and the Local Government Board returns of pauperism. In a few cases, however, there are two or more unions in one registration district, and in these it was necessary to combine the unions in order to get comparable figures. This, with the omission of the Scilly Islands (for which no returns of pauperism are available), reduces the number from the official 648 to the 632 above given.

‡ The information on which the analysis as to industry is based was very kindly supplied by the Poor Law inspectors for each district.

The proportion of old people to the whole population varies enormously. It is at its largest in the union of Aberayron in Wales, where the figures show no less than 420 old men and 614 old women to 10,000 of population, and at its least at Barrow-in-Furness, where the proportion is only 93 old men and 102 old women. In the one place there are 1,034 persons over 65 to 5,394 between 16 and 65; in the other place the number is only 195 to 5,725.

On the whole it is on an ascending scale from urban to rural, as the following table indicates:—

TABLE I.—SHOWING MEAN NUMBER OF OLD PER 10,000.

—		Men.	Women.	Total.	Excess of Women.
Practically urban	Metropolitan unions	157	240	397	83
	Provincial urban (with semi-urban)	157	216	373	59
	Mixed (mostly urban and semi-urban)	187	242	429	55
Mixed (half rural)		264	311	575	47
Practically rural	Mixed (mostly rural)	349	396	745	47
	Wholly rural	363	397	760	34
England and Wales		210	265	475	55

There is the most marked division where practically urban give way to practically rural conditions. The number of both men and women in the half urban half rural districts lies midway between the figures above and below. It is worthy of note that the *surplus* of old women over old men is much greater in towns, decreasing as the total number of old women increases.

The proportion of old people to the population in geographical and industrial divisions is as follows:—

TABLE II.

—	Over 65 per 10,000.			Excess of Women.	Persons per Acre.	—	Over 65 per 10,000.			Excess of Women.	Persons per Acre.
	Men.	Women.	Total.				Men.	Women.	Total.		
Geographical—						*Industrial—*					
East	296	346	642	50	0·42	Purely agricultural.	371	392	763	21	0·17
South and South-west.	264	337	601	73	0·57	Agricultural, with towns.	337	386	723	49	0·27
West and Wales	245	293	538	48	0·32	Shipping, &c.	217	282	499	65	0·89
Midland	212	255	467	43	0·96	Mining, &c.	195	225	420	30	0·63
North	162	202	364	40	1·00	Residential, &c.	188	266	454	78	1·73
Metropolitan	157	240	397	83	56·00	Manufacture, &c.	180	229	409	49	1·32
England and Wales	210	265	475	55	0·78		210	265	475	55	0·78

This table adds but little to Table I. It seems that in Wales old people are not found quite in proportion to sparsity of population, and the same thing is true of the mining districts, but elsewhere the fewer persons per acre the greater the proportion of the old.

In what follows it will be shown that the proportion of old people in receipt of relief has little or no connexion with the number there are of them, but that, with other common circumstances, it does materially affect the character of the relief given—*i.e.*, whether out-door or in-door

Proportion of the Old in Receipt of Relief during the 12 months ending Lady-Day 1892.

(a.) In Urban and Rural Divisions.

Table III.

Persons per Acre.	Unions.	In-door.			Out-door (excluding Medical only).			Medical only.			Combined.		
		Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
		Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
56	Metropolitan - -	30	18	22½	7	15½	12	2½	3	3½	39½	36½	37½
12	Provincial urban and suburban.	15	8½	11½	11	20½	16½	2½	2½	2½	28½	31½	30½
2·29	Mixed (some portions rural)	9	4	6½	10	18½	15	3½	3	3½	24	25½	24½
0·44	„ (half rural) - -	8	3	5½	16	26	21	1½	1½	1½	25½	30½	28
0·24	„ (mostly rural) -	6	2	4	18½	32	25½	1	1½	1½	25½	35½	31
0·18	Wholly rural - -	6½	2½	4½	17½	30	24	1½	1½	1½	25½	34	30
	England and Wales -	11½	6	8½	14	23	19	2	2	2	27	31	29½

The relation which exists between the amount and kind of relief and the urban and rural character of the unions is here very manifest.

We see in-door relief at its maximum in London, where no less than 30 per cent. of the old men are on the in-door list and 18 per cent. of the old women. The per-centage in provincial towns is only half the London rate for old men, and less than half for old women, the number of persons per acre being less than one-fourth. And as the rural element enters, so the per-centage of old men in the workhouses, and still more of old women, decreases, except that there is a somewhat curious reaction at the bottom, the wholly rural parishes relying more on in-door relief, than those with some slight admixture of more populous districts. This reaction is to be noted in every column, and is certainly remarkable.

Out-relief reverses the order. London leads with 7 per cent. of old men, and the rate rises to 18½ per cent. in the mostly rural section. Of old women in London, 15½ per cent. are relieved out of doors, and the number increases to 32 per cent. in the mostly rural section. The order is here not quite regular, the most urban section of the rural showing a smaller proportion of out-relief in old age than the provincial urban. These districts contain the largest relative number of well-to-do people, and it will be seen that on the whole they have much the least old age pauperism.

(b.) According to Geographical Divisions (omitting London).

Table IV.

—	In-door.			Out-door (excluding Medical only).			Medical only.			Total.		
	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
North - - - - -	10	5	7½	10	18½	14½	1	1	1	21	24½	23
Midland - - - - -	10	4½	7	16	24	20½	2	2½	2	28	31	29½
South and South-west - -	8½	4	6	16	25	21	2	2	2	26½	31	29
East - - - - - -	8½	3½	5½	19	30½	25	1½	1½	1½	29	35½	32
West and Wales - - -	6	2	4	16½	32½	25	1	1	1	23½	35½	30

The districts are here arranged in order of in-door relief, of which most is given in the North and least in Wales. For out-relief the order is exactly reversed, indicating broad lines of policy as to relief coincident for the most part with density of population, but also to some extent with industrial characteristics and with difference of race.

The per-centage of those receiving medical relief, only, is nowhere very great, but is largest invariably where out-relief in other forms is least.

Taking all forms of relief together, the North occupies a very favourable position. The amount of in-door relief in excess of other districts is far more than counter-balanced by a low per-centage of out-door cases, with the result that on the whole only 23 per cent. of the old receive relief, against 29, 30, and 32 per cent. elsewhere. The Eastern counties are the most pauperized portion of the whole country, except London itself.

(*c.*) With regard to Industrial Divisions, a representative selection has been made from each geographical group. In making this selection the Metropolitan Unions and those belonging to the largest towns have been omitted :—

(*c.*) According to Industrial Divisions.

Table V.

—	Indoor.			Out-door (excluding Medical only).			Medical only.			Total.		
	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Shipping	9½	4½	6½	15½	29	22½	1½	2½	2½	26½	36	31½
Residential, &c.	9	4	6½	11½	17½	14½	1½	1	1½	22	23	22½
Manufacture, &c.	8½	4½	6	15	25½	20½	2½	2	2½	26	32	29
Mining, &c.	6½	2½	4½	16½	30	23	–½	1	1	23½	33½	28½
Purely agricultural	6	2	4	17	29½	23	1	1½	1½	24	33	28½
Agricultural, with town	5	2½	4	17½	28½	23½	1½	1½	1½	24	32½	28½

The selected seaport places stand out as the most pauperized. In all the other selections (except residential) any less relief in-doors is balanced by more out-door. The slightly higher rate shown in the manufacturing districts is entirely due to medical relief for men. The low result for residential unions only repeats that already shown for suburban districts generally, and is very natural.

If we combine the industrial and geographical divisions we have the following result :—

Table VI.*

—	North.			East.			Midland.			West.			South.		
	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Shipping, &c.	7½	16	23½	6½	32	38½	4½	21	25½	4	30	34	8	24½	32½
Residential, &c.	5	16½	21½	6	19½	25½	5	19½	24½	6	8½	14½	7½	15	22½
Manufacture, &c.	7	17	24	5½	27	32½	8½	27	35½	4½	29	33½	6	23	29
Mining, &c.	4	18½	22½	None	None	—	6	28	34	3	28	31	2	23	25
Purely agricultural	3	12½	15½	4½	29½	34	3½	26½	30	3	23½	26½	4½	28	32½
Agricultural, with town	4	17½	21½	5	27	32	4	20½	24½	4½	20	24½	5½	30½	36
Total of all unions in each district.	7½	15½	23	5½	26½	32	7	22½	29½	4	26	30	6	23	29

* In this table "medical only" is included with other out-relief.

The comparatively satisfactory position of the North is noticeable in every section. Whether the principal employments be shipping, manufacture, or mining, the population of the North is the least pauperized, and the difference is still more marked in agriculture, and most marked of all in the purely agricultural districts, where the proportion of all paupers is at its lowest, both indoor and out, and, taking both together, only one-half of the average rate throughout the country. It is to be noted that in the Northern shipping and manufacturing unions the low out-door rate is

accompanied by a high proportion in-doors, but in the mining and agricultural districts both rates—in-door and out—are comparatively low.

The residential unions, comparing the South (where the bulk are found) with all the rest of the country, show an even 22½ per cent.; but if the Northern portion be subdivided, the East and Midland have a higher rate than the North. The extraordinarily low rate for the West is due to one of the three unions being Atcham, where there is agriculture with a residential population and a very careful administration of the poor law on anti-out-relief principles.

The East comes out worst for its ports and for the purely agricultural districts, the South worst for agriculture combined with a town, and the Midlands worst for manufacture and for mining. The West shows a high average, though in no instance is its percentage the greatest.

Omitting the North from the one scheme of grouping and from the other the suburban residential districts, where the percentage of old age pauperism falls below 25 per cent., and setting aside London, where it approaches 40 per cent., the combined figures show comparatively very little range. The average rate in all the other groups is about 30 per cent. There is about this a persistence of reiteration hard to gainsay, and it may be fairly said that, apart from exceptional conditions or very exceptional administration, pauperism of some kind is the probable fate of 30 per cent. of our old people.

CHARLES BOOTH.

II.—Memorandum by Mr. C. S. Loch on the Statistics of Pauperism and Provision for Old Age without State Subsidies.

1. Approving of the report of the Commission, I have thought it well to add the following statement, in the hope that by so doing I may be able to put clearly before the reader what, in my opinion, is the true bearing of some of the chief statistical evidence on the subject, and to show how strong is the argument that, so far as there is a genuine demand for provision for old age, the supply and development of it should be left chiefly in the hands of the friendly societies.

The Problem of Provision for Old Age.

The question is to suggest methods by which the present aged poor, who require assistance, may be suitably provided for, the middle-aged may, as far as possible, have the means of avoiding pauperism when they become older, and the younger men and women, and the children, may have the fullest opportunity of providing for themselves throughout life. The problem thus concerns men and women at all ages.

I.—The Statistics of Pauperism in relation to the Alleged Need of State Subsidies for the furtherance of Provision for Old Age.

Able-bodied and not Able-bodied Pauperism.

2. We have first to ascertain whether on the methods now in force progress has been made; and we have to decide, therefore, whether the people are now better able to provide for themselves than they used to be. In considering old age pauperism in this connection, we should compare the state of things at the beginning and end of a rather long period, for such pauperism will naturally diminish only as the newer generation, that makes better provision for itself, grows up. We may fairly take, therefore, a span of 30 or 40 years, though the conclusions for a shorter period are very satisfactory. The evidence, indeed, is explicit. The returns of pauperism show that the people of all ages are more independent. Thus, if we omit lunatics, and vagrants, and all children, we find that the ratio per thousand of the able-bodied and not able-bodied paupers to the population over 16, has fallen from 44·8 in 1862 (with a pauperism of 561,960), and 41·7 in 1872, to 29·0 in 1882, and 24·6 in 1892 (with a pauperism of 450,372).

Not Able-bodied Pauperism and Child Pauperism.

3. Or if we take the not able-bodied, all of whom except about 19 per cent. may be estimated as over 60 years of age, we find that (omitting, as before, lunatics, vagrants, and all children) the ratio of not able-bodied paupers to the population over 60 years of age, was in 1861 25·7 per cent. (with a pauperism of 383,535); in 1871, 26·5; in 1881, 18·6; and in 1891, 16·9 (with a pauperism of 365,198). There has thus been, with some slight fluctuations, a steady decrease in the dependence of the adult population. The aged and the middle-aged are, it is evident, better able to maintain themselves. The children also start with better prospects of self-dependence. The number of dependent children under 16 (excluding lunatics, &c.), has dwindled from 347,095 in 1862 to 227,627 in 1892. The ratio of pauper children to the population was in 1862, 46·0 (with a pauperism of 347,095); in 1872, 39·3; in 1882, 26·9; in 1892, 21·1 (with a pauperism of 227,627). This decrease at all ages is remarkable, it must be admitted; and is a strong presumption in favour of a continuance of the present system of relief and provision for thrift and old age, with modifications and improvements.

The Year's Count, 1891–92 (Mr. Ritchie's Return) inaccurate, and exaggerates Old Age Pauperism.

4. In opposition to this view the statistics of pauperism in the return called Mr. Ritchie's return, for the year 1891–2, are quoted. The accuracy of the year's count in this return is extremely doubtful, especially in several of the London unions. In St. George-in-the-East an error amounting to 63 per cent. in the count was ascertained and still remains in the published return, and of the 1,056 people over the age of 65 who according to the corrected figures are now returned as relieved there in the year, the clerk is sure that not more than 700 are St. George-in-the-East people. Many apply for and obtain relief, and go away before any inquiry can be completed. At Chelsea the day count of the aged was 698, the year count 1,853. This compared with other West End unions seemed excessive. The explanation was that the latter figure included a very large number of migratory aged poor who were not *bonâ fide* Chelsea residents. The guardians had no casual ward during the year in question, and casuals were nightly admitted to the workhouse and discharged the next morning. Of the 1,853 over 600 were of this class. In the Strand many non-residents were included in the count. "The sleeping population of the union is small," the clerk writes, "the "day population is extremely large, and this brings a large number of waifs, &c. who "become chargeable, but, who as a rule, do not remain so very long. What residents "remain consist of poor persons in the worse neighbourhoods, who, when they become "old most frequently take refuge in the workhouse; inmates of common lodging-"houses who are a constantly shifting class, and a large proportion of whom, espe-"cially the old ones, come into the workhouse for short periods whilst sick, and lastly, "soldiers in barracks, police, visitors to hotels, &c." Evidence from other unions might be added. Thus it seems certain that a large proportion of those persons who are over 65 would probably be included in the year's count in other unions.

5. The extreme difficulty of making an accurate return, so as to avoid all duplication or triplication of entries, is also admitted. At St. Saviour's the day count of the aged was 1,925; the year's count 6,479; and according to this the extraordinary number —906 per thousand of the population over 65 in that union would receive relief during the year. The union includes the Borough and the Mint. It has a population of over 200,000. The larger part of this is of a low class; and a large number are migratory. There are three workhouses, and a large infirmary, besides a large out-door relief list. Of the return made in these circumstances the clerk writes: "It was "compiled with an expenditure of much time and great care, but it was found "impossible to identify a large percentage of the migratory poor, who might have "been admitted to the workhouse and infirmary more than once during the 12 months. "In a large poor law district like St. Saviour's with the multiplicity of cases dealt "with it is quite impossible to identify with any accuracy those admitted during "the year, and there is no doubt but that in compiling the necessary figures, to arrive "at a summary, many persons may, under such circumstances, have been entered "more than once in the return alluded to." Other evidence might be adduced, but this alone makes it clear that, as the population of those over 65 in the metropolis is after all comparatively small, such additions as these to the year's count would greatly exaggerate the alleged ratio of aged paupers to old age population.

6. There is probably also considerable inaccuracy in the age count. At Paddington, where the greatest care was taken, it was found that in 741 entries "over 65" there were as between the workhouse and infirmary lists, 74 discrepancies of age. These were, of course, rectified, but this could hardly have been done elsewhere, where the numbers were much heavier, the institutions more numerous, and the out-relief larger. The year's count cannot, therefore, I think, be accepted as accurate for London as a whole, and any statistical statements based upon it must be accepted with the utmost caution. Reliance should rather be placed on the day count. I may add that taking at hazard 50 non-metropolitan unions, whose clerks have kindly communicated with me, I found three acknowledged miscounts. These made a difference of 2,080 wrongly added to the general pauperism, and 852 wrongly added to the old-age pauperism of the year; and in another instance the clerk feared that there was a miscount somewhere. In other cases (15) in which the year's count seemed excessive, it was explained to be due often to exceptionally heavy medical relief, for which the influenza was in most part responsible, and to some other special causes. The figures in Mr. Ritchie's return then are no sufficient ground for distrusting the results of the long series of Poor Law returns based on a day count: and it is not too much to say that those who have been most earnest in the advocacy of Pension Schemes were ignorant of the fact that old age pauperism had so largely decreased. And if Mr. Ritchie's return be taken as a test of the volume of pauperism, and it is alleged that, though the day count be less, the volume of the year's pauperism is larger, it may be mentioned that that assertion too is not supported by the evidence. In volume also the pauperism of the country has diminished.

Booth, 10,846, 10,997.

The Year's Pauperism of the "Never very highly Remunerated Class" not excessive.

Booth, 10,859.

7. But even if for the sake of argument we accept the return as sufficient, it is not alarmist, as it has been represented to be. Mr. Charles Booth argues that 40 per cent. of the population form the industrial class whose work is never very highly remunerated, and that they supply 80 per cent. of our pauperism. If the account be so drawn, it stands thus in regard to the population and pauperism of all ages, if we omit from the count of paupers all lunatics and vagrants:—

Forty per cent. of Population: all ages (1891).	Eighty per cent. of Pauperism: all ages (1st January 1891).	Per cent. of latter figure on the former.
11,601,010	559,436	4·8
Forty per cent. of Population: all ages (1891).	**Eighty per cent. of Pauperism: all ages (year count 1891–92).**	**Per cent. of latter figure on the former.**
11,601,010	1,239,409	10·6

And if we compare the aged of the never very highly remunerated class with the alleged pauperism of that class in old age, the account is as follows, though in this instance we make no deduction for lunatics or vagrants over 65 years of age:—

Forty per cent. of Population over 65.	Eighty per cent. of Pauperism over 65 (1st January 1891).	Per cent. of latter figure on the former.
549,040	214,717	39·1
Forty per cent. of Population over 65.	**Eighty per cent. of Pauperism over 65 (year count 1891–92).**	**Per cent. of latter figure on the former.**
549,040	321,523	58·5

Thus of the lowest remunerated class only 4·8 per cent. are paupers on the day count, and only 10·6 per cent. on the year count; and of the aged in this class, people who have had the low wages and high prices of the past, during the earlier years of life—the days when the wage of an agricultural labourer was 8*s*. a week—nearly half have kept entirely independent of poor law relief in old age. And of 39 per cent., which may be taken as the average who are entirely dependent, a large proportion are "permanently sick"; for if in a friendly society the proportion of permanently sick after 65 amounts to 10 per cent., in this class it may be estimated at 20 per cent. The casual sickness too would be much greater. Sutton, 11,094.

The true bearing of the Statistics of Pauperism after 65.

8. Stress is also laid on the increase of pauperism after the age of 65. Thus the per-centage of total paupers to total population (day count, less lunatics and vagrants) is 2·2; but the per-centage of paupers to population between the ages of 60 and 65 is 5·3; between 65 and 70, 10·8; between 70 and 75, 18·5; between 75 and 80, 26·0; from 80 upwards, 30·0. But to contrast the pauperism of these ages with that of the active period of life before 60 or 65 is misleading. This is to contrast the two extremes, (*a*) a period of life when (*e.g.*, after 65) the expectation of life is only about 11 years, when the number of persons who are sick and ailing or weak and unable to work is at its highest, and the population on which the per-centages are taken is at the lowest, with (*b*) a period of life when the number of the sick and ailing is at its lowest and the population at the highest. This is not to compare like with like, except nominally; it is to compare like with unlike. And unless carefully explained these statistics, and any statements, that, for instance, 30 per cent. of the population over 65 is in receipt of poor law relief, give a false impression of the actual need of State interference on behalf of future generations. Such statistics represent, at most, the actual need for State assistance in the present generation of aged persons only, who have grown up under social and economic conditions that have in great measure passed away. They are no guide in considering the larger issues of the problem.

Whether the Respectable Aged Poor are driven to accept Out-door Relief.

9. In another way, too, the same question is pressed. There is need of Government interference, it is said, if "a large number of persons over 65 years of age, being "among the most respectable poor, are driven to receive outdoor relief." The question rightly excludes indoor relief, for the evidence does not point to the possibility of any large reduction in this. If, then, we limit our inquiry to outdoor relief we find that the not able-bodied males (excluding children, lunatics, and vagrants) in receipt of this relief numbered in 1861, 101,900; in 1871, 117,681; but in 1881, 77,281; and in 1893, 73,306. The corresponding figures in the case of women are 230,673; 265,638; 191,642; 185,575. Thus in the face of a largely-increasing population (males over 60, 688,542, in 1861; in 1891, 963,452; females over 60, 799,505 in 1861; in 1891, 1,182,029), there is a large decrease in outdoor pauperism. Less and less, then, are the respectable poor driven to take outdoor relief.

The Evidence from Pauperism no ground for State Schemes.

10. The chief ground upon which pension schemes have been advocated is that old age pauperism is so excessive, that resort must be had to some substitute for Poor Law relief. This argument, it has been shown, falls to the ground. From the point of view of pauperism, the evidence indicates continuous improvement; and it is not too much to say that in this matter the public have been grievously misled. So far from supplying grounds for establishing pension schemes, as many have stated, the evidence from pauperism furnishes new reasons for adhering with care and intelligence to the methods already in force. The position is actually the reverse of that which it has been represented to be. Some other argument must, therefore, be urged for these proposals.

The Argument that there is less Pauperism, but as much Poverty.

11. One such argument is founded on the plea that, though there may be less pauperism, there is not less poverty, and that pension schemes are necessary for the alleviation of poverty quite as much as for the diminution of pauperism. But no positive evidence is produced in support of this assertion. The general improvement in the condition of the working classes, which most persons admit, and to which reference is made below, tends to disprove it; and, apply what test we may, the evidence suggests not that the poor are poorer, but that they are much better off.* Indeed, it would seem to be a paradox that pauperism should decrease largely throughout the country, and that at the same time poverty and destitution should not be less, but as great, or greater. Those who rest their arguments on such a paradox should furnish strong evidence in support of their contention, but, as the minutes of evidence show, they have produced none.

12. Yet one argument is left. It is stated in the last paragraph of the summary that the rate of decrease in not able-bodied pauperism has greatly diminished in the past decade. The insertion of this statement in the last paragraph of the summary instead of in the first, where the point should properly have been mentioned, shows a want of proportion the responsibility for which hardly rests with those who signed the Report. The statement is true; but only with certain qualifications, which do not appear in the text. First, as paragraph 18 of the report shows, the decrease since 1872 is really remarkable. An increase in 1872 of 10·1 per cent. in the actual number of not able-bodied paupers was converted in 1882 into a decrease of 17 . 6, and the next decade shows a further decrease of 1 · 9 per cent. It could not be expected that with a not able-bodied pauperism reduced to 12 per 1,000, or rather over 1 per cent. of the population, the rate of diminution should continue as rapidly as it had done in the past. There must be, most would admit, a residuum of not able-bodied pauperism due to sickness and other causes, which, if we have a Poor Law system, must continue to be entered in the Poor Law returns. And when there has been so great a diminution as the returns for 1872 and 1882 indicate, it is not possible that the rate of diminution should continue unabated, unless, indeed, it could be argued *à priori* that old-age pauperism should be expected practically to cease out of the land in 30 or 40 years; for if the rate of decrease between 1872 and 1882 had continued in the last decade and was to be maintained that would have been the astonishing result. The mere remark, then, that the rate of decrease has greatly diminished is hardly just. It has diminished, and must have been expected to diminish greatly, as compared with the diminution in the previous decade. Rather should it have been said that the rate of decrease in not able-bodied pauperism has naturally diminished at a lesser rate in the last decade.

The Slight Increase in not Able-Bodied Pauperism since 1892.

13. But, in fact, since 1892 there has been a slight increase in not able-bodied pauperism. The present position of such pauperism may be stated in three ways. The actual numbers may be compared. The increase in actual numbers is 355,078 in 1893 as against 350,838, 1892, or 1·2 per cent.; in 1894 the number is 368,154 with an increase of 3·6 per cent. Or the not able-bodied pauperism may be compared with the total population. So considered, it appears that the ratio per 1,000 of the population in the four years, 1891, 1892, 1893, 1894, is as follows :—

Year.	Estimated Population.*	Not Able-bodied Paupers, 1st January of each Year.	Ratio per 1,000 of Estimated Population.
1891	29,081,047	365,198	12·5
1892	29,403,346	350,838	11·9
1893	29,731,100	355,078	11·9
1894	30,060,763	368,154	12·2

* The populations here quoted are those estimated by the Local Government Board to the middle of each of the years in question.

Lastly, the returns of not able-bodied pauperism may be examined in relation to the population over 60, and if it be estimated that that population has increased in the last

* *Cf.* Mr. Giffen's paper on the progress of the working classes in the last half century. See also the Statistical Abstract as to Savings Banks, Building Societies, Crime, &c., &c.

three years at the same rate as it did in 1882, 1883, 1884,* the per-centage of such paupers to the old age population is in 1891, 16·9; in 1892, 16·0; in 1893, 16·1; in in 1894, 16·5. Thus there is but a very slight increase in not able-bodied pauperism compared with the old age population. This is no cause for surprise, for it is coincident with the distress caused by the coal strike, by an epidemic of influenza that has greatly affected the aged, and with a wide-spread agitation in favour of old age pensions coupled with change and improvement in the administration of workhouses and infirmaries and, it should be added, a frequent advocacy of relaxation in the provision of relief to the aged.

II.—Friendly Societies and other means of providing for Old Age without State Subsidy.

Increased ability to provide for Old Age.

14. With the reduction of prices, and in the country with the aid of allotments, the working class is much better able to provide for itself in old age now than 25 years ago. Wages have risen, and though the work of an artisan may be in some degree severer, his means of providing for old age are much greater. The higher-waged working men, those earning 30*s.* a week, may make this provision with comparative ease. Friendly societies include working men of all grades, both artisans and agricultural labourers, and as Mr. Brabrook said, two weeks' wage would not be an unreasonable measure of what members might pay in the year for sick and old age benefits. The friendly societies have developed greatly, and their membership has increased faster than the population. In 1852 the Foresters in England and Wales numbered 88,687; in 1862, 202,734; in 1872, 388,872; in 1893, 611,018—an increase of 588·9 per cent. between 1852 and 1893, and of 57·1 per cent. between 1872 and 1893. In 1893 the Manchester Unity in England and Wales contained 633,574 members. The friendly societies were established in a time of statistical darkness; when the question of providing for old age was not understood at all, but year by year their members have been learning and improving their societies' position; and the present aged members joined the societies, it must be remembered, at the age of 20 to 30, some 40 or 50 years ago, about 1840 or 1850. Thus, in spite of the fact that the members of these societies are so numerous at the present time, it can hardly be said that, as a national institution, the societies have yet had a fair trial, though they have so far succeeded, that, whether the provision made through them be sound actuarially or not, very few of their numbers receive Poor Law relief. If this be so now, it is likely that the power of the societies to prevent pauperism will greatly increase, as they are better organised. Twenty years hence, according to the ratio of the increase of its members, the Foresters may provide for 50 per cent. more old people.†

Drummond, 10,814–6.
Sutton, 11,193, 11,804.
Brabrook, 11,193–6, 11,266.
Sutton, 11,280.
Watson, 11,956.
Stead, 12,406, 12,509.

About One in Three of the Male Population over 16 a Member of an Affiliated Friendly Society.

But the service that these societies may render may be tested in another way. In the East End unions and Hackney, Mr. Charles Booth returned 47,225 men as belonging to eight important friendly societies.‡ The male population over 20 years of age in that district was 246,176 in 1891. Accordingly, it would seem that 19·1 per cent., or about one in five, belonged to one of these friendly societies. Or again: the members of all the branches of the affiliated orders in England and Wales numbered 1,727,809 in 1891.§ It is assumed by many that three-fifths of the population belong to the working class. Three-fifths of the males over 16 is 5,220,891. On this

* The population for these years is calculated by adding each year a tenth part of the increase in the decade between the censuses of 1881 and 1891. This may be taken as sufficiently exact for the purpose.

† In 1893, 13,654 members of the order were over 65 years of age.

‡ Life and Labour, East London, p. 110.

§ Report of the Chief Registrar of Friendly Societies, 1891, p. 8, and 1892, p. 14 (Mr. Brabrook's evidence before the Labour Commission.) It might be suggested that 20 per cent. should be deducted for duplicate membership. This would reduce the total number of members in the affiliated orders to 1,384,248, and show that 26 per cent. of the male population above the age of 16 belonged to an affiliated order. But no deduction is made advisedly. As we are contrasting the number of members in the affiliated societies with the population over 16, it is right to remember that (p. 11, Report of Chief Registrar, 1891) after every allowance has been made for unrecorded dissolutions, the number of societies which exist but do not comply with the requirements of the Acts in respect of annual returns and valuations must still be very large. In consideration of this fact no deduction for duplication of membership has been made. The population here used is that for 1891. The numeration of the membership of the friendly societies was made on the 31st December 1889.

understanding, therefore, 33 per cent., or about one in three, of the working class above 16 years of age are members of branches of affiliated societies alone, no count being taken of the members of independent societies, or other forms of thrift and saving. The funds of the affiliated societies amounted to 12,121,202*l.* The independent societies (apart from collecting societies) consisted of 2,133,710 members, with funds amounting to 9,289,858*l.* The total funds of the societies, with branches and the independent societies, amounted to 21,410,563*l.* The friendly societies, therefore, afford a good working base for an advance.

Provision for Old Age in Friendly Societies: (1.)—Childhood.

15. The report proposes a system of through insurance from childhood to old age, and with that object would remove the present limitations of age of membership required under the Friendly Societies Acts. Separate juvenile societies would thus no longer be necessary. The central funds of the orders might be increased. There might grow up a federation of orders for particular purposes, such as old age insurance, and a system of collection might even be introduced. If, then, we accept these societies as the most suitable for the development of a wider provision for old age, our problem, if existing limitations are removed, appears to solve itself thus, so far as there is an actual demand for provision for old age by way of insurance. First, as to children. The Foresters have tables by which an annuity of 5*s.*, payable at 65, or returnable at death, may be obtained at the age of three for 12*s.* 9*d.* a year or 2·9*d.* a week, at the age of five for 13*s.* 8*d.* or 3·1*d.* a week, at the age of ten for 16*s.* 4*d.* or 3·7*d.* a week. On the system of through insurance provision on a returnable basis, can thus be made from childhood.

(2.) The Young Person and Adult Male.

Brabrook, 11,193–6.

Watson, 11,389–90.

Next as to the "young person" and adult male. The average payment of a member to his society is about 31*s.* a year, equivalent to a week or a week and a half's wages, and, as was said before, two weeks' wages would not be an unreasonable measure of what members might pay. At 18 years of age in the Manchester Unity, 1*s.* 2*d.* a month provides 10*s.* a week for the first 12 months' sickness, and then 5*s.* a week; 10*l.* at death; and 5*l.* at death of first wife. An addition of 1*s.* 4*d.* a month provides an annuity of 5*s.* a week on a returnable basis, at 65, when sickness contributions end. From other tables of the Unity it may be seen that up to the age of 30 or 35, members may provide both for sickness and for old age on a returnable basis, by payments of 32*s.* 6*d.*, 39*s.*, 47*s.* 8*d.*, 60*s.* 8*d.* a year, at the ages of 20, 25, 30 and 35, respectively.* A man who earns 30*s.* a week could therefore, on Mr. Brabrook's estimate, provide for himself even at so late an age as 35; one who earns 20*s.* nearly up to the age of 30.

(3.) In Later Life.

But there is also, especially after those ages, the not insignificant method of saving. At the age of 35 2*s.* a month (the sum actually paid for a non-returnable pension at the age of 33 is 2*s.* 0½*d.* a month), would provide 36*l.* at 65, or, with compound interest at 2½ per cent., 54*l.* At the age of 45, with compound interest, 31*l.*; at 50, 22*l.* would be available for old age, a considerable assistance towards self-maintenance. The difficulty of making a substantial provision towards the needs of old age, even at a comparatively late period in life, is not therefore by any means insuperable.

(4.) In the Case of Women.

Lastly as to women. Women's lodges are being established; and the Manchester Unity has published superannuation tables, the terms of which are quite within the reach of most women. At 18, 7½*d.* provides at 65 an annuity of 3*s.* a week. On a returnable basis the payment is 10*d.* If sick benefit is desired, 5*d.* a month in addition will provide 4*s.* for 26 weeks, 2*s.* for the remainder of illness and 4*l.* at death. At 44 the corresponding figures are 2*s.* 10½*d.* a month for non-returnable annuities, 3*s.* 6*d.* for returnable, and 10½*d.* for sickness. Domestic servants could afford these payments, and many servants now have post office accounts. For their wives many members of friendly societies make provision through their societies.

Lang, 13,479.

* Scale 1. p. 48, Rule; p. 70.

Other Means of providing for Old Age.

(1.) The Collecting Society.

16. But the demand, if it were effective, could also be met in another way. Such a society as the Prudential Assurance Company would, in that case, be willing to take insurances on a weekly premium to secure an annuity of 5*s.* a week commencing at 65, inclusive of expenses at 25 per cent.: At age 1, weekly premium, 2*d.*; at age 5, 2*d.*; at 10, 3*d.*; at 15, 3*d.*; at 20, 4*d.* Or deferred annuities might be provided, the sum of 2*l.* being payable to the representatives of the insurer, on death occurring at any time. Thus: at age 1, a weekly premium of one penny would purchase an annuity of at least 4*l.* 10*s.* and an assurance of 2*l.* payable at death; at age 3, 4*l.* 17*s.*; at age 6, 3*l.* 18*s.*; while 2*d.* at these ages would produce 10*l.* 5*s.*, 9*l.* 12*s.*, and 8*l.* 11*s.* respectively. Thus, even including the cost of collection and the payment of the annuities, for which at least 25 per cent. should be allowed, 1*d.* or 2*d.* paid weekly from an early age will provide the whole or a great part of the pension of 5*s.* a week, usually considered sufficient.

(2.) Endowment Assurance.

But the effectual demand would appear to be different for that generally advocated by public men. It is not for old age annuities, but for endowment policies, which are an indirect but very serviceable method of providing for old age. These policies are payable at death or after a fixed number of years, from 15 to 40. The average insurance is for 90*l.* to 100*l.* Sixpence a week at age 25 provides 43*l.* 16*s.*, after 40 years, and 21*l.* 18*s.* payable at death. At 35 it provides 28*l.* 10*s.* after 30 years, and 14*l.* 5*s.* payable at death, and so on. In 1894 the endowment assurance policies in the ordinary branch of the Prudential Company numbered 254,350, assuring the sum of 25,160,000*l.* The large proportion of these policies were issued on the lives of the wage-earning class; and about 75 per cent. of the new business of the company in its ordinary branch consists of assurances of this kind. There is thus a very large provision made by the working class in this (and also in other) ways, in accordance with an actual popular demand.

Provision for the present Aged Poor.

17. With regard to the present aged poor there seems no better solution than that those who have not made provision through the agencies already in existence or otherwise and are destitute should fall back on the Poor Law for help. Unless it be by Mr. Charles Booth's scheme or some of the schemes that are based on his main proposals, no plan yet published appears to provide pensions for the present aged poor.

III.—State Subsidies.

Three Main Policies of State Subsidy.

18. In the circumstances in which provision may be made for old age, as above described, three policies are proposed: (1) the gratuitous system recommended by Mr. Charles Booth; (2) the grant in aid of an individual insurer, as recommended by Mr. Chamberlain, or in supplementation of thrift as suggested by Mr. Bartley; and (3) a grant of 5*s.* a head for each member of a friendly society certified by the State to be sound actuarially, as proposed by the Rev. T. W. Fowle. The first is sufficiently discussed in this report; if the age for the gratuitous pensioner were fixed at 70, instead of 65, as has been suggested, it would still less prevent pauperism, since the bulk of chargeability to the rates in consequence of old age pauperism would occur before 70 years of age. Mr. Fowle's proposal, on the other hand, is coupled with a conditional abolition of out-door relief, which might not be acquiesced in. It would entail also (like Mr. Chamberlain's Case III.), not merely a policy of guidance and assistance by the State, but eventually the taking over of all, or almost all, of the financial, and probably much of the administrative, responsibility of the Friendly Societies. Thus by degrees, it is to be feared, the societies would lose much of their vigour and popularity, and the interest of the members in their management would be greatly weakened.

Mr. Chamberlain's Cases II. and III.

Mr. Chamberlain's Case I. refers to a non-returnable annuity, and may probably on that ground be set aside. His Case II. is returnable in this sense. The insurer pays

for a non-returnable annuity for himself leaving a margin over for the maintenance of his wife and children in the event of his death. Between 24 and 25 years of age he begins to pay 1*l.* a year; besides this he pays 5*l.* down; and the State adds 15*l.* How may this money be applied? His total pension is to be 13*l.* a year or 5*s.* a week at 65. On the non-returnable Post Office Tables 1*l.* a year payable from the age of 24 to 25 will produce an annuity of 12*l.* at 65. To make up the 13*l.* therefore 1*l.* more is wanted. This 1*l.* can be provided out of the insurer's 5*l.*, if the State deducts from it for this purpose 1*l.* 13*s.* 11*d.*, the present value of the required 1*l.* at that time of life. The insurer will thus meet the whole cost of his pension, leaving (5*l.*—1*l.* 13*s.* 11*d.*) 3*l.* 6*s.* 1*d.* *plus* the 15*l.* granted by the State, available for the State-insurance office as capital to be used on the terms of the Scheme for the maintenance of the insurer's wife and children in the event of his death. The insurance is thus non-returnable, with a minor returnable benefit to wife and children, and a large grant from the State: and the State subsidy is not an aid towards the provision of the man in his old age, but towards the maintenance of his wife and family in the event of his death. With regard to one feature in the liability of the State, it may be mentioned that the risk incurred in undertaking to maintain the wife and children according to the scheme, reliance must chiefly be placed on the Census tables of the New Zealand Government,* which give a return of the number of children left by males and the age of the males at their death. The return, however, covers only 1,573 deaths of males, of whom 820 were married. Of these, it is said that 129 left no children and 699 left children, numbering in all 3,428. In 412 cases the ages were not specified; and in the 3,016 cases in which the ages were known, 1,254 were children under 12. The conditions of England and Wales and those of New Zealand are very different, and the whole number to which the table refers is small. It forms, therefore, too slender and uncertain a basis for any large national scheme; and it is doubtful whether, considering the uncertainties of the speculation, the Government rather than a private association should undertake an experiment in composite insurance on the lines suggested in Case II. Further, if we compare the offer of Mr. Chamberlain's scheme with that of a Friendly Society (*see* paragraph 15 above), it is doubtful whether, even though it be loaded with the State grant, it will be more attractive to the working man. In any event members of Friendly Societies could hardly afford to pay for its benefits and also meet their contributions to their own Societies; and, as we have seen, a very large proportion of the working men already belong to some Society. Unless, therefore, they were tempted to give up their own Societies for Mr. Chamberlain's offer, which, from many points of view would be a distinct social misfortune, they would take advantage only of Case III., which has been provided specially to attract them. In Case III., the State adds a fourth or a half to the insurer's pension, a very large bounty indeed. This amounts, virtually to the maintenance of the pensioner by the State to that extent. It is a scheme for extended State dependence conditional on the provision by the claimant of what may be called a half pension of 6*l.* 10*s.* or a quarter pension of 3*l.* 18*s.*, preceded by a deposit of 30*s.* in the case of males.

Chamberlain, 12,208, 12,702–4, 12,581.

The Loss to the Government on Post Office Savings Banks.

19. To some of these points and to the statistical evidence it was hardly possible to give fair and sufficient prominence in the conditions in which the report had to be considered. But one more question should be mentioned. It is proposed by the promoters of most of the schemes to place in the hands of the Government very much larger sums by taxation, or partly by taxation and partly by contributions from individual insurers. The report draws attention to the failure that may arise in schemes of State insurance owing to a fall in the rate of interest on the continuance of which, at a comparatively uniform level, their actuarial solvency depends. But it does not point out that the State is already a loser by the money now in its hands, and that these schemes, if adopted, would very largely increase its loss. There are about 90,000,000*l.* of deposits on the account of the Savings Banks, and 43,000,000*l.* on account of the Trustee Savings Banks, or in all about 130,000,000*l.* The Government undertakes to pay depositors in the Savings Banks 2½ per cent. interest. The 90,000,000*l.* is all invested in consols, which, at the present rate, produce 2*l.* 6*s.* 3*d.* per cent. The expenses of management of the Savings Banks are, it is stated on good authority, 9*s.* 1½*d.* per cent. Therefore, at the present time, the Government is losing 13*s.* 2*d.* on every 100*l.* deposited with it. When the Savings Banks were established in 1861, consols produced 3 per cent., and stood at about an average of 91¾.

Report, 330, 334. Fatkin, 17,923–6.

Cardin, 13,491.

* *See* also Journal of Institute of Actuaries, January 1893.

The Loss to the Government on Mr. Chamberlain's Scheme.

20. We apply this criticism to Mr. Chamberlain's scheme and take for granted, as he assumes, that three-fifths of the population consist of the working classes. If the males of the working classes aged 24 were to insure, half of them according to Case I. and half according to Case II., the annual vote of the State would amount to 1,807,800*l.* If the females of the same class and age joined, 1,268,376*l.* would be added to the grant; and the total out-goings of the State on the account would be 3,076,176*l.* This sum would be voted year by year, if the demand for these insurances kept up, until in 40 years the scheme actually took effect as a means of providing for old age. Thus, in the 40 years 123,047,040*l.* would have to be set aside by the State, apart from the contributions of insurers which would also be lodged in its hands.

21. The insurances proposed in this scheme (Cases I. and II.) are calculated at an interest of $2\frac{1}{2}$ per cent. The cost of administration is put down at a $\frac{1}{4}$ per cent. It is not to be paid by the contributor but by the State. "The State," it is said, "could "afford to give $2\frac{3}{4}$ per cent. for consols, but it would only give $2\frac{1}{2}$ per cent. on the "sums deposited with them by the insurers." Thus the State would incur an expenditure equivalent to what it would pay on consols, if they stood at par—$2\frac{3}{4}$ per cent. Of this sum $2\frac{1}{2}$ per cent. would be insurers' interest, and $\frac{1}{4}$ would be cost of administration. But consols stand at 2*l.* 6*s.* 3*d.*, so that in paying the depositors interest at 2*l.* 10*s.* per cent. it would incur a loss of 3*s.* 9*d.* per cent., and to this would be added 5*s.* per cent. for expenses of management. Thus, every 100*l.* deposited under this scheme would entail on the State a loss of 8*s.* 9*d.*, at the present price of consols. And there is already a loss of 13*s.* 2*d.* per cent. on the deposits in the Post Office Savings Banks, while, after 1903, the interest on consols will be $2\frac{1}{2}$ instead of $2\frac{3}{4}$ per cent. Of course, it may be argued that the deficiency may be made good by an additional State grant, but in that case the transactions under Cases I. and II., like those under Case III., are not *bonâ fide* insurances, dependent on the rate of interest for their success, but bounties in aid of old-age provision, for the payment of which the State both provides the capital and makes up losses on its investment. Chamberlain, 12,209–11.

Further, if the working class population should increase and take advantage of the scheme, the money payable by the State and the total to be lucratively invested by it will be still larger. As a Government cannot have the same choice of investments as voluntary associations a Government scheme must necessarily be, by comparison, costly.

Contingencies in the event of the Failure of Mr. Chamberlain's Scheme.

22. It may be argued that the scheme will work slowly, and that only a tenth of the working classes will take it up. This, however, is to argue in favour of the scheme but to admit at the same time that it will be unsuccessful, for if it is adopted very slowly its effect in providing annuities for old age 40 or 50 years hence will be extremely small, and its effect on pauperism will be nil. And once adopted in this partial and unsuccessful manner, it may not, as some suppose, be abandoned, but under the influence of political pressure it may be made a stepping stone to a system of gratuitous pensions, which would be still more costly, and would be fraught with still greater evils. Chamberlain, 12,239.

The Policy of Guidance and Advice instead of Subsidy.

23. In the face then of the great advance made in the last 25 years, the many means now at the disposal of the people for making provision for old age, and the great increase in the membership of Friendly Societies, it does not seem either necessary or desirable that the State should abandon the policy, which has hitherto proved successful, of guidance and encouragement, and adopt that of subsidy and grant. It would be wiser to rely on the spontaneous growth of institutions suited to the actual wants of the people. Such institutions, as experience has proved, will strengthen with their strength and will bear the impress of the national character; and what they need is not subsidies but advice and aid. We should not, therefore, create a new machinery for the provision of annuities and fall back on State gifts, but we should try to enable, the Friendly Societies, and especially the affiliated Societies, which have been legalised as one of the institutions of the country to fulfil the task which, as their financial position has improved, they have been more and more ambitious to accomplish, the establishment of a sound system of assurance for old age as well as for sickness.

C. S. LOCH.

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		Mr. C. J. DRUMMOND -	Labour Correspondent to the Board of Trade; formerly Secretary to the London Society of Compositors; Past President of the Hearts of Oak Benefit Society.	10,709–10,831	567
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30th day	13 Jun 1893	Mr. E. W. BRABROOK -	Chief Registrar of Friendly Societies.	11,026–11,362	591
		Mr. WILLIAM SUTTON -	Actuary to the Registry of Friendly Societies, Central Office.		
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34th day	5 July 1893	Mr. T. BALLAN STEAD -	Permanent Secretary to the Ancient Order of Foresters.	12,354–12,565	677
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		Mr. F. Crompton -	Working engineer, Birkenhead; local secretary for Amalgamated Society of Engineers.	17,535–17,887	923
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1. VI. 95.

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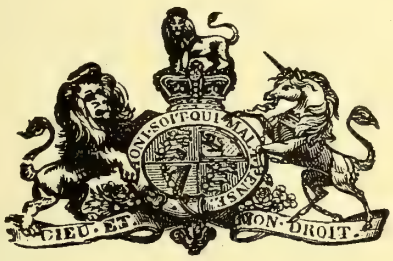

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29th day	12 June 1893	Mr. CHARLES BOOTH -	Member of the Commission -	10,832–11,025	575
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		Mr. WILLIAM SUTTON -	Actuary to the Registry of Friendly Societies, Central Office.		
31st day	27 June 1893	Mr. REUBEN WATSON -	Associate of the Institute of Actuaries; Actuary to the Manchester Unity of Oddfellows.	11,363-11,638	612
		Mr. R. P. HARDY - -	Fellow of the Institute of Actuaries; Actuary to the Hearts of Oak Society.	11,639–11,721	626
32nd day	28 June 1893	Mr. R. P. HARDY - -	- - - -	11,722–11,949	636
		Rev. ROBERT HART -	Honorary Secretary of the Dunmow Friendly Society.	11,950 12,169	648
33rd day	4 July 1893	Right Hon. JOSEPH CHAMBERLAIN, M.P.	Member of the Commission -	12,170–12,353	657
34th day	5 July 1893	Mr. T. BALLAN STEAD -	Permanent Secretary to the Ancient Order of Foresters.	12,354–12,565	677
35th day	11 July 1893	Right Hon. JOSEPH CHAMBERLAIN, M.P.	- - - -	12,566–12,767	693
36th day	12 July 1893	Rev. Canon BLACKLEY -	Author of Scheme of Compulsory Old Age Insurance.	12,768–13,114	704
37th day	18 July 1893	Mr. J. D. GROUT - -	Wire-worker; resident in Parish of Shoreditch.	13,115–13,376	731
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40th day	14 Feb. 1894	Mr. THOMAS PITKIN -	Labourer; resident in Winslow Union, Bucks.	14,054–14,343	777
		Mr. JOHN F. LADD -	Auditor to the London and Counties Labour League; is a Wood-dealer.	14,344–14,502	786
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42nd day	21 Feb. 1894	Mr. Edwin Nokes -	Working Gardener, Lickey End, Bromsgrove.	14,964–15,187	818
		Mr. William Webb -	Market Gardener, Bromsgrove	15,188–15,316	826
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43rd day	27 Feb. 1894	Mr. T. H. Walker -	Formerly a Hat Manufacturer; lately an Inmate of Wandsworth Union Workhouse.	15,395–15,580	835
		Mr. Sidney Ward -	Secretary to Brixworth Outdoor Relief Association.	15,581–16,019	841
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45th day	6 March 1894	Mr. Henry Allen -	Carpenter; Member of the Birmingham City Council; President of a Sick Society, and Secretary of a Trade Society.	16,542–16,796	878
		Miss Amy Hurlston -	Is acquainted with Conditions of Women's Trades in Coventry and other Midland Districts.	16,797–17,008	890
46th day	7 March 1894	Mr. William Disley -	Labourer, Forden Union, Montgomeryshire.	17,009–17,218	900
		Mr. J. V. Stevens -	Tin-plate Worker, Birmingham; a Forester; Member of Tin-plate Workers' Society.	17,219–17,459	908
47th day	13 March 1894	Mr. S. B. Provis, c.b. -	Legal Assistant Secretary to the Local Government Board.	17,460–17,534	919
		Mr. F. Crompton - -	Working Engineer, Birkenhead; Local Secretary for Amalgamated Society of Engineers.	17,535–17,887	923
48th day	14 March 1894	Mr. Thomas Fatkin -	Manager and Actuary of the Leeds Permanent Benefit Building Society.	17,888–18,134	939

MINUTES OF EVIDENCE

TAKEN BEFORE

THE ROYAL COMMISSION

ON

THE AGED POOR.

FIRST DAY.

Tuesday, 7th February 1893.

In the Queen's Robing Room, the House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
SIR HERBERT E. MAXWELL, Bart., M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Sir HUGH OWEN, K.C.B., Permanent Secretary to the Local Government Board, called in; and Examined.

Official position and nature of evidence.

Chairman.

1. Sir Hugh Owen, you are the Permanent Secretary of the Local Government Board?—Yes. I have held that office during the past 10 years, and prior to that was for some time one of the Assistant Secretaries of the Board.

2. But your employment has always been limited to the Board in London; you have never performed, I think, the duties of inspector through the country?—No, I have not; I have always been connected with the administration of the central department.

3. And you wish to limit your evidence especially to that portion with which you are familiar and personally acquainted?—I think there would be an advantage in that arrangement. So far as I might refer to the practice in different

Chairman—continued.

workhouses I should be relying upon statements which have been made to me by the Board's inspectors, and as it is proposed that three of the inspectors, including the Board's chief inspector, should attend here as witnesses, and one of their chief duties has been the visitation of workhouses, they are in a very much better position than I am to speak as to what is the actual practice in carrying out the law in the different unions.

4. The whole of England and Wales is placed under the jurisdiction of the boards of guardians for the Poor Law of England?—That is so; the total number of boards of guardians is 648.

5. In England and Wales?—In England and Wales.

Chairman—continued.

Guardians elected for parishes or *ex-officio*: some in London nominated by Local Government Board.

6. Would you be good enough to state briefly the constitution of the boards of guardians, and on whom the administration of relief devolves?—In the country generally the boards of guardians consist of elected and *ex-officio* guardians; each parish, unless the parish is very small and is united with another for the purpose of electing a guardian, returns one or more guardians. The guardians are elected by the owners and ratepayers of the different parishes in the union. Then there are the *ex-officio* guardians; they consist of the magistrates residing in some parish in the union, and acting as magistrates in the county, or riding, or other division, which includes the parish. As regards London, there are some exceptional provisions. It was considered, when the Metropolitan Poor Act of 1867 was passed, that, as in several of the London unions there were scarcely any resident magistrates, it was desirable to give power to the Local Government Board to nominate a certain number of persons as guardians, but the nominated guardians are not, with the *ex-officio* guardians, to make up more than one-third of the board. The Local Government Board have exercised this power in the case of several unions.

7. Each union has its separate workhouse establishment?—That is so as an ordinary rule.

Particulars of various classes of Poor Law establishments in London.

8. The unions in the metropolis go further than that, and have separate establishments for different classes of poor?—Yes, under the Metropolitan Poor Act of 1867 special provision has been made as regards separate classes of poor. Formerly in the same workhouse there would be found the sick, the imbeciles, the children, the able-bodied, as well as the not able-bodied, and very often the only accommodation for infectious cases was in the infectious ward on the workhouse premises. The result of that Act has been that separate establishments have, to a very large extent, been provided for different classes of poor. For instance, the Metropolitan Asylum Board, have provided separate hospitals for cases of dangerous infectious diseases, and under no circumstances are these cases admitted into the workhouses. They have also provided asylums for imbeciles, persons of weak mind whose condition is not such as to require that they should be removed to a county asylum, and who, under previous arrangements, would have been retained in the workhouses. The children are all in schools entirely separate from the workhouse. The schools either belong to particular unions, or to two or more unions combined in school districts. As regards the sick, almost without an exception, every union has its separate infirmary, an entirely distinct building from the ordinary workhouse, and one workhouse has been specially set apart for the most troublesome class of able-bodied men. Therefore, as regards London, there has been a considerable classification which the fact of so large a population being massed in so small an area has permitted.

Outside London, one workhouse in rural districts; in towns, sick usually in separate building.

9. Outside London the case is different; did you refer to that?—I was referring only to the metropolis; outside London, in rural districts usually there is only one workhouse, but in the case of many of the provincial towns of any size there are separate establishments, the provision for the sick being in a building distinct from the workhouse, although perhaps on the workhouse premises.

Chairman—continued.

10. But there is not the same division as there is in London between the infectious sick, and the ordinary sick?—There is this difference; in London the provision for infectious cases devolves upon a Poor Law authority—the Metropolitan Asylum Board. Outside London the sanitary authorities ordinarily undertake the provision of hospital accommodation for this class of sick, but where that accommodation is not provided by the sanitary authority the guardians have to provide for destitute persons suffering from infectious diseases, although often the only accommodation available is in the infectious wards on the workhouse premises.

Legal provisions as to placing of harmless imbecile kept in workhouses.

11. Quite so. As to imbeciles, what becomes of those whose cases are not sufficiently decided to send them to the county asylum?—They are retained in the workhouse; there is no other provision.

12. And consort on ordinary terms with the other paupers?—No, not necessarily. Under the Lunacy Act of 1890, subject to certain exceptional provisions, there is a prohibition upon retaining in the workhouse a person who is insane unless the medical officer certifies that he can properly be retained in the workhouse. He is also to certify whether the patient can properly be allowed (having regard to the convenience of the person himself and that of others), to associate with the inmates who are sane. If he considers it necessary that the patient should be kept with the insane, he certifies to that effect. An order of a magistrate has to be made with regard to the detention of a person as a lunatic in a workhouse, and that order is made upon the certificate of the medical officer of the workhouse, and also upon the evidence of an independent medical man, a medical man who is not an officer of the guardians.

13. As to schools; is it not the case that in the provincial as well as London unions the children between the ages of three and sixteen are at school?—The children usually obtain employment about the age of fifteen years.

Schools sometimes separate.

14. The others are at school?—At school, and in some cases in a separate establishment, an establishment entirely distinct from the workhouse, and at a distance from the workhouse.

15. That is the case with regard to many of the most populous unions throughout England and Wales, is it not?—In a considerable number the guardians have made separate provision of this character for the children.

16. I only wish, as you are giving a complete picture, that we should, without dwelling too much upon detail, draw the distinction which exists between the town and country?—As regards workhouses which are found to be insufficient, and where additions must be made, the practice of the Board has been to press that the additional accommodation should be provided by the erection of a separate building for a separate class, and the two classes for which separate provision is most frequently made are the children and the sick.

Total number of poor at

17. As regards the number of poor in receipt of relief, would you be good enough to

Chairman—continued.

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give the number of in-door and out-door poor respectively, according to the returns made to the Local Government Board; you will tell us whether you limit it to London, in the first instance?—The figures that I propose to give apply to the country generally, to the whole of England and Wales.

18. Are these returns that have already been published, or are they returns that you have lately received?—The returns that I propose to refer to are returns that have been presented to Parliament with the exception of one, which is of considerable importance as it gives information as to the total number of persons above the age of 65 who, in the year ended Lady Day last, were in receipt either of in-door or out-door relief from the guardians.

19. And you propose to make use of the information, although it has not yet been published?—Yes.

20. Then would you give the number, if you please, of the in-door and out-door paupers respectively all over the country?—The several boards of guardians make returns to the Board as to the number of paupers of all classes who are relieved on the 1st of January and the 1st of July in each year. The last return that has been published relates to the 1st of July of last year [78—(B. I.) Session 1892.] The return for the 1st of January last is not yet complete, so that the numbers that I propose to give are those relating to the 1st of July last. On that day the total number of in-door poor in England and Wales was 178,000, the number of out-door poor 555,000, the total number being 733,000. The in-door poor were in the proportion of 6 to every 1,000 of the population.

-door, out 6; t-door, out 19 r 1,000.

21. The out-door?—The proportion of out-door poor was 19 to every 1,000 of the population. The total number of in-door and out-door poor was in the proportion of 25 to 1,000. In other words, one in every 40 of the population was in receipt of relief.

22. On that particular day?—On that particular day.

23. Do the results vary according as the numbers are given on the 1st of July, or the 1st of January?—Yes, the numbers vary to some extent. On the 1st of January 1892 the total number was 761,000 against 733,000 on the 1st of July.

24. Can you compare these numbers with those of earlier years?—Yes, but it would, perhaps, be convenient that I should first refer to what is usually termed the mean pauperism. The practice of the Department is to take the total number of paupers on the 1st of January and the 1st of July, add them together and then take the half as the mean pauperism of the year.

ean of January d 1st ly give a r average.

25. I have seen that practice impugned as not giving the most complete picture of the state of pauperism in the country; that other dates would have been better for that purpose?—Those two dates have been taken, I think, since 1849, and if there were no other objection to a change of the days it would be very undesirable to alter the dates in consequence of throwing out the means of comparison with previous years. The 1st of January and 1st of July have been

Chairman—continued.

regarded as dates that may fairly be taken as representing the winter and the summer months.

26. Then will you pursue the statement of figures that you propose to lay before us?—In the return for the 1st of July, the poor in receipt of relief are to a certain extent classified. Taking the in-door poor, the number of not able-bodied adult males and females amounted together to 81,237, and the children numbered 48,000.

27. What do you include under the word children, what is the age?—Under 16. And as regards the able-bodied, the total number was 25,652. With respect to the expression able-bodied, it is right to say that if a person is ordinarily able-bodied, although he may come into the workhouse suffering from some temporary infirmity, he would be classed as able-bodied, so that the number of persons in the workhouse who are actually able to earn a livelihood is often small as compared with the total number of persons returned as able-bodied.

Statistical meaning of able-bodied.

28. You are not giving those in the workhouses only?—I am referring to those in the workhouse only.

29. All the able-bodied are sent to the workhouse, are they not; are there any able-bodied relieved out of the workhouse?—Yes, a large number of persons returned as able-bodied receive out-door relief.

30. What are you giving now, the details of both?—I am giving the classification of the inmates of the workhouses and the other establishments in which the poor are maintained. Of the children, 5,391 were the illegitimate children of inmates of the workhouses, and 32,000 were orphans or other children relieved without their parents. Then coming to the out-door poor, there were in round members 13,500 adult able-bodied males, and 53,500 adult able-bodied females, making a total of 67,000. What I have said as regards persons in the workhouse who are returned as able-bodied applies also to the out-door poor. A man for the purpose of the return may be deemed able-bodied, although as a matter of fact at the time he is in receipt of the relief he may be too ill to work. A man is classed according to what he ordinarily is, not what he is at the particular time that the relief is given. I can give the details of the classification of the adult males in receipt of out-door relief who are returned as able-bodied; 90 were relieved on account of sudden and urgent necessity; 7,200 on account of their own sickness, accident, or infirmity, 3,300 on account of sickness, accident or infirmity of some member of the family, or of a funeral; and 2,800 on account of want of work or other causes. The number relieved on account of want of work was therefore but small.

31. Is there any limit of age applicable to the able-bodied?—No; but the guardians ordinarily adopt 60 years as the dividing line. As to the adult female paupers in receipt of out-door relief who were returned as able-bodied, 10,700 were the wives of able-bodied men who were relieved; 36,800 were widows, 2,300 single women without children, 287 mothers of illegitimate children, 743 wives relieved on account of husbands being in gaol, 157 wives of soldiers, sailors, and marines, and 2,700 wives of other males who were not living in the union. As regards the number

No fixed limit for able-bodied; but 60 usually taken.

Chairman—continued.

of children receiving out-door relief, there were 176,500, and of these, 108,000 were children dependent on widows. There were also 308 vagrants and 60,000 insane relieved out of the workhouse, but the great majority of the insane were in lunatic asylums or licensed houses.

32. Have you given that portion of the statistics you desired to give?—I have given now, generally, the results shown by the returns of the number of paupers on the 1st of July 1892. There are other returns which give the mean number, taking, as I have already said, the numbers on the 1st January and the 1st of July, and taking the half of the total as the mean number. I have the particulars as to the mean number of paupers for the parochial year ending 1892, and I can also make some comparisons between the number in that year and in earlier years showing to what extent there has been an increase or decrease, and also showing what the number of paupers at the present time would be if the proportion to population which existed some 40 years ago and 20 years ago existed now. The Twenty-first Annual Report of the Local Government Board for the year 1891-92, pages 378-381, gives a statement of the mean number of paupers for a series of years.

33. Do you think that had better form part of your evidence or be put in as a paper supplementary to your evidence; it depends very much upon the length?—It is not very long.

Comparison of pauperism in 1849 and 1872, and 1892; in-door ratio has slightly fallen; out-door very largely, from 55 and 36, to 19 in 1,000.

34. Then I think we had better have it?—The mean number of in-door and out-door poor for the parochial year 1892 was: indoor, 186,000; out-door, 558,000, and the total, 744,000. Taking the mean number for 1849, the in-door paupers numbered 133,000; in 1892 the number was 186,000, being an increase of 53,000 since 1849; but although there is this considerable increase in numbers, the ratio of the in-door paupers to the estimated population was 7·7 per thousand in 1849, and 6·4 in 1892, so that there was actually a reduction in the ratio of in-door paupers to the population. Then, taking out-door paupers, the mean number in 1849 was 955,000; and in 1892, 558,000, being a decrease of 397,000.

35. Are you going to give the ratio to population?—Yes; the ratio of the number of out-door paupers to the estimated population was, in 1849, 55 per 1,000, and in 1892, 19 per 1,000, or a little more than one-third of the proportion in 1849. Taking the totals of in-door and out-door paupers, there was, between 1849 and 1892, a reduction of 344,000, and the ratio per 1,000 of the estimated population was reduced from 62·7 to 25·6. If the number of in-door paupers had borne the same proportion to the population in 1892 as it bore in 1849, the number of in-door paupers in 1892 would have been 224,000 instead of 186,000, a difference of 38,000. As regards out-door paupers on the same basis, the number in 1892 would have been 1,598,000, whilst the actual number was 558,000, a difference of 1,040,000.

36. May I ask why you selected the year 1849?—I took it because it was the first year for which the details are given; I have also a similar statement for 1872, showing what the difference has been during the last 20 years.

Chairman—continued.

37. In 1849 the new Poor Law had been in operation 15 years?—From 1836.

38. From 1836, was it?—I should have said from 1834.

39. Fifteen years?—Yes. Comparing the figures of 1872 and 1892, with the view of seeing what alteration has taken place during the last 20 years, the number of in-door poor has increased by 37,407, and the out-door poor has decreased from 828,000 to 558,000, a difference of 270,000. As to the ratio of in-door pauperism to population, notwithstanding the large decrease in out-door relief during the period referred to, there has been no increase in the ratio of the number of in-door poor to the population; in fact, there is a slight decrease. In 1872 the ratio was 6·6 per thousand, and in 1892, 6·4. Taking the total of in-door and out-door poor: whilst in 1872, 43 persons in every thousand were in receipt of relief, in 1892 the proportion was less than 26. If the pauperism of 1892 had borne the same proportion to population as in 1872, the number of in-door poor would have been greater in 1892 by 5,800 persons, and the number of out-door poor would have been greater by 497,000, so that comparing these two periods, the number of paupers in 1892 would have been 502,800 in excess of what the number actually was if the proportion of paupers to population which existed in 1872 had existed in 1892.

Decrease out-pauperism steady and gradual, and without any sudden change of administration.

40. Apart from exceptional years, has this decrease in the number of paupers been steady and gradual?—Yes, it has been very steady, most years showing a decrease.

41. Was there any particular epoch which, in consequence of improved or altered Poor Law administration, was marked by any great changes?—No; of course there have been particular periods when there has been an exceptional rate of pauperism, as in 1863, when pauperism increased very largely in particular districts in consequence of the cotton famine, and there have been some severe winters when there has been an increase of pauperism.

42. That I understand; but there has been no change in administration which has greatly affected this reduction of numbers. It has gone on on the whole, except in severe cases, very steadily?—Very steadily; there has been no alteration of the law, and the law has been administered by the same bodies.

Particulars of expenditure.

43. Now as regards expenditure, would you be good enough to state the amount expended on maintenance and on out-door relief during the last year?—During the year ended Ladyday 1891 the expenditure on in-maintenance was 1,951,000*l.*, on out-relief, 2,400,000*l.*, the total being 4,351,575*l.* (*See* Return No. 269; Session 1892.) In the Poor Rate Returns annually presented to Parliament the expenditure in in-maintenance and out-relief in each year since 1857 is given. (*See* Return 269; Session 1892, page xv.)

44. Can you give special information as to any particular years which would enable us to compare the progress?—I have the returns for 1891 with those for 1861, 30 years previously. The cost of in-maintenance in 1891 as compared with 1861 showed an increase of 917,000*l.*; on out-relief there was a decrease of 612,000*l.* There was an

Chairman—continued.

actual increase on in-door and out-door relief together to the extent of 305,000*l.*

45. Have you given the total expenditure in connection with the relief of the poor including in-maintenance and out-relief?—No, the items that I have given are the items of in-maintenance and out-relief only. There are other expenses. One very heavy item is the cost of the maintenance of lunatics in asylums, another is the cost of workhouse buildings, the repayments of principal and the payments of interest on loans, and then there are the salaries and rations of the officers and a number of general expenses which are included under the term of "other expenses connected with relief." The total expenditure in 1891 on Poor Law relief was 8,643,000*l.*, in 1861 it was 5,779,000*l.*, the increase in 1891 over 1861 being 2,864,000*l.*

46. That large increase out of proportion to the numbers of the paupers must, I suppose, be due to the better accommodation provided to the lunatics, to the sick, to the children at schools, to the paupers generally?— Taking first the cost of the maintenance of lunatics in asylums, an expenditure with which the guardians really have nothing to do, the asylums, being under the management of another authority there has been a very large increase. In 1861, the earlier year which I took for comparison, the cost was 444,000*l.*; in 1891 it was 1,284,000*l.* The increase in the cost of lunatics in asylums between 1861 and 1891 was therefore 840,000*l.* Then as regards the payments of principal of workhouse and other loans, and interest, the expenditure, which in 1861 was 188,000*l.*, in 1891 was 620,000*l.*, an increase of 432,000*l.* Taking those two items alone in the total expenditure connected with relief you have an increase of 1,272,000*l.* There is also no doubt that the expenses in respect of in-maintenance have been increased by the disposition of the boards of guardians to deal more liberally with the inmates of the workhouses. There has also been a considerable increase by reason of the larger expenditure on the patients in the separate infirmaries. I should also say that the expenditure under the head of "in-maintenance" includes not only the cost of the maintenance of the persons in the workhouses, but also of a considerable number of children, and of some adults who are sent to separate institutions. There are, for instance, certified schools, institutions for girls who get training in household work prior to going into situations, schools for deaf, dumb and blind and other classes of children. The number of children so sent out has latterly considerably increased. Then as regards the two other items of "salaries and rations" of officers and "other expenses," there has also been a very considerable increase. With respect to salaries, it may be observed that the setting-up of these large infirmaries has involved the employment of a large staff, which, under the old arrangements, the guardians knew nothing of.

47. The present nurses are trained nurses. The old nurses used to be pauper women?—To a very considerable extent. I believe, when Mr. Gathorne-Hardy's Act was passed, that in all the workhouses in London there were not three night nurses. Now in every one of the

Chairman—continued.

infirmaries there is a staff constantly on duty by night as well as by day.

48. Would you give the rate per £. on the rateable value, of the expenditure in connexion with relief in the years referred to?—The comparison that I have just made was between 1861 and 1891; but we have no returns as to the annual value of property in 1861. We have returns for 1856, and if we make a comparison between 1856 and 1891 I find that the expenditure for the relief of the poor in 1856 was equal to a rate in the £. on rateable value of 1*s.* 8*d.* In 1891 it was 1*s.* 1½*d.*, a reduction of 6½*d.* in the £.

But amount in £. of poor rate diminished.

49. The facts you have given us relate to pauperism generally. Do the returns to which you have referred afford the means of giving the like particulars as regards the special classes of poor to which this enquiry refers—the aged poor?—No. Those returns have referred to the numbers relieved on particular days without classification as regards age, except so far as the children may be mentioned.

50. Can you give the total number of persons over 65 years of age who, on the first of January 1892, were in receipt of relief from the guardians?—That information is given in returns which have been quite recently obtained, and which I referred to as not yet published. The return is for all practical purposes complete, but has not yet been finally revised. According to that return the number of persons 65 years of age—I am excluding those in lunatic asylums—who were receiving relief from the guardians on the 1st January 1892 was males 97,000, and females 171,000, making a total of 268,000 persons above the age of 65 who were in receipt of relief. There has been great difficulty in the preparation of the return, because it has involved a very careful comparison of the names of all the persons who have been relieved during the course of the year, whether as in-door or out-door poor; but the returns I believe have been prepared with much care. The return also shows the total number of persons above 65 who, not on any particular days, but who actually during the year ended Lady Day 1892, were in receipt of relief from the guardians at some period or other during the year. The total number who were relieved by the guardians at any time during the year was 401,000.

Aged poor: total numbers relieved (1) on 1 January 1892: (2) in whole year 1892.

51. Does that include those in as well as out of the workhouses?—Yes, the total number. An addition of about 50 per cent. to the number actually in receipt of relief on the 1st of January 1892 represents the number of persons who were not in receipt of relief on that day, but who were in receipt of relief on other days in the same year.

Latter half as much again as former.

52. Can you give the number of persons above 65 who were relieved in the workhouses, giving the number of males and females respectively?—The number of males relieved in the workhouses was 68,000, females 46,000, total 114,000. The number who received outdoor relief was males 95,000, females 192,000, making a total of 287,000. I should mention as regards the last number—the number of those in receipt of out-door relief—there were 25,000 where medical relief only was given; that is to say, 25,000 out of the 287,000.

53. Can you give the total population of England and Wales above 65 years of age

Proportion to total

Chairman—continued.

population over 65.27½ per cent.

according to the census of 1891?—Yes. The number was 1,372,000.

54. And the number per thousand of males and females above 65 who were relieved in or out of the workhouses?—Yes; excluding the 25,000 that I mentioned as receiving medical relief only, in every thousand of the male population above 65 there were relieved during the year 251 males, and in every thousand of the female population 292.

Sir Herbert Maxwell.

55. Out of every thousand?—In every thousand.

Chairman.

56. What percentage is that, taking the two together?—274 persons in receipt of relief during this particular year out of every thousand of the population.

Statistics of individual counties.

57. Do you find any material difference in the proportion of the aged poor of the population in the different counties?—The difference is very marked. I can give the proportion in the ten counties where the proportion was the largest, and also the ten where the proportion was the lowest. I should say the counties are not geographical counties, but Union counties, as it is in connection with the Union counties that we get our returns. In the county of Hertford, which heads the list—I am excluding those who received medical relief only—there were 364·6 out of every thousand; in London 353·3; Monmouth 344·8; Stafford 333·2; Wilts 328·6; Oxford 325·4; Dorset 323·8; Somerset 322·6; North Wales 321·0, and Norfolk 317·3.

Proportion high in London, 353 in 1,000.

58. Those are the worst cases?—Then, taking the lowest counties, whereas in Hertford the proportion was 364·6; in Westmorland it was 147·7; Shropshire 148·3; Northumberland 175·7 Middlesex 202·0; Berks 204·0; Chester 207·5; Cumberland 208·7; York, West Riding, 211·9; Lancashire 217·6; and Surrey 222·9.

59. Do you attribute this large discrepancy to local circumstances or to difference of administration, or to both?—Local circumstances must enter into the question a good deal. Administration makes some difference, but by no means the whole. Taking London for instance, London is the district in which the proportion of the total number of paupers admitted into the workhouses probably exceeds any other district in England, but it stands very high on the list I have given.

60. One understands that on account of the great number of people who come to London from all parts of England. But why should the county, say, of Monmouth, partly mining and manufacturing and partly agricultural — why should that have so much higher a proportion than counties whose circumstances appear to be the same?—It is very difficult to understand. Taking the counties in which the proportion is highest, there is a certain number which are agricultural counties—Wilts, Hertford, Oxford, Dorset, Somerset, and North Wales, are all agricultural counties.

61. That is the case also with some where the proportion is smallest?—Not quite to the same extent.

Sir Herbert Maxwell.

62. Westmoreland?—You have the West Riding of Yorkshire, and Lancashire, with a very low

Sir Herbert Maxwell—continued.

proportion. There is Middlesex, but that is an exceptional county no doubt, because so many of those who are comparatively well-to-do reside in the suburbs of London, and the same applies to some extent to Surrey. The other counties in the list that may be taken as agricultural are Westmoreland, Berks, and Cumberland. Shropshire is also agricultural to a considerable extent.

63. Northumberland?—Northumberland. But there are mining districts in Northumberland.

Chairman.

64. In the counties in which the total pauperism is highest, does the same rule apply as regards aged paupers?—Not necessarily. We find if we compare the list of the counties where the pauperism bears the largest proportion to population, and the list from which I have been quoting, that of the 12 counties seven are in both lists, and it is about the same as regards the 12 counties with the lowest percentages. It does not however follow because the general pauperism is high that necessarily the pauperism of the aged should be in the same ratio.

65. Do you believe that a careful analysis of those returns would enable you to discover any law or rule by which the discrepancies could be explained?— Not by the returns themselves, because they merely give the figures.

66. Just so. That I understand?—No. The returns are very startling. They have only just been completed, and at present I can give no satisfactory explanation of the differences.

67. Now we go to another part of the subject. You stated that the duty of granting relief devolved upon the guardians. They are assisted by relieving officers?—Yes. Each union is divided into districts. A relieving officer is appointed for each, and his chief duty is making inquiries as to cases of application for relief, and distributing the relief ordered by the guardians.

68. Are the duties of the guardians and their officers, as regards relief, prescribed?—Yes, they are chiefly prescribed by regulations issued by the Local Government Board, or rather by the Poor Law Commissioners.

69. Under what statute?—Under the Poor Law Amendment Act of 1834. Section 15 of that Act provides that the administration of relief of the poor shall be subject to the direction and control of the Commissioners, and they are empowered to make orders and regulations for the maintenance of the poor, for the government of workhouses, and the education of the children, for the apprenticing of children, and for the guidance and control of all guardians so far as relates to the management of the relief of the poor, the keeping of accounts, the making of contracts and so on. Then there is a further provision in Section 42 of the same Act. It enabled the Commissioners to make regulations relating to the workhouse, the government thereof, the nature and the amount of the relief to be given, the labour to be exacted from the persons relieved, and the preservation therein of good order. A further provision is in Section 46. It authorises them to direct the appointment of paid officers, to prescribe their qualifications, and gives them control as to the salaries of the officers And then Section 52, which relates chiefly to the able-bodied, recites

Chairman—continued.

that whereas a practice has obtained of giving relief to persons or their families who at the time of applying for or receiving such relief were wholly or partially in the employment of individuals, and the relief of the able-bodied and their families is in many places administered in modes productive of evils in other respects; and whereas difficulty may arise in case any immediate and universal remedy is intended to be applied in the matters aforesaid, and enacts that from and after the passing of this Act it shall be lawful for the Commissioners by such rules, orders, or regulations, as they may think fit, to declare to what extent and for what period the relief given to able-bodied persons, or to their families, in any particular parish or union, may be administered out of the workhouse of such parish or union; and generally as to whether the relief shall be by payment in money or payment in kind.

70. Have the Board issued any regulations with regard to aged paupers controlling the powers of the guardians?—They have not issued any orders as to their relief: that is to say, as to whether the guardians shall give in-door or out-door relief to a person of 65.

71. Have they issued any regulations to guardians as to whether the relief shall be given in-door or out-door?—No; that is entirely a matter in the discretion of the guardians so far as the Statute and the orders of the Board are concerned.

72. There are some classes of poor to whom relief can only be given in the workhouse?—As regards the able-bodied, relief is required to be given in the workhouse, except under certain circumstances. For instance, relief may be given to an able-bodied person on account of sudden and urgent necessity or of the illness of a child; or when relief is required on account of a burial; and other exceptions are provided for by the order. But independently of these exceptions the guardians can, in any case where they think fit, give out-relief to an able-bodied man, but they must report the case to the Board, and, if the Board concur, the relief is not illegal. I am referring now to an order which applies to the greater part of the country, with the exception of the manufacturing districts and London, and there the effect of the order in force is that out-relief shall only be given to the able-bodied (subject to certain exceptions), when a labour test is imposed. They must either, in fact, be relieved in the workhouse, or they must be set to work, a test of destitution being thus imposed. They cannot be relieved whilst they are actually in employment.

73. The powers of the Local Government Board as regards relief apply, I believe, only to the issue of general rules. They have no authority to direct the guardians to order relief in particular cases?—No; the Board are expressly precluded, by Section 15 of the Poor Law Amendment Act of 1834, from interfering in any individual case for the purpose of ordering relief. The duty of ordering relief in individual cases devolves upon the guardians; but there are certain rules under which the guardians must act.

74. The guardians appoint the relieving officers?—Yes.

75. Would you state what are the duties prescribed to those officers as regards applications

Chairman—continued.

for relief?—The relieving officer is to receive all applications for relief made to him within his district, he is forthwith to examine into the circumstances of every case by visiting the house of the applicant, and by making all necessary inquiries into the state of health, ability to work, the condition of the family, and the means of the applicant, and he is to report the result of his inquiries to the guardians at their next meeting. He is also to visit from time to time, as required, all paupers receiving relief, and to report concerning the same to the guardians. Then in any case of sickness, or accident, requiring relief or medical attendance, he is to procure the attendance required, either by giving an order to the medical officer, or by such other means as the urgency of the case may require. In every case of a poor person receiving medical relief, he is, as soon as may be, and from time to time afterwards, to visit the house of the person, and, until the next ordinary meeting of the guardians, he is to supply the relief, not being in money, as the case on his own view, or on the certificate of the district medical officer, may seem to require. In every case of sudden or urgent necessity he is to afford such relief to the destitute person as may be requisite, either by giving the person an order of admission into the workhouse, and conveying him there if necessary, or by affording him relief out of the workhouse, provided the same be not given in money. Then he is to report to the guardians the cases in which he has given relief, and he is duly and punctually to supply the weekly allowances of all paupers belonging to his district.

officers as regards applications or relief.

76. He must report to the guardians whether they give relief or whether they refuse it, and the reasons for it?—In every case. It is his duty whenever he receives an application for relief, whatever may be the action he takes in the matter, to give the particulars in his application and report book.

77. He enters them in the book, and this book is laid before the guardians?— It is laid before the guardians at each of their meetings.

78. Are there any other persons, besides relieving officers, who are empowered to give relief in urgent cases?—In any case of sudden and urgent necessity, the master of the workhouse is empowered to admit the person to the workhouse without any order from the guardians or the relieving officer, and in the absence of the master, the matron has the same right. In fact, it is the duty of those officers to admit such cases. There is a power also in the overseers to give relief in any case of sudden and urgent necessity. It is to be temporary relief only, and it is to be not in money, but in kind. I may add that if the overseer fails in such a case to give the relief which is required, a magistrate may make an order on the overseer to discharge his duty in the matter. But those provisions were made in an early Act, and it is very rarely now that any necessity arises for the intervention of the overseers. The relieving officer deals with the cases as they arise.

And in urgent cases of other officers.

79. In determining the question of giving relief, is the character of the person to be relieved taken into consideration?—Not in determining whether the person shall or shall not have relief. The question that the guardians

In deciding whether to give relief, guardians should consider destitution only.

Chairman—continued.

have to consider is, whether or not the person is destitute; and from whatever cause the destitution may have arisen, it would be the duty of the guardians to give relief if they were clear as to the fact of destitution.

Regulations as to admission to workhouse.

80. Now as to the workhouses; when were the orders prescribing the regulations as to the workhouses issued?—After the passing of the Poor Law Amendment Act in 1834, the Poor Law Commissioners issued separate rules as regards workhouses to each union. After those rules had been tested by experience, a general order was issued in 1842 applicable to all unions with regard to the management of workhouses. That order was, after further experience, rescinded, and new regulations were issued in 1847; and, with some minor alterations, those are the regulations which at present govern the management of the workhouses.

81. Could you state generally what are the provisions of the various regulations, under various heads, beginning with admission to the workhouse?—In the first place, the order requires that there shall be a receiving ward, and each pauper who is admitted is to be placed in that ward. He is bathed if the circumstances admit of it, and he is retained in the receiving ward until the medical officer has seen him. The medical officer determines to what ward he shall be assigned, whether he is to be placed in the sick ward or any other ward; the chief object of the detention of the person temporarily in the receiving ward being to see that he is not suffering from any infectious or other disease which would prevent his being placed with the ordinary inmates.

Classification: aged men and women each classed apart.

82. Then as to the classification of the inmates of the workhouse?—The regulations provide, first, that one class shall consist of men infirm through age or any other cause; the next, able-bodied men and youths above the age of 15 years; then boys above the age of seven and under 15. Then, as regards the women, there is a similar classification. Women infirm through age or any other cause; able-bodied women and girls above the age of 15 years; girls above the age of seven and under that of 15; and then children under seven years of age. To each class is to be assigned a ward or separate building and yard that may be best fitted for the reception of the class. There are some exceptional provisions as regards the non-separation of paupers of one class from some of another class. For instance the able-bodied women and girls above the age of 15 years may be employed in housework, and in certain cases may be employed in assisting in the sick ward. The classification is subject to certain variations in that way.

Further sub-divisions contemplated where possible.

83. Mainly resting upon age, but not entirely?—Not entirely. And then there is this provision. The guardians shall, as far as circumstances shall permit, further subdivide any of the classes enumerated with reference to the moral character, or behaviour, or previous habits of the inmates, or to such other ground as may seem expedient.

84. With respect to that very important point, would you wish to be examined, or would you rather that the officers in the habit of visiting the workhouses themselves should answer questions as to the completeness with which that classification is made?—I think it would be more convenient that the inspectors should be examined on that point.

85. Your evidence on the matter would be rather secondhand, whereas theirs would be from personal experience?—It would be so.

Cloth

86. Then as to clothing?—On the admission of an inmate he is required to be clothed in the workhouse clothing. The materials of which the clothing shall be made is a matter entirely for the guardians, and certain duties are imposed upon the master and matron as to seeing that the clothes are kept in proper repair, and that linen and stockings are changed at least once a week. There are a number of provisions of that character in the regulations.

87. Their own clothing is retained and given to them when they leave?—Their own clothing is retained by the guardians, and given to them when they leave the workhouse.

88. And sometimes supplemented if their clothing is very ragged?—Certainly.

Emp ment

89. Then as to the employment of the inmates?—Generally the provision is that every inmate of a workhouse shall be employed according to his capacity and ability. As regards the master, it is his duty to provide for and enforce the employment of the able-bodied adult paupers during the hours of daily labour, to keep the partially disabled paupers occupied to the extent of their ability, and to allow none who are capable of employment to be idle at any time.

90. There are, I think, but three general employments, although I believe a good number are employed in assisting in the kitchen, and assisting in various other ways; but there are three: stone-breaking, wood-chopping, and oakum-picking, I think?—Wood-chopping is very generally adopted for the aged people. They would not be put to stone-breaking, and very rarely to oakum-picking.

Woo chop gene adop aged,

91. Not often oakum-picking?—No. The old men do a little work about the garden, and some do work in the house; but I should think that it would be very exceptional for an old man of 65 to be placed on oakum-picking.

Diet

92. Then as to dietary?—In each case the dietary is fixed, or rather approved, by the Local Government Board. The guardians, with the assistance of the medical officer, determine what they will propose, and there are different dietaries for different classes; one dietary for the able-bodied, another for the aged and infirm and imbeciles, and different dietaries for children of different ages. The dietary tables have to be hung up in each of the rooms where the paupers take their meals, and every pauper is entitled to have his food weighed whenever he desires it. But in addition to these prescribed dietaries, the medical officer has the right, and in fact it is his duty, to order any additional articles which he may consider necessary in any particular cases. He has a list of those whom he attends, and he determines on what dietary the pauper shall be placed and what extras shall be allowed.

Ferm liquo deta show the v ties prac

93. Have you any rules as to fermented liquors?—Fermented liquors would not be allowed, except to the sick, or in certain cases where able-bodied paupers are employed upon work and the medical officer certifies that it is necessary.

Chairman—continued.

94. The quantity, I believe, has been enormously reduced?—The quantity is still very considerable in some workhouses.

95. Still?—Still. There has been a diminution; but quite recently there was a Poor Law Return which gives the facts as regards the different workhouses, and it is extraordinary to what extent the practice varies. A circular was issued on the 15th December last to boards of guardians, calling attention to the great variations, and a few cases were mentioned where the amount was large or the amount was small. In the West Ham Union, in the workhouse and school, the average expenditure per head was 7*s.* 8*d.*; in Wolverhampton 7*s.*, Bristol 6*s.* 11*d.*, Plymouth 5*s.* 11*d.* Then in Liverpool it was 1*s.* 4*d.*, Cardiff 1*s.* 1*d.*, Aston, which is close to Birmingham, 2*d.*, Newcastle-on-Tyne 1*d.*, and Leeds a farthing per head.

96. Then the allowance of tobacco and snuff. I think the old women are very fond of snuff?—Formerly tobacco or snuff would not be given unless the medical officer considered that it was required, but some three or four years ago it was urged by some boards of guardians that it was desirable that the medical officer should not be brought into the matter at all, and in several cases orders were issued to particular unions giving the guardians power to make allowances of tobacco and snuff when they thought fit. The applications of different unions for the issue of this order became very numerous, and so far as we could form an opinion, the arrangements were working very satisfactorily in those unions where the order was in force, and an order was issued in November last to all unions. The order provides that tobacco or snuff may be allowed to such inmates of the workhouse who are not able-bodied, or who are employed upon work of a specially disagreeable character as the guardians may consider should be supplied with the same, the quantity to be supplied in each case or in any class of cases to be such as the guardians may by resolution prescribe, and the guardians are from time to time by resolution to determine in what rooms and at what times smoking shall be allowed. No pauper is to smoke in the workhouse in any other room or at any other times than as so allowed. The guardians are availing themselves very freely of the authority conferred by that general order.

97. Have you any facts as to the cost of this indulgence?—No; but we have been receiving applications from guardians that they should be allowed the tobacco which, under existing rules, is destroyed by the Customs.

98. Next, as to medical attendance?—It is the duty of the medical officer to attend at the workhouse whenever it is necessary, and if the guardians prescribe regular times of attendance, he is to attend at those times, and also whenever sent for by the master or matron; he is to attend duly, and punctually, upon all poor persons in the workhouse requiring medical attendance, and, according to his agreement, to supply the requisite medicines, and, as I mentioned before, he has to give the necessary instructions as to the diet of the sick, and he may also, whenever he considers that any temporary alteration of the ordinary diet should be made, bring the fact under the attention of the guardians.

Chairman—continued.

99. Then punishments?—There is a provision which declares what misconduct on the part of a pauper shall render him disorderly within the meaning of the order, and also another showing what renders a person refractory. As regards a person being disorderly, the order says that any pauper, being an inmate of the workhouse, who neglects to observe such of the regulations as are applicable to him, shall make any noise when silence is ordered to be kept, shall use obscene or profane language, shall, by word or deed, insult or revile any person, or shall threaten to strike or assault any person, or shall not duly cleanse his person, and so on, is to be deemed disorderly. Then a person who, by word or deed, insults the master or matron, or any other officer of the workhouse, or any of the guardians, or shall wilfully disobey any lawful order of the master or matron after such order shall have been repeated, or shall unlawfully strike or otherwise unlawfully assault any person, or shall wilfully or mischievously damage or soil any property whatsoever belonging to the guardians, or acts or writes indecently or obscenely, is deemed refractory. In the case of a disorderly pauper, the master may, with or without the direction of the guardians, punish the pauper by substituting during a time, not greater than 48 hours, for his dinner, as prescribed by the dietary, a meal consisting of eight ounces of bread, or one pound of cooked potatoes or boiled rice, and so on. That means that the master may withhold from him butter and cheese, tea, sugar, or broth, &c., which otherwise he would have been entitled to get. Then, if the pauper is refractory, the guardians may order him to be punished by confinement in a separate room, with or without an alteration of diet, but he is not to be so confined for a longer period than 24 hours, unless it is necessary to have more time in order to take the man before a magistrate. Then, if there are circumstances of aggravation in the case of a pauper who is refractory—for instance, if he persists in using violence against any person, or persists in creating a noise or disturbance so as to annoy other inmates or individuals, to excite other paupers to acts of insubordination, or persists in acting indecently or obscenely in the presence of any other inmate, or persists in mischievously breaking or damaging any goods or property of the guardians, the master may, without any direction of the guardians, place him in confinement for any time not exceeding 12 hours.

Punishments.

100. Is he expected to give immediate information to the guardians?—Yes. I may also say that as regards punishment in the case of a person who is over 60, he must get the certificate of the medical officer. No pauper who may have been under medical care, or who may have been entered in the medical weekly list as sick or infirm at any time in the course of the seven days next preceding the punishment, or who may be reasonably supposed to be above 60 years of age, is to be punished by alteration of diet or by confinement unless the medical officer shall have previously certified in writing that no injury to

Must be reported to guardians, and need medical sanction in case of aged.

Chairman—continued.

the health of such pauper is reasonably to be apprehended from the proposed punishment, and any modification diminishing such punishment which the medical officer may suggest is to be adopted by the master. Then no pauper is to be confined between eight o'clock in the evening and six o'clock in the morning without being furnished with a bed and bedding suitable to the season. Every case of punishment is to be reported to the guardians in a book which the master is required to keep, such book is to be laid on the table at every ordinary meeting of the guardians, and every entry made in the book since the last ordinary meeting is to be read to the board by the clerk. The guardians are thereupon, in the first place, to give directions as to the confinement or other punishment of any refractory or disorderly pauper reported for their decision, and such direction is to be entered on the minutes of the proceedings of the day. The guardians are also to take into their consideration the cases in which punishments are reported to have been already inflicted by the master or other officer, and are to require the master to bring before them any pauper so punished who may have signified a wish to see the guardians. If the guardians in any case are of opinion that the officer has acted illegally or improperly, such opinion is to be entered on the minutes, and to be communicated to the master, and a copy of the minute of such opinion is to be forwarded to the Local Government Board by the clerk.

101. Then the powers of the master are very limited. What means has he of communicating with the guardians except at their regular sittings?—He has authority, under the circumstances which I have mentioned, to alter the diet of the pauper without waiting for the meeting of the guardians.

102. For how long a time?—The diet may be altered for 48 hours.

103. As long as the misbehaviour continues, I suppose, the punishment may continue?—The man, by the continuance of the misbehaviour, would be "refractory" within the meaning of the order; and if, for instance, he persisted in exciting other paupers to insubordination, and his conduct was of such a character that it was necessary that the master should immediately act in the matter, and not merely report the facts to the guardians, the master has authority to place the man in confinement for not more than 12 hours.

104. And waits till the next meeting of the guardians to report his action?—Yes.

Visiting by friends.

105. Now about the visitation of the inmates of the workhouses by their friends?—There is an article in the order, "Any person may visit "any pauper in the workhouse by permission of "the master, or (in his absence) of the matron, sub-"ject to such conditions and restrictions as the "guardians may prescribe; such interview shall "take place in a room separate from the other "inmates of the workhouse, and in the presence "of the master, matron, or porter, except where "a sick pauper is visited."

Leave of absence.

106. As to temporary leave of absence from the workhouse?—There is a provision that the guardians may, by any general or special direction, authorise the master to allow a pauper, without giving notice for discharge, to quit the workhouse and to return after a temporary absence only.

107. Temporary absence for what time?—It is usual to allow them to go out for short periods, comparatively short periods, during the day. In some cases guardians understand the order as enabling them to give a man leave of absence for two or three days, and possibly a week, if there is a good reason for it; as, for instance, in the case of an old man who wished to go on a visit to some relative who was prepared to take charge of him during that time.

Notice to friends in illness.

108. Then, are there rules as to the notice to relatives in the case of the serious illness of inmates of the workhouse?—It is the duty of the master to apprise the nearest relation in the workhouse of the sickness of any pauper, and in the case of dangerous sickness to send for the chaplain and any relative or friend of the pauper, resident within a reasonable distance, whom the pauper may desire to see.

109. Or, I suppose, to communicate by post?—Yes; that would be done.

Supply of newspapers &c.; suggestion of Local Government Board.

110. What are the arrangements made as to the supply of newspapers, magazines, and so forth?—To a considerable extent publications are sent to the workhouse as gifts for the use of the inmates, but about two years ago representations were made to the Board that there was not such a supply of books, magazines, and newspapers and of toys, and games for the children, as was desirable, and returns were obtained from a number of workhouses in order to ascertain what was done. A communication was afterwards addressed to the inspectors in which the Board stated as follows:— App. II.

"While the general result of the inquiries "which have been made is not unsatisfactory, it "would appear that in some instances the subject "has not received that attention on the part of "the guardians which is desirable.

"The Board find that, as a general rule, the "workhouses and other poor law establishments "have been more dependent for the supply of "books, &c., upon voluntary gifts than upon "expenditure out of the rates. When an "adequate supply can be obtained by means of "gifts there is no necessity for recourse to the "rates, and such gifts should certainly be "encouraged. When, however, a deficiency "arises the Board consider that the supply "should be supplemented by the guardians.

"The Board are desirous that the Inspectors "should give this matter their special attention "on the occasion of their visits to the work-"houses. Where they find that no boxes for the "collection of periodicals and newspapers for the "workhouse inmates are placed at railway "stations, or other suitable places, they might "suggest that this course should be adopted. "When collecting boxes have been provided, and "there is still a deficiency, the attention of the "guardians might be directed to the subject by "an entry in the visitors' book. The collecting "boxes would not usually provide a supply of "illustrated papers, and where these are not "obtained by these means, or by other gifts, the "guardians might be asked to consider whether "they should not be supplied, at least to the sick "wards, at the cost of the rates.

"The supply of illustrated books and perio-

Chairman—continued.

"dicals for children is especially desirable. "Admirable publications of this class can now "be obtained at a very small cost, and where it "appears to be necessary an expenditure by the "guardians for this purpose should, in the Board's "opinion, be urged upon them."

111. What is the date of that regulation?—That was an instruction issued to the Inspectors in January 1891.

112. Would you describe what the duties of the principal officers of the workhouse are; the master?—The duties are somewhat elaborately defined. I will leave out a number of the details and refer to the more important duties. He has to admit paupers into the workhouse in obedience to the orders for admission, and also every person applying for admission who may appear to him to require relief through any sudden or urgent necessity. He is to cause every pauper upon admission to be examined by the medical officer, to cause every male pauper above the age of seven years upon admission to be searched, cleansed, and clothed, and to be placed in the proper ward; to enforce industry, order, punctuality, and cleanliness, and the observance of all regulations for the government of the workhouse, by the paupers and by the several officers, assistants, and servants therein; to read prayers to the paupers before breakfast and after supper every day, or cause prayers to be read; to cause the paupers to be inspected, and their names called over, in order that it may be seen that each individual is clean, and in a proper state; to provide for and enforce employment of the able-bodied adult paupers during the hours of labour; to assist in training the youths in such employment as will best fit them for gaining their own living; to keep the partially disabled paupers occupied to the extent of their ability, and to allow none who are capable of employment to be idle at any time. He is to visit the sleeping wards of the male paupers in the forenoon of every day, and see that such wards have been all duly cleansed and are properly ventilated; to see that the meals of the paupers are duly provided, dressed and served, and to superintend the distribution of the food; to say or cause to be said grace before and after meals; to visit all the wards of the male paupers before nine o'clock every night in winter and ten o'clock in summer, and see that all the male paupers are in bed, and that all fires and lights therein are extinguished, except so far as may be necessary for the sick; to see that the male paupers are properly clothed, and that their clothes are kept in proper repair; to send for the medical officer in case any pauper is taken ill or becomes insane, and to take care that all sick or insane paupers are duly visited by the medical officer, and are provided with such medicines and attendance, diet and other necessaries, as the medical officer or the guardians direct, and to apprise the nearest relation in the workhouse of the sickness of any pauper, and in the case of dangerous sickness to send for the chaplain and any relative or friend of the pauper resident within a reasonable distance whom the pauper may desire to see; to take care that no pauper at the approach of death shall be left unattended either during the day or the night; to give immediate information of the death of any pauper in the workhouse to the medical officer, and to the nearest relations of the deceased who may be known to him, and who may reside within a reasonable distance, and, if the body be not removed within a reasonable time, to provide for the interment. There are other duties having reference to accounts and matters of that kind.

113. You have given now the duties of the master, have you not?—Yes.

114. Or of the officers generally?—Of the master.

Of Matron.

115. Have you those of the matron?—Yes; they are very similar in many respects to those of the master, she dealing with the female paupers whilst he deals with the males. She is to provide for and enforce the employment of the able-bodied female paupers during the hours of labour, and to keep the partially-disabled female paupers occupied to the extent of their ability, to assist the schoolmistress in training up the children so as best to fit them for service, to pay particular attention to the moral conduct and orderly behaviour of the females and children, and to see that they are clean and decent in their dress and persons, and to superintend and give the necessary directions for making and mending the linen and clothing supplied to the male paupers, and all the clothing supplied to the female paupers and children. She is to provide for the laundry work, and see that the dietary tables are carried out, and to enforce the observance of good order generally amongst the female inmates.

Of Visiting Committees.

116. What are the directions for the visitation of the workhouses by committees of guardians?—The guardians are required to appoint a committee with the duty of visiting the workhouse, and these committees are carefully to examine the workhouse once in every week at the least, inspect the last report of the chaplain and medical officer, examine the stores, and afford, so far as is practicable, all the inmates an opportunity of making any complaint, and to investigate any complaints that may be made by them.

117. How are these duties performed as far as you know?—I should add that there is a book required to be kept by the visiting committee, with a number of questions dealing in detail with the condition of the workhouse and of the inmates, and to these questions the committee are expected on each occasion to make their reply.

118. Is that done?—I think that it very often happens that the visiting committee visit the workhouse on the day when the guardians meet, and that is a drawback, because things might be more in order on that day than they might possibly be on some other day when the guardians are not expected.

119. What power has the Local Government to remedy any deficiency in the performance of their duties by the visiting committee?—Practically the remedy provided by the Statute is ineffective.

120. Is it ever enforced?—If a board of guardians fail to appoint a committee, or if a visiting committee fail for three months to visit the workhouse then the Board may appoint a paid officer to act as visitor, but it never happens that a visiting committee allows three months to elapse without visiting a workhouse.

Chairman—continued.

121. That power has not been enforced?—That power has never been exercised.

Powers of Justices to visit; rarely exercised.

122. Is there any visitation by the justices?—There is a power given by the Poor Law Amendment Act, but it is very rarely exercised.

123. That is so; formerly a guardian not being a justice could not, without the consent of the board, visit the workhouse, but a justice might do so, I think?—Yes. Section 43 of 4 & 5 Will. IV. c. 76, provides: "Where any rules, orders, or "regulations, or any bye-laws shall be made "or directed by the Commissioners to be "observed or enforced in any workhouse, it shall "and may be lawful for any justice of the peace "acting in and for the county, place, or juris-"diction in which such workhouse shall be "situate, to visit, inspect, and examine such "workhouse at such times as he shall think "proper for the purpose of ascertaining whether "such rules, orders, regulations, or bye-laws are "or have been duly observed and obeyed "in such workhouse, and if, in the opinion of "such justice, such rules, orders, regulations, "or bye-laws, or any of them, have not been "duly observed and obeyed in such work-"house, it shall be lawful for such justice "to summon the party offending in such respect "to appear before any two justices of the peace "to answer any complaint touching the non-"observance of such rules, orders, regulations, "and bye-laws, or any of them, and upon con-"viction before such two justices of the party so "offending, such party shall forfeit and be liable "to such penalties and punishments as are "hereinafter prescribed and provided against "parties wilfully neglecting or disobeying the "rules, orders, or regulations of the said Com-"missioners.

124. Are individual guardians who are not members of the visiting committee entitled to visit the workhouse?—Until very recently a guardian who was not a member of the visiting committee was not entitled as a matter of right to go over the workhouse, unless authorised by the guardians. It would, however, rarely happen that the master of the workhouse would refuse permission in such a case.

125. Then could he have attended singly in the absence of the committee?—He had no right to do so.

126. You said except he was a member of the visiting committee. I suppose it is this: he would not have been able to do so unless he was visiting as one of the committee?—Yes, but it would not be necessary that all the members of the committee should be there at the same time. The guardians have always had the power of authorising any individual guardian to visit the workhouse. They might, if they thought fit, have passed a resolution saying that any individual guardian might at any time visit the workhouse.

Guardians can now visit workhouse at any time.

127. What is the recent regulation to which you have referred?—The order confers upon every guardian a right, independently of a resolution of the guardians, to visit the workhouse at any time.

128. Are there any arrangements authorising the appointment of visitors other than guardians?

Chairman—continued.

—That matter is dealt with by the same order. The order was issued on the 26th January. App. II.

129. Of this year?—Of this year. The first article provides: "Any guardian of the poor "may, at any time, visit and examine any "part of any workhouse of the union or separate "parish of which he is guardian." There is a further provision as regards committees of lady visitors. It is as follows: "Any board of "guardians may, if they think fit, from time to "time by resolution appoint one or more com "mittee or committees, consisting of persons "of the female sex, whether members of "the board of guardians or not, whose duty it "shall be to visit and examine the parts of the "workhouse or workhouses of the union or "separate parish in which female paupers or "pauper children are maintained, and to report "to the board of guardians any matter which "may appear to the committee to need attention. "Provided that the proceedings, term of office, "and duties of any such committee shall be "subject to such rules and regulations as the "board of guardians may from time to time "prescribe. Provided also that the appoint-"ment of such a committee shall not in any way "affect the duty of the board of guardians to "appoint one or more visiting committees as "required by the orders now in force, nor the "powers and duties of any such visiting com-"mittee." Committees of ladies appointed guardians can also visit.

130. Would that authorise the ladies to visit the workhouse singly?—I think that the guardians would have it in their power to fix a quorum.

131. Yes, just so, but it appears only to appoint a committee for this purpose?—Yes. Prior to the issue of this order it was frequently the case that the guardians authorised lady visitors to visit the workhouse, and this order does not interfere with that.

132. And over and above those visitors there are inspectors of the Local Government Board?—Yes. Visits of Local Government Inspectors.

133. What is the number of poor law inspectors?—There are 14 separate districts, each with an inspector. In two districts there are assistant inspectors, and there are also two medical inspectors for poor law purposes.

134. Those are four in addition to the 14?—In addition to the 14.

135. How often is it expected that the inspectors should visit their districts?—They visit each workhouse at least once in the year, generally they visit twice, and if there are any circumstances connected with a workhouse which render more frequent visits necessary or desirable, they make special visits in the course of the year. Made least once year without notice.

136. Are their visits surprise visits?—They are surprise visits.

137. Of which no notice is given?—Yes. An inspector would not consider that he had made his ordinary inspection if he visited the workhouse on a day that the guardians met, before or after the meeting of the guardians.

138. Then I presume that after each of those visits a report is sent to the Local Government Board?—Yes.

139. Is either visit made with notice?—No notice is given.

140. Then he does not particularly care to

Chairman—continued.

meet the guardians; it is not necessary?—He has the duty of attending meetings of the guardians as well as of inspecting the workhouse, but he does not make his inspection of the workhouse on the day of the meeting, because the workhouse might be supposed to be rather prepared on that particular day.

141. He meets the guardians after notice, but his visit to the workhouse is made by surprise?—I do not mean to say that when he goes to the workhouse for the purpose of conferring with the guardians he would not go into some of the wards, but he would not regard that as an official inspection.

142. Do you wish to say anything more about the inspections, or shall we go on to the other details?—No, there is nothing else I wish to say on this subject.

143. Would you be good enough to state what the statutory provisions as to married couples in workhouses are?—The first Act is 10 & 11 Vic., c. 109, s. 23, and it provides that when any two persons being husband and wife, both of whom shall be above the age of 60 years shall be received into any workhouse such two persons shall not be compelled to live separate and apart from each other in such workhouse. There is a further provision in the 39 & 40 Vic. c. 61, s. 10, to this effect, "Where any two persons, being husband and wife shall be admitted into any workhouse and either of them shall be infirm, sick, or disabled by any injury, or above the age of 60 years, it shall be lawful for the guardians of the union or parish to which such workhouse shall belong, to permit in their discretion such husband and wife to live together."

144. Then in order to meet that provision is separate accommodation provided for them?—In many workhouses there is separate accommodation.

145. Where it exists is it fully used?—No, it is not; according to the statement of our inspectors it is exceptional for the married couples to wish to occupy the same rooms. Inspector after inspector has told me that he has given a good deal of attention to the matter, and questioned the old people in the workhouse on the subject, but that generally he has found that they do not wish to live together.

146. Would they have a room in common. I mean would they have a room in common, would each couple also have a room which is open to the husbands and wives?—Yes, that would be so ordinarily.

147. And limited to them?—Yes.

148. A sitting-room—a day room?—Yes, I have been informed that in many workhouses where separate accommodation has been provided, it has not been used, or only used to so limited an extent that practically this part of the building has remained unoccupied.

149. Is that because they distinctly wish to live apart?—Yes. What I have understood to be the reason ordinarily assigned is that one has a bad cough or other ailment which disturbs the rest of the other at night.

150. The workhouses, I suppose, vary very much in size and in character, irrespective of the broad distinctions between places of large and places of sparse populations?—Yes, there is a difference in the character of the workhouses, partly resulting from the time when the buildings were erected. There are old workhouses very different from those which have been erected in recent years, and in some cases the old parish workhouses are still occupied as the Union workhouses. The workhouses also vary greatly as regards size. Whilst some workhouses accommodate less than 100 inmates, there are others which will accommodate 2,000 or 2,500.

151. And is there much difference in the arrangements made?—I have no doubt there is a difference according to the views of the boards of guardians.

152. I suppose you are aware that there do exist very bad workhouses?—There are some bad ones.

Arrangements vary greatly; but cases are very rare in which Board's inspectors cannot secure improvements urgently needed.

153. What are the steps taken by the Board in order to remedy the defects?—The Board might close the workhouse absolutely.

154. I suppose that is a step which is rarely taken?—Very rarely taken. Another step might be to dissolve the union and take the parishes which were included in the union and distribute them amongst neighbouring unions. But that might be attended with a good deal of difficulty, in consequence of its involving the poor travelling long distances.

155. Are the cases frequent in which the guardians positively refuse to comply with the recommendations of the Local Government inspector with respect to the provision of proper accommodation for the poor?—There have been many cases where a good deal of pressure, and sometimes a good deal of patience, have been necessary before the guardians could be persuaded to comply with the recommendation, especially when a new workhouse has been necessary. The provision of adequate and suitable accommodation is a matter on which the inspector puts all the pressure that he can upon the guardians.

156. But the guardians often contrive to baffle the inspector, whatever pressure he puts upon them, do they not?—There are some exceptional cases where the accommodation is very unsatisfactory. One is obliged to admit that; but these cases are extremely exceptional.

157. Whenever new workhouses or alterations in the workhouses are made, I presume they are submitted to the Local Government Board?—Yes, the plans are submitted to and approved by the Board.

158. Have you any difficulty about obtaining that amount of accommodation which you think desirable?—The guardians not unfrequently avoid incurring expense in building as much and as long as they can.

159. But you, I suppose, decline to approve of the plans which are not adequate for its objects?—Yes, the approval of the plans might be withheld; but it will sometimes happen that, whilst we should have liked more than what is proposed to be done, it is expedient to accept that which the guardians are prepared to do when it is a distinct improvement.

Provision as to repayment by relatives, 43 Eliz. c. 2.

160. In what cases are the relatives of inmates liable to pay the cost of relief?—The 43rd of Elizabeth, c. 2, contains provisions with regard to that.

161. Are they still in force?—Yes, the provision is in Section 6; "the father and grandfather, and the mother and grandmother, and the

Chairman—continued.

"children, of every poor old blind lame and "impotent person, or other poor person not able "to work, being of a sufficient ability, shall at "their own charges relieve and maintain every "such poor person." It will be seen that the relationship is blood relationship.

162. Does it not apply to a married daughter?—The father would be liable to maintain, but not the father-in-law. A husband is not liable to maintain his wife's mother, and there is no liability to maintain a brother or sister. Although a grandfather would be liable to maintain a grandchild, the grandchild would not be liable to maintain the grandfather.

163. Is that so?—Yes.

Amounts recovered under orders of justices.

164. I suppose you leave it to others to give the extent to which this assistance is given by relatives under the law, or have you figures?—I have some figures showing the amount that the guardians have recovered from relatives and others in respect of relief. The total amount recovered in the year 1890–91 was 232,338*l.*, but it is right with regard to that to say that we are unable to distinguish the sums which are paid in respect of lunatics, and that there is no doubt that in respect of lunatics in asylums considerable sums are paid by relatives. It often happens that where the relatives have a difficulty in paying the very heavy cost of the maintenance of a patient in a private asylum they are desirous that the guardians should deal with the case, even if they repay the guardians the whole of the expenses of maintenance which are incurred by them, and I think that a considerable portion of this amount would undoubtedly be in respect of the maintenance of lunatics in asylums.

165. Who fixes the amount for which a relative may be rendered liable?—The guardians often come to an understanding with a relative as to what he will contribute. But he is under no legal liability to pay unless there is an order of the magistrate, and according to the statute it is only a person of sufficient ability on whom such an order can be made. The justices are the judges of the ability of the person, and of the amount which he can properly be required to pay for the maintenance of the relative.

Relief on loan.

166. Do the guardians ever give relief on loan?—Yes, they are empowered by the statute to do so. When relief is given on loan the guardians can recover the amount, assuming that the pauper is in a position to repay. There is also a power given to the guardians to appropriate the property of a pauper, should he become possessed of any, and reimburse themselves the cost of the relief during the preceding twelve months. In the same way they may recover, in the case of a pauper who dies, the cost of the relief given by them during the twelve months preceding his death.

167. Have you any reason to believe that that power is ever oppressively used so as to prevent a pauper recovering his position?—No, I do not think that it is. The power is chiefly exercised when a pauper comes into property, or when the guardians find that a person whom they have supposed to be in a destitute position has been possessed of means.

168. Have you any figures to show to what extent the cost of relief is recovered by the guardians?—Not as to what is recovered in respect of relief on loan.

Chairman—continued.

169. From the relatives?—The receipts from relatives are included in the statement that I read.

170. And you cannot say how much is recovered in cases where the person relieved becomes afterwards capable?—No. I should perhaps explain that the total amount recovered by the guardians in respect of relief, as shown by the statement to which I have referred, includes receipts from relatives and sums received in respect of relief on loan. But the amount under each head cannot be given separately.

Guardi usually give to aged o door r unless helple ness, b charac bad ho or rela refusir help.

171. To return to the aged poor, what are the considerations which chiefly influence the guardians in determining whether in-door or out-door relief should be given?—I think you may say that there are three or four distinct classes of cases where the guardians would determine to give in-door relief in preference to out-door; first, there are the cases of people so old and so helpless that they ought not to be left to live by themselves without anyone to look after them, and who, in the interests of the poor people themselves, should be relieved in the workhouse. Then you have a second class where the habits of the applicants are such that it is right that the relief given should be in the workhouse, as in the case of a man who drinks heavily whenever he succeeds in getting any money, and who, if he had his relief one day, is not unlikely to be penniless two days after. Then there are the cases where the cottage is a broken-down dwelling, and the people are living in such a state of filth that, from a sanitary point of view, it is not right that they should continue under such unwholesome conditions. Another class would comprise those cases where guardians have doubts whether the person applying has not sufficient means, or has not relatives who ought to assist, and so help to keep him from becoming chargeable on the rates. I have no doubt that the great proportion of the in door poor are persons who come within one of those classes.

Can g out-re at dis tion.

172. Then in other cases is out-door relief administered?—The guardians have a discretionary power in the case of aged poor. They determine according to the circumstances of each case; and, unless the circumstances are such as to make them think it desirable that the person should come into the workhouse, out-door relief is given, assuming that they are satisfied of the destitution.

173. Do you find that in some places out-door relief is given, in the opinion of your Board, too freely?—We think that there are unions where there is what we should consider lax administration.

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174. With reference to the aged poor?—Yes. Relief is given in some cases without sufficient inquiry as to the facts. It is given for long periods without any watching of the cases, and ascertaining whether there is any change of circumstances which should affect the way in which the case is dealt with, and there are insufficient inquiries as to relatives and persons on whom the paupers have a moral claim for assistance, although there may be no legal liability.

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175. There are some unions in the metropolis and in the provinces where out-door relief has

Chairman—continued.

been almost entirely abolished; is not that so?—Yes, that is so. The cases are not numerous, but the results are very remarkable. Usually it has been found that those results have been mainly secured by the action of one man. Someone of considerable firmness, who is very strongly impressed with the necessity of maintaining as far as possible the independence of the poor, becomes satisfied that in the interests of the poor themselves out-door relief should be checked. He regards the saving of expenditure as a very minor consideration. He throws himself into the work heart and soul; he feels that his system is on its trial, and he endeavours to secure that there shall be as few cases as possible of apparent hardship. All hard cases he will get taken over by charity, and he will devise all the means he can for not infringing his rule, and yet giving the relief that is necessary. For instance, when in the case of a widow with several children there might be suggestions of hardship if all were obliged to come into the workhouse, unless the circumstances were exceptional, he would say, "let the widow and as many of the children as she can keep by her own labour remain with her, and we will assist her by taking the other children into the workhouse."

176. Into the school, in fact?—Yes; into the workhouse or separate school, as the case might be. They would secure there a good education, and be helped to get a start in life. In ways of that kind there would be a constant endeavour to avoid the cases which would be likely to be regarded as cases of hardship.

177. In the case you just now mentioned of the widow, I presume that the relief is given by taking the children and putting them to school; nothing in the nature of out-door relief is given her and the remaining children?—She receives nothing for herself and the children remaining with her, but she is enabled, by getting relieved of some of her children to maintain her independence.

178. Have you known any cases where this result has been obtained, except by the combination of the managers of charitable institutions with the Poor Law guardians?—Charity in these cases has always been in the background. Sometimes the assistance is allowed through an organisation of charity, and sometimes by the guardian himself dipping somewhat deeply into his own pocket.

179. Just so; then that becomes private charity?—Yes.

180. Have you known any cases in which out-door relief has been discontinued, except where the assistance has been obtained of some organisation of charity, public or private?—No. I think, in all the cases where this end has been secured, that what would be regarded as very hard cases have been disposed of by means of charity, the guardians being relieved of them. The figures as regards some of these unions are very remarkable. I have the last returns of pauperism in London. They relate to the last day of the third week of January. Taking St. George's-in-the-East, the total number of in-door poor was 1,359, whilst the total number of out-door poor was only 21, eight of whom were children.

181. What is the population?—The population is not shown in the statement. St George's-in-the-East was a district which proverbially was one in respect of which great demands on the charity of the West End was made in years gone by.

Chairman—continued.

182. And you have no reason to believe that too hard a measure has been applied to the poor in that case?—We have no evidence at all to show that that is the case, either here or in other unions where the same principle has been adopted.

183. You know the system in force at Oxford?—Yes, generally.

184. You have mentioned that cases occur in the provinces as well as in London?—Yes. In Oxford I think the case is this: there are elected guardians and certain university representatives and the university guardians take off the hands of the guardians a certain number of cases which, on their investigation, they think they had better deal with through charity instead of by means of Poor Law relief.

185. Yes, but by that means out-door relief has been practically abolished, has it not?—I have not the numbers in the case of Oxford, but it has been diminished to a large extent.

186. Do you know other places in the provinces besides Oxford?—Bradfield is one instance.

187. In Berkshire?—Yes, Bradfield, not far from Reading; and there is, of course, the case of the Brixworth Union, in Northampton. In the case of the Whitechapel Union the Return shows 1,435 in the workhouse or workhouse schools, and only 40 in receipt of out-door relief, 34 of whom were children. In Stepney Union there were 1,256 in the workhouse, and 44 in the receipt of out-door relief, seven being children.

188. Do you know whether in any of those places which you have just mentioned special efforts have been made to bring the guardians into close relations with the managers of charitable institutions?—Yes, that has been done, there is no doubt. I do not believe that it would be practicable to work the system without the aid of charity.

Special classification.

189. Then, as regards the classification. You have given us the general classification. Is there any other classification in addition to that which you have already described practised?—There is the separation of young women with illegitimate children from other women, and especially girls. That is practically invariably done.

190. How is that classification enforced?—They have separate wards; but many of these women are often very useful in the house, and do a great deal of the house work. But they do not associate generally with the other inmates.

Of aged inmates, according to character.

191. Is there any particular classification made, having regard to the past history of the older inmates?—Of course if you have a very large workhouse with a large number of wards you can to a certain extent further sub-divide the inmates, but when you come to the small workhouses you cannot do so.

192. That is quite likely, but is it done?—In the large workhouses?

193. Yes?—I should say, generally, that there is no attempt to examine into the past lives of the workhouse inmates, and then to sort the people according to the results; but persons would, as far as practicable, be kept together in

Chairman—continued.

such a way that they would not be caused annoyance and discomfort by other inmates.

194. It is more by removing the bad and troublesome characters out of the way of the respectable ones than by removing the respectable ones from the mass of the paupers?—That would be so. It would be extremely difficult to follow the lives of many of these people.

Is not, and could not well with present buildings be carried out.

195. Do you consider that any material alterations in the way of the subdivision of classes can be carried out in the existing buildings?—If the subdividing meant providing separate rooms and separate airing courts for subdivided classes, I think that in a great number of the workhouses it could not be done without erecting new buildings. In the great majority of the workhouses I think that that would be so.

Outstanding loans for workhouse, &c., buildings, 7,000,000*l.*

196. Would you complete your financial statement by saying what is the amount of the outstanding loans with respect to workhouses?—They amount to about seven millions, including in that amount about one million in respect of buildings provided in the metropolis in connection with the Metropolitan Asylum District, the managers of which take charge of the imbeciles, and the fever and small-pox patients.

197. I suppose those loans are being gradually paid off?—Yes.

198. And probably fresh ones contracted?—That usually is the case, but I may mention that under the Poor Law Act the guardians cannot borrow for a longer period than 30 years, even for the purchase of land, so that the loans to guardians are frequently for a shorter period than those to other local authorities.

Pensions from friendly societies; usually only partially counted in fixing relief

199. When applicants for relief are in receipt of aid from friendly societies, is the income from that course taken into consideration?—No, only partially. I think in strictness the guardians ought to take into account any income which any person who applies for relief may receive, but it is very usual for guardians to take into account something like half the sum that may be received from a friendly society, on the ground that it is an encouragement to those who have joined societies and thus secured some provision for themselves, and that it is desirable that they should be in a somewhat better position than those who have not taken any such action.

200. Then they supplement the payments they receive from the societies in those cases?—That is so; they consider what relief the person ought to have if the pension is not taken into account, and instead of giving the amount, less the sum received as pension, they give the amount less half the pension.

Return as to paupers in workhouses who have been in benefit societies.

201. Could you give us any evidence as to the number of persons in receipt of relief who have at one time or another subscribed to friendly societies?—There was a Parliamentary Return in 1891 (Parliamentary Paper No. 366, Session 1891.) It has reference only to the inmates of workhouses. The Return shows the number of paupers in workhouses on the 31st March 1891 who, having been members of a benefit society, had then from any cause ceased to be members. It was in continuation of a previous Return. It purports to show the total number of those who had ceased to be members, whether from non-payment of contributions, withdrawal or dismissal, or the breaking up of a society, and the total number who had been members of a society for less than 10 years; for 10 years and less than 20 years; for 20 years and less than 30 years; and 30 years and upwards. The result shown by the Return is this: the total number of in-door paupers who had ceased to be members of benefit societies was 14,808; 10,215 by reason of non-payment of contribution, or of withdrawal or dismissal, and 4,593 through the breaking up of a society. Of the 4,593, 1,583 had been members for less than 10 years; 1,216 for 10 years and less than 20 years; 955 for 20 and less than 30 years; 814 for 30 years and upwards; and 25 for a period not known.

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202. Were these statements taken from the lips of the inmates?—I have no doubt that they were.

203. Would there be any means of verifying the veracity of their statements?—No, in a great number of cases there would certainly be no such means.

204. I suppose there would be rather an inclination on their part to say that they had endeavoured to be thrifty, and had only failed in doing so by either the dishonesty or the imperfection of the friendly societies to which they had subscribed?—The Return would be based on the facts ascertained by the master of the workhouse as the result of questions to the inmates for the purpose of the Return, and not from statements made by the paupers at the time they were applying for relief, in the hope of getting out-door relief instead of in-door relief, or a larger amount of out-door relief. The answers would not affect the relief which the persons would receive, as the Return only refers to those who were in the workhouse.

205. And they were elicited by him in conversation with them?—By inquiries from the paupers.

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206. Is the out-relief given by guardians usually sufficient without being supplemented by other means?—I think that in a great proportion of the cases in which out-door relief is given it is not, in itself, adequate relief. The guardians generally rely upon the relief being supplemented in some way or another, either by charity or small earnings from occasional work, odd jobs of one kind or another, or assistance from relatives. I think that guardians would admit that the out-relief given by them was usually inadequate if it were not supplemented from other sources.

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207. As regards the officers of the workhouse, are they responsible to the Local Government Board as well as to the guardians for the due observance of the regulations?—Yes, the master of the workhouse, for instance, is subject to dismissal by the Board, and the guardians could not dismiss him without the Board's consent, so that there is a very distinct control. We sometimes have complaints in letters from workhouse inmates; and when in a local paper there are unfavourable comments on the conduct of an officer with regard to the inmates generally or a particular inmate, the papers are usually brought under the attention of the Board by someone in the locality. These cases are always dealt with. We should in some cases communicate with the

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Chairman—continued.

guardians; in others the inspector would be asked to go and visit the workhouse and ascertain the facts. If the circumstances seemed to render it desirable, we should have a formal local inquiry. Our inspector has the power of summoning witneses, and he takes the evidence on oath, and after an inquiry, he reports the evidence and his own conclusions to the Board. The Board would then determine whether the officer should be allowed to hold office or not.

208. Would that apply to all the officers?—It applies to the chaplain, medical officer, master, matron, schoolmaster and schoolmistress. The subordinate officers, such as the porters, nurses, and superintendents of labour and assistants generally the guardians can dismiss without any reference to the Board.

209. Are there cases of conflict frequently as to the doings of those subordinate officers?—We should not necessarily hear of complaints as regards subordinate officers, because the guardians can deal with them. We occasionally have communications addressed to us by individual guardians in these cases, or have our attention drawn to reports in newspapers.

210. As a rule, the expenditure in relief is defrayed out of the poor rates, but are there any exemptions from that rate?—The expenditure is provided for by the guardians issuing their precept to the overseers, and the overseers raising the amount required by means of the poor rate. Of course practically everybody who occupies a dwelling has to contribute to the poor rate, whether he pays the rates directly or not. A compound householder would be supposed to pay a higher rent in consequence of the rates being paid by the owner. There are now but few exemptions in the case of the poor rate. There are exceptions, for instance, in cases of churches and chapels where, besides religious service, nothing is carried on on the premises except a school. There are also some partial exemptions in the case of canals under local Acts.

211. May I ask you for a general expression of opinion how far the advantages which ordinarily result from the application of the workhouse test justify the workhouse being offered in the case of persons whose destitution arises from old age?—In reply to a previous question, I referred to three or four classes of cases which include by far the largest proportion of aged persons in receipt of indoor relief. I do not think that there can be much doubt that if it is a question between out-door relief and in-door relief, in-door relief only ought to be given in those cases. Then you come to the remainder. In the first place the persons who have to contribute the rates have to be borne in mind, and it must not be forgotten what a large number of persons there are who are only just above the line of pauperism and who, if rates are unduly increased, would be likely to be dragged down to pauperism themselves, and what a constant struggle many of those who must contribute their share of the expenditure in out-door relief have in order to maintain their independence. Then it is a sound principle that relief should be administered in such a way as to afford as little inducement as possible to persons to relax in their efforts to provide for themselves. It is but right that a

Chairman—continued.

person should make every possible exertion to maintain himself before he becomes a burden on others. In connection with this it is to be remembered that there is no unwillingness to receive out-door relief. Out-door relief is not regarded as involving a stigma. Generally it would be accepted as readily as a pension from a private person. With in-door relief it is the reverse, and when you come to the relatives it too often happens that they will not move a finger to help as long as the person can get out-door relief, but if he has to go into the workhouse it is regarded as a reflection upon themselves, and assistance which would never be given under other circumstances is given, when the alternative is the workhouse. These are all considerations that are worthy of the attention of the guardians in determining what relief shall be offered. The workhouse certainly ought not to be deterrent to such an extent as to make it a hardship to persons to go there, and in fact the great majority of those in the workhouse are better fed, better housed, and better provided for than they ever were before. It is, however, essential that there should be such discipline and order that a person would not desire to go into the workhouse if he could avoid it; otherwise you would indefinitely increase the number of those chargeable upon the rates.

Discipline as well as proper comfort needed in workhouse.

212. Has the increase of material comforts in the workhouse, do you think, made the opposition to go into it fainter than it used to be?—I think that taking, for instance, the infirmaries in London, there are a great number of persons who go unhesitatingly to those infirmaries who would never go into the sick wards of a workhouse. They look upon them very much as hospitals, and the mere fact of the name "workhouse" not being associated with these infirmaries, I think, makes a distinct difference in the classes of persons who have recourse to them.

H.R.H. The Prince of Wales.

213. Is there any fixed proportion between the elective guardians and the *ex-officio* guardians in different parts of the country?—There is no fixed proportion, Sir. The number of *ex-officio* guardians depends upon the number of the magistrates who are resident in the union. They are entitled to act, although in a great many cases they do not all act, but only a proportion of them.

No fixed ratio of *ex officio* to elected guardians.

214. Then does it vary very much; may the *ex-officio* guardians out-number the elective guardians in some cases?—Yes, Sir; the number of persons entitled to act as *ex-officio* guardians varies very much; and in some cases the number would exceed the total number of the elected guardians. Those cases, however, are quite exceptional.

215. You have stated that the ratio of in-door paupers to the population had not varied very largely during the last 20 years; the ratio in 1872 was stated to be 6·6, and in 1892 to be 6·4; is this evidence of efficient administration throughout this period, or is it to be accounted for by other reasons?—The large reduction in the number of out-door poor is to some extent evidence of good administration, and it might be expected that if the number of persons receiving out-door relief was largely diminished, there would be a considerable increase in the number of the in-door poor. This, however, has not

Steady fall in out door pauperism due largely to improved administration.

H.R.H. the Prince of Wales—continued.

been the case. There has been an increase in the number of in-door poor, but only such an increase as is about equal to the increase of population.

216. In the case of out-door paupers the decrease during the period referred to has been very large?—Yes, Sir. There has been a very large decrease.

217. Is that owing to increase of wages making the population more comfortable, or other causes?—No doubt the general improvement of the condition of the working classes has had much to do with the decrease. It is, however, impossible to say to what extent the decrease is to be attributed to this cause or to that, but the stricter administration, I think it is quite certain, has had its share, and a considerable share, in securing this result.

Large proportion of aged population in London, in receipt of relief: $\frac{1}{3}$; $\frac{1}{5}$ in-door.

218. You made the remark that the new returns, with regard to the aged paupers, were very startling; in what respect did you mean that they were very startling?—I had in my mind the great difference in the proportion of the aged poor in receipt of relief to the population of like age in different parts of the country, and the fact that the proportion in the case of London was so large, about one-third of those above 65 years of age being in receipt of relief, and about, I think, one-fifth in poor law establishments.

Lord Playfair.

Dietaries: approved by Local Government Board.

219. I should like to ask you a little about the dietaries; does your board exercise supervision over the different dietaries of the workhouses, so as to make them somewhat uniform in regard to nutritive value?—Yes; the question of nutritive values is always considered, and the dietaries are considered from the point of view of the quantity of nitrogenous food and carbonaceous food, and so on.

220. And have you to approve of them?—Yes, the dietaries are approved.

221. So that there is no workhouse in the kingdom that could have a very inefficient dietary without its being supervised and approved by the Central Board?—In some cases the dietaries were approved many years ago, but there must be very few where the dietary is considerably less than what we should think proper.

222. You have one special clerk, have you not, that looks specially after the dietaries and brings them to their nutritive value?—No, we have no special clerk with this duty, but every case is referred to the medical officer for poor law purposes for his opinion and recommendation.

223. At one time I think you had a special clerk, Mr. Harris, I think?—Yes.

224. You have no longer one?—No; but the question of the nutritive values is fully considered in connection with all the dietaries, and I may perhaps say that with regard to the dietaries of the aged and infirm, it is not the practice of the board to take objection to the proposals of the guardians on account of the dietary being too liberal, but only in those cases where it is thought that it is not liberal enough. Subject to this, there is no disposition with us to check the guardians in giving such dietary as they think best to these classes

Board do not check liberality of diet for aged.

Mr. Chamberlain.

225. You referred to the case of St. George-in-the-East as one of the cases in which there is very little out-door relief given?—Yes.

Effect of refusing out-relief St. George-in-the-East, and other cases.

226. Do you know what the rate is there?—It is very low, but I cannot give the precise amount. There is this to be said, as regards St. George-in-the East, it has benefited very largely by the contributions from the common poor fund. In the case of each inmate of the workhouse, not in excess of the number for which the workhouse is certified, the guardians receive 5*d.* per head per day. There is also a contribution from the London County Council, which is paid upon the number of in-door poor, and looking to those two items of receipt, the parish is considerably helped as regards the amount of the rate.

227. You could not tell me then what the cost of Poor Law relief per head of population is in St. George-in-the-East?—The cost of in-maintenance was 12,873*l.* in the year ended March 1891, and the cost of out-relief, 392*l.*

228. And what was the population?—45,546.

229. Now, will you take from that return some other division of London with a similar population where the out-relief is given, and see what the total cost is there—take Islington?—Holborn?

230. Holborn, yes?—That has a large population, 141,544.

231. That is Holborn, is it?—Yes.

232. Well, what is the cost for Holborn, that has about three times the population of St. Georges-in-the-East?—£. 45,272 in-maintenance, and 10,101*l.* out-door relief.

233. I think that the cost for 45,000 at St. George-in-the-East, the total cost is a very little over 13,000*l.*, and the population of Holborn being $3\frac{1}{7}$ times the population of St. George-in-the-East, you must multiply that by $3\frac{1}{7}$, and you would get 41,000, and that has to be compared with 55,000, which is the total for Holborn?—May I say with regard to that that the two districts are not quite comparable. The Holborn Union includes very valuable property in Holborn, and there is no such property in St. George-in-the-East. The Union also includes the parish of Clerkenwell. That was a very poor district, but very large clearances have been made, and the character of the property is much improved. St. Luke's, Middlesex, is also in the Holborn Union. These three districts are nothing like so poverty-stricken as St. George-in-the-East.

234. I wanted to know what could be considered as the saving made by this more stringent method of administration, as against what you may call a fairly administered district on the other principle?—But may I suggest that the saving is not merely to be measured in money.

235. Well, I take it in the money first?—If you deal with it simply as a question of money, assuming that everyone to whom you refused out-door relief would come into the workhouse, it would be a very serious loss to the parish.

236. Yes; but it is evident that every one to whom you refuse out-door relief does not go into the workhouse?—A large proportion one would expect would refuse. It has been estimated that about one in 10 when the workhouse is offered accepts this form of relief. I am not including sick persons.

Estimate nine out of 10 in h[illegible] who as[illegible] reliefr[illegible] workh[illegible]

Mr. Chamberlain—continued.

237. But there does not appear to be a larger proportion of out-door paupers in St. George-in-the-East than there is in Holborn?—No.

238. Although in St. George-in-the-East everybody is offered the workhouse?—And they have no larger proportion of in-door poor than in Holborn.

239. They have no larger proportion than in Holborn?—But that is rather evidence that many who are offered the workhouse do not accept it.

240. Do not take it?—Yes.

241. And therefore I shall assume that there would be, I expected to find that there would be, a considerable saving in the comparative expenditure, and I wanted to know roughly how much it was, or to take a particular case to see how much it was. It would show that it is for the advantage of the ratepayers to adopt a workhouse administration. That is what I imagine would be shown, and as I think is shown by that comparison between Holborn and St. George-in-the-East?—That is the case; as a rule, the returns show that if you have a very strict administration you diminish the rate, as ordinarily the cost of the maintenance of those who come into the workhouse does not amount to what you save by the out-relief that you avoid.

242. Then do you know whether the more stringent administration in the particular district tends to send the poor into districts round about?—It must be very difficult to say whether or not that is the case in a place like St. George-in-the-East. It is a parish of small area, and where a person is over the border before he knows it. But in rural unions like Brixworth or Bradfield, where the people are well known, and any migration would at once be noticed, it has not been alleged in these cases that the decrease can be accounted for by the migration of persons to a neighbouring union, where they would have the chance of obtaining out-relief.

243. I do not know whether you were asked in your evidence in chief, but would you say what is the law or the practice with regard to the treatment of persons who have some kind of insurance, but insufficient for their maintenance?—A question was asked as to that, and what I stated was that although in strictness the guardians in determining what they would give as relief should take into account other sources of income of the character referred to, it was the practice generally to take into account about half instead of the full sum so received.

244. But suppose a man came and showed that he was in receipt of 5*s.* a week from his friendly society or from some insurance association in which he had taken out a policy, and that being alone that was insufficient for him to live upon, would the guardians be entitled, or would they be likely to make him an out-door allowance?—I think it would generally be found that the guardians would not give out-door relief in such a case, but would say that 5*s.* was sufficient, and decline to relieve him; but, supposing it was a case where the guardians would ordinarily give 3*s.*, and the man was getting 2*s.* by way of a pension, they would give him 2*s.* instead of the difference between the 2*s.* and the 3*s.*

245. Yes; but where the guardians give 3*s.*, that is never intended as sufficient subsistence for a man, supposing that he is not living in a family, or has no other means of maintenance?—I think that the guardians almost invariably expect the out-relief given by them to be supplemented in some way or another.

246. Otherwise they would probably call him into the house, would they not?—I think that boards of guardians who give out-relief somewhat freely would say, "We will give you this as out-door relief, and if you can't manage with it you can come into the workhouse."

247. I suppose, therefore, that out-door relief is hardly ever sufficient for the full subsistence of a man. I am dealing entirely with old people over 65; it is not sufficient for their subsistence unless it is supplemented in some way or another?—In a very large majority of cases I should say that the out-relief alone is inadequate.

Receipts from relatives counted if definite.

248. Well, now what is the difference between a man who supplements the out-door relief given by the guardians, by assistance from his children say, and the man who supplements it by assistance from his society or his insurance?—In the one case, it is an income that the man has a right to, and which will come in regularly; in the case of assistance from children or other relatives there is no legal liability to give this aid; it is uncertain whilst the other is certain.

249. But would you not say that if relief from the guardians was justifiable in the one case, it was equally justifiable in the other; if the guardians have decided that it is right to assist the man, say with 3*s.* a week, whom they believe to be getting 3*s.* a week from his children, or 7*s.* a week from his children, would it not be equally well that they should give him 3*s.* when they know that he is getting the same amount from the insurance society?—In principle it is the same no doubt in either case. But the practice is different in the two cases.

250. Then I will ask you rather, whether it would not be desirable that the practice should be altered to make the cases the same?—If the guardians knew when the case came before them, that a man would regularly receive, say, from his son, a similar amount to that which another might get from an insurance office or friendly society, they would take it into account in determining the relief.

251. Yes; as I understand, they would take it into account to the disadvantage of the man; that is to say, that if they knew that his son was going to give him 5*s.* a week for a certainty, they would very likely say, "We will not give you anything; you must come into the house"?—Yes, that is so.

252. This is what I am asking, because we, I suppose, have to recommend perhaps an alteration in the law; is it not in your opinion very undesirable to make a distinction of that kind, whereby a man gets a greater advantage if he has only casual relief from his relatives to depend upon, than he would have if he had himself made a certain provision to the same extent?—You have to deal with the fact that when the case comes before the guardians they know about the pension, and know that it is certain. They fix the amount of weekly relief that the man is to receive; not for a week, but for a month or perhaps two months, and possibly three months, and they feel that they can take

Mr. Chamberlain—continued.

But income of that kind usually very uncertain.

the income into account in consequence of its certainty; but there is a much greater difficulty in taking into account in determining the amount of relief, assistance which is quite uncertain, assistance which may be received one week and lost the next. I think that the difference in this action is chiefly in consequence of the uncertainty of the one source of income as compared with the other.

253. To take the case of a man, "A" we will call him, who has 5*s.* a week or the equivalent of 5*s.* a week given him by his relatives; he goes to the guardians, and as I understand it is quite probable that they will give him 3*s.* a week extra in the shape of out-door relief?—If he had 5*s.*?

254. He has either in the shape of house accommodation, or food, or other things that are given him by his relatives the equivalent of 5*s.* a week from his children. He is an old man who lives with his children. He has from his children the equivalent of 5*s.* a week, and he goes to the guardians and he says, "I have no money, and this is not enough for me to live upon," and he asks for relief. They give him 3*s.* a week?—If they found that he had 5*s.* from his relatives they would probably say, "We are not prepared to relieve you."

255. Not if he had 5*s.* in cash, but if he had the equivalent of 5*s.* in accommodation; they would not take any account of that?—Yes they would if it were really the equivalent of 5*s.*

256. I think you will agree that it is absolutely impossible for a man to live upon 3 *s.*?—That is one of the evils of the granting of out-door relief.

257. Yes. I am not asking whether it is right or wrong, but it is impossible, is it not? I want to make my point quite clear. It is impossible for a man to live upon 3*s.* a week?—Unless he is helped in some way.

258. Unless he is helped in some way?—Yes.

259. I say assuming that the help that he has is equivalent to 10*s.* a week, then, he gets 10*s.* a week in the way of help and he gets 3*s.* a week from the guardians. That is so now. I say supposing he got the sum of 10*s.* a week from his friendly society why should not the guardians give him 3*s.* a week then, which is the same as they were doing before?—They would take into account the assistance and also the pension.

260. Do you think it would be desirable that they should be instructed not to penalise a man because he has been thrifty in the way of making this provision for himself?—It is not right in principle to take a source of income as other than what it is. The guardians have to consider what the destitution of the man renders necessary. He has, we will say, 2*s.* a week from the Friendly Society. Supposing they consider that he will require 5*s.*, they would probably give him 3*s.*, with the addition of 1*s.*, only taking into account half of the sum received from the Friendly Society. In the case of the person who had no pension, but who got a little work from time to time, or assistance in other ways, if they came to the conclusion that he required 5*s.* to live upon, they would ask him, "How much do you reckon "you can usually earn, and how much do you "get from your relatives?" They then deduct the whole. They would only make up the difference between what he said he received from those sources and the amount that they would usually give. I am referring to the usual practice.

261. Do I understand you to say that that is their practice now; to make up whatever is required over and above any pension he may have, to make up the amount which is necessary for his subsistence?—I should not say that that is always so, because out-relief is very often inadequate.

Discrimination in mode of relief left with and exercised by guardians.

262. I was going to ask you, is it the practice of the guardians to make any discrimination in the case of the aged poor in regard to character?—In giving in-door and out-door relief?

263. Yes?—I have no doubt that they do.

264. Where a man for instance had not come upon the Poor Law up to 60 years of age, would they treat him better as a rule than a man who had been continually in receipt of relief?—If they were satisfied as to the destitution, there would be a much greater disposition to give out-door relief to a man who had always been of a respectable character than if it had been otherwise.

265. Have there been any circulars or regulations made by the Local Government Board dealing with the question of discrimination?—No, the matter is left entirely in the hands of the guardians. There are no rules requiring in-door relief to be given in preference to out-door relief in the case of aged poor. What the Board have urged and urged strongly has been the necessity of careful inquiry as to the facts of each case, the order for relief, when out-relief is given, not being made for too long a period, and the circumstances of the case being fully considered before the relief is renewed.

266. But no suggestions that persons who have shown capacity for thrift in their earlier lives shall be treated better than those who have shown none?—No, there has been no such suggestion.

267. And in the case of those who go into the workhouse, what becomes of the pension then. Supposing a man had a small pension of 2*s.* what happens when he goes into the workhouse with such a pension?—It would be appropriated.

268. Towards——?—Towards the cost of his maintenance.

269. What is the outside amount which the guardians can give to a man who is not able-bodied in the shape of out-door relief?—There is no limit. They are the judges of what it is necessary to give.

270. They might do as they did in some boards in Ireland, give 1*l.* a week?—The only check would be that the auditor who has to audit the accounts might disallow what he deemed excessive, if there was anything extraordinarily wrong in the amounts given.

271. Might I ask you in reference to a purely exceptional case; but are there cases in which as much as 10 *s.* a week is given?—Yes.

272. Would that be given to a single man?—No.

273. Or to a family?—I have known cases where as much as that has been given to a wife who had been deserted by her husband, with a view to getting an order upon the husband for the maintenance of the wife.

Mr. Chamberlain—continued.

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274. I was thinking rather of the cases of old people who have either lost or been deserted by their children; and suppose such a man were found in a little house with his sticks of furniture and so on, would that be a case in which a sum would be given to him sufficient alone to keep him alive without any supplement?—I should think that the amount that would ordinarily be allowed in the case of a single man would be 2*s.* 6*d.*, 3*s.*, or 3*s.* 6*d.*

275. Well, then it is evident that in none of those cases would that be sufficient for the man to live upon without some supplement?—That would be so.

276. Quite so. I suppose it comes to this, that where a man, whatever his past character may have been, is so unfortunate as to have no relatives who can assist him, there he is required to come into the house?—No; if the man had been living in a rural district for half his lifetime, working first for father and then for son, he would be known by all the people in the neighbourhood, and probably his old employers would help him, and he would have help from others.

277. But that would not apply to our great centres of population?—No.

278. And of course there is a great number of cases, even in country districts, where the employers and the family might have died out, or gone away, or been ruined, and where they would have nobody to look to?—There would be such cases.

279. Take the case, for instance, that I know something of, gardeners; gardeners move about, and they very often leave their situations because the whole thing is given up, and the family go away; they have really nobody to look to in the way of employers, because they do not stop very long in one place; they move about?—That no doubt is so. In large towns, and especially in London, for like reasons, there is a larger proportion of the number relieved in the workhouse. In London the numbers of in-door and out-door poor above the age of 65 are not very different, the former being the larger number, whilst in other counties those in receipt of in-door relief are in the proportion of 1 to 5, 1 to 6, 1 to 7, and so on, to those in receipt of out-relief. In large towns there is a greater disposition to give in-door instead of out-door relief than in the agricultural districts.

Mr. Chamberlain—continued.

Thinks out-relief is generally given to pensioners.

280. But the effect of an average limitation, such as you state is common, must be, must it not, to preclude all the people who have no relatives or friends from having out-door relief?—The relief may be supplemented in other ways, as by earnings from occasional work. But there are many cases where a person has out-relief, and the relief is absolutely inadequate, because it is not supplemented, and that is one of the gravest mischiefs of out-door relief. The guardians assume that there will be other means of income, and often, unhappily, persons in receipt of relief may struggle on getting insufficient food, until they actually break down, because the relief has not been supplemented.

281. May I ask, and this is the last question I shall ask you; your attention has, of course, been directed to the subject; do you think it would be advisable to give any preference to people who insured themselves in connection with poor law relief?—In the way of giving them out-door relief instead of indoor relief?

282. Yes, or of giving larger relief?—I think you would find, as a matter of fact, that the guardians would very rarely send a man into the workhouse who had got a pension of any kind, assuming that he did not drink. There are cases where men are in the workhouse whose pension more than covers the entire cost of their relief. They are cases where the pension for three months would be spent within a few days after it was received. The man is received into the workhouse, and the guardians receive the pension.

283–6. Yes. I do not think you have answered my question, have you, whether it would be desirable?—As a matter of fact it would be the practice now where a man had secured a pension for himself, except under such circumstances as those I have referred to, to give out-door relief instead of in-door relief; in such cases it would be most exceptional, I should say, to require the man to go into the workhouse.

The Witness withdrew.

Adjourned till to-morrow, at noon.

SECOND DAY.

Wednesday, 8th February 1893.

In the Queen's Robing Room, the House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
SIR HERBERT E. MAXWELL, Bart., M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Sir HUGH OWEN, K.C.B., called in; and further Examined.

Mr. Loch.

Pensioners receiving in-door relief: allowances stopped by guardians.

287. Reference has been made to pensioners; is there any reason to believe that there are a good many pensioners of one kind or another, Chelsea pensioners, and so forth, who are in receipt of in-door relief?—Yes, there would be a considerable number.

288. Has there ever been a return made of such pensioners, say in the metropolis, whose allowances are stopped by the guardians?—There is no such return that I remember.

289. The pensioners would group themselves under at least two, possibly three, classes; there would be the pensioners who are military and naval pensioners?—Yes.

290. There would be also pensioners who are having pensions from various miscellaneous sources, and there would be Chelsea pensioners, for which there is special statute law?—Yes.

291. I presume that we could obtain information about this, if necessary, from the War Office or the Admiralty, as I suppose in their pension departments the fact of the pensions being stopped by the guardians would be entered?—I have no doubt that they could have give a return of the number of cases in which either the whole or a portion of the pension would be received by the guardians instead of the pensioner.

Sir Herbert Maxwell.

Chelsea pensioners.

292. May I interrupt, my Lord, just to prevent misapprehension on this point. I would like to interpose a question whether it is not the case that it is impossible that a Chelsea pensioner should have his allowance interfered with by the guardians; it is not possible?—I am not sure that that is so.

Mr. Loch.

293–4. May I just read what I have before me; this, I think, is a true note taken from the Act 19 Vict. c. 15: "If a Chelsea "or Greenwich out-pensioner or his family "becomes chargeable, the guardians can be "repaid from the pension, provided that, if relief "has been given to the wife and one child only, "not more than one-half of the pension; or if "relief has been given to two or more children, "or to the wife and one or more children, not "more than two-thirds of the pension be "appropriated; if the pensioner and his family "be relieved in the workhouse, the guardians "have no legal right to and cannot claim any "larger amount of the pension than is equivalent "to the actual cost of the paupers in the work-"house."

Sir Herbert Maxwell.

295. I think, as a matter of fact, the Chelsea pensioners are all in-pensioners now——

Mr. Loch.

296–7. I have reason to believe that some Chelsea pensioners are in receipt of relief in connection with the Chelsea Union and elsewhere. To turn to another point, with regard to relief of members of friendly societies, there is a minute of the Board of the 5th January 1870 which fully explains the line taken by the Board in that year, and supports the line taken by the Board in 1840. I think it is on this question that Mr. Chamberlain made some inquiries respecting the supplementation of pensioners in the way of out-door relief, and we have that minute?—Are you referring to a letter which was written by the Board about that time?

298. I am, to Mr. Paget?—To the chairman of one of the Somersetshire unions. I have the letter, and can put it in if it is desired.

Mr. Loch—continued.

299. It might be circulated to Members?—I put the letter in.

"Poor Law Board, Whitehall, S.W.,
"Sir, 5th January, 1870.

"I am directed by the Poor Law Board to "acknowledge the receipt of your letter of the "14th ultimo, in which you ask them to give "definite information on the following questions bearing upon the very important and "difficult subject of the relations between "workmen's clubs or benefit societies and the "Poor Law system of this country.

"You state the case of two widows, each "having the same number of children, one of "whom is in receipt of 6*s.* from a benefit "society, while the other is totally without "resources. The latter receives 10*s.* a week "poor relief, the former only 4*s.*; the aggregate income of each being 10*s.* a week.

"You inquire whether the guardians of your "union would be legally justified in granting "any relief to the widow in receipt of the 6*s.* "from the benefit society beyond the 4*s.* which "they now give?

"If so, to what extent?

"In answer to these precise questions as to "the legal bearings of the case, I am directed "to state that, in the opinion of the Board, the "guardians would not be justified, according to "the strict law applicable to such cases, in "giving to the widow in question any further "relief than such an amount as would, together "with the sum she was receiving from the "benefit society, render the amount of her "weekly income equal, and no more than equal, "to that amount which the guardians hold to "be necessary to relieve the destitution of a "person similarly circumstanced, but who has "no other means of support.

"In your third question, you ask on what "principle are amounts received from benefit "societies to be dealt with by boards of guardians in granting relief? The Board, in answering your two previous questions, have "treated the matter as one of law rather than "policy, as they understand you require a precise answer for immediate use. With regard, "however, to the general aspect of the case, "I am directed to call your attention to a "minute circulated by the Poor Law Commissioners in the year 1840, on the question of "allowing medical relief to persons receiving "sick pay from a benefit society. In this "minute the Commissioners reviewed the relation "between benefit societies and the Poor Law "system of this country, and pointed out that "'when an application is made for relief by a "'person who possesses some means of supporting himself, whether from a friendly "'society or otherwise, the guardians will only "'have to consider what are the absolute wants "'of the applicant and his family, which cannot be supplied from these partial resources. "'If the applicant has the right to the attendance of a medical man and medicines, in "'respect of his belonging to a friendly "'society,' this will, of course, not be one of "the wants to be provided by the guardians; "if he has not this right, the guardians will "give him medical relief in the same manner

Mr. Loch—continued.

"as it would be given to any other person "unable to provide it for himself.

"'With regard to the money allowance "'granted by the friendly society, the guardians cannot but take into account this allowance in estimating the resources of the applicant and his family, and if they acted in "'consistency with universally admitted principles of Poor Law administration, the guardians would not grant further aid than would "'be sufficient, together with this allowance, to "'relieve the destitution of the applicant and "'his family to the same extent as they would "'relieve the destitution of any other applicant "'and his family not being a subscriber to a "'friendly society.

"'The Commissioners, however, believe that "'in practice the guardians have treated the "'friendly society allowance as in some degree "'more immediately destined for the restoration "'of the health and strength of the subscriber, "'and have, therefore, granted a larger allowance to the family than would have been "'given if no such consideration had presented "'itself. The Commissioners have not deemed "'it advisable for the present to interfere with "'this mode of proceeding, but they entertain "'no doubt that it will, at no distant period, be "'found to be more in accordance with the "'interest of the labouring classes to carry out "'the principles adverted to at the commencement of these observations, and not to permit "'the contributors of friendly societies to receive "'relief at the same time from the funds of the "'contributors and the poor rates.'

Though guardians may use discretion on the point.

"With these views of the Commissioners, the "Board fully concur. They would further "observe that the Commissioners state, in the "same minute, that their views are corroborated "by the practice of the working classes themselves. 'From the evidence received in this "'office, the Poor Law Commissioners have "'carefully considered the question, in what "'cases and to what extent a man who, as a "'member of a friendly society, is entitled to "'certain advantages in respect of it, ought "'to receive parochial relief? The chief "'principles of the Poor Law Amendment "'Act received their strongest corroboration "'from the examples set by the labouring "'classes themselves, in the administration of "'relief to the members of their own friendly "'societies. From the evidence received on "'this topic, especially from Mr. Tidd Pratt, the "'barrister charged with the revision of their "'rules, it appears that on no point was their "'opinion and practice more decided and "'unanimous than in the prohibition of partial "'relief. They constantly acted on the rule "'that, whatever were the apparent special "'circumstances of the particular case, entire "'and undivided reliance on one source or other "'should be rigorously enforced. They were "'well aware that where, by any arrangement, "'more than one source of relief is opened to "'the same individual at the same time, the "'vigilance of the dispensers of relief is "'weakened, their means of protecting the "'funds under their charge are diminished, and an increased and undue reliance on the divided and extended sources

Reasons for the strict view given.

Mr. Loch—continued.

" ' is created, which is moreover always attended " ' by an influx of fraudulent claims. The " ' labourers who act on the principles set forth " ' in the best considered rules of the friendly " ' societies, would, no doubt, decide that it were " ' better that benefit societies should not exist " ' at all, than that they should exist as means " ' to eke out the amounts of a pauper's allow- " ' ance, and add to the inducements to obtain " ' and rely on such an allowance.'

" The Board regret to observe, from the com- " munication now made to them, that some of the " Somersetshire colliers look in a totally different " light upon their claims to parish relief. In " stating the special case of the two widows, " they assume that, notwithstanding the annuity " received by one of them, the two women are " left in the same position. But that is far from " being the fact. In the great majority of " similar cases of able-bodied widows with fami- " lies, either the widow herself or some of the " children are able, by their own work, to add " to the income of the family.

" The widow receiving 6*s*. a week from the " benefit club would, so soon as she and her " children earned the small sum of 4*s*., be beyond " the line of pauperism, while the other would, " in all probability, remain under the line.

" Again, so soon as the widow in the present " case earned 5*s*. a week, she would be in receipt " of a larger income than the other could ever " hope to reach. The latter could never look to " receive more than that minimum relief which " the guardians are alone empowered to grant. " It must be assumed throughout that the " guardians do not grant more than minimum " relief; that is to say, relief adequate, but not " more than adequate, to meet the absolute " necessities of the applicants. It must also " be assumed that the guardians may at any " moment apply the workhouse test. Minimum " out-door relief or the workhouse are therefore " the alternatives from which the widow left " totally destitute cannot escape, unless she " should be able to provide for the entire main- " tenance of herself and her family, while every " contribution received from a benefit society " makes it more probable that even with very " limited earnings she may escape from these " contingencies.

" The Board cannot admit, as a practical " argument, that able-bodied widows and their " children in receipt of 6*s*. a week from a benefit " society would, as a matter of course, come upon " the rates. And they would further point out " the great difficulty in drawing distinctions " between annuities from benefit societies and " other kinds of property. If, instead of sub- " scribing to the benefit society, the husband had " invested in a savings bank, he would have " shown himself equally prudent, and, on the " principle contended for, his widow might " equally claim to have the property thus " bequeathed to her left out of account, if she asked " for parish relief. Property left to a widow in " cottages or derived from a policy of insurance " on the husband's life might be held to establish " a similar claim.

" The result accordingly would be that a vast " number of persons not destitute would be " encouraged to become paupers. The principle " of leaving property bequeathed to widows out

Mr. Loch—continued.

" of account in granting relief would establish " the principle that the rates were not the very " last resource of the poorest class, but a collateral " insurance fund to which not destitution alone, " but the receipt of annuities from other sources " would establish a claim.

" In the opinion of the Board, it would not be " expedient to administer poor rates, which are " levied from all classes down to those on the " very verge of destitution, in such a manner " as to cause them to be recognised by the work- " ing classes of the country as a provision sub- " stituted by the law of the land for that which, " in the absence of such a system, they would be " willing to provide for themselves and their " families through the medium of benefit societies. " The Board regard the prosperity and extension " of these benefit societies as a matter of " extreme importance, and would be anxious " to encourage their establishment by all " legitimate means. But the Board, as at " present advised, believe that this encouragement " could not safely be given by allowing the poor " rates to be treated as a subsidiary fund. The " Board cannot shut their eyes to the fact, that " the only safe basis on which the system of " benefit societies can rest, under the present " system of the legal right to relief, is, that they " afford the means of providing, in times of " distress or disability, a more eligible, respect- " able, and liberal maintenance than that sup- " plied under the Poor Law, and that they " should be still regarded as a mode for avoiding " the degradation of parish support, rather than " as conferring a title by which a claim to such " support may be established even beyond the " line of actual destitution.

Rates proper be regd as subsidiary to benefit funds.

" You will understand, from the foregoing " remarks, that the present state of the law is " clear upon the point on which you ask for " explanation, and that the wishes of the colliers, " to which you allude, could not legally be com- " plied with. But I am directed to add, that " the attention of the Board will continue to be " most earnestly directed to this important sub- " ject, and that any representations made to them " will receive their most careful consideration.

" I am, &c.
" (signed) *H. Fleming.*

" R. H. Paget, Esq., M.P.,
" Cranmore Hall, Shepton Mallet."

Chairman.

300. That letter answers a question raised as to whether the guardians should take into consideration the full pension that a man was in receipt of when they were determining what relief they would give?——

Lord Lingen.

301–2. Pension from his club?—The pension referred to was from a benefit society.

Mr. Loch.

303. The principle set forth in that letter was to this effect, that when an application is made for relief by a person who possesses some means of supporting himself, whether from a friendly society or otherwise, the guardians will only have to consider what are the absolute wants of the applicant and his family, which cannot be supplied from these partial resources. Then it is stated that guar-

Mr. Loch—continued.

dians have been in the habit of granting a larger allowance in such instances than would have been given in cases in which there was not a pension, if no such consideration had presented itself. The policy which is suggested by the Board, of counting in the whole friendly society allowance, was a policy which approved itself, I believe, to the Poor Law Commission. Has there been any variation in that policy so far as official utterances go?—There has been no official communication, so far as I recollect, laying down any different principle. Generally, according to the strict law applicable to the case, the guardians ought to take into consideration the income received from any source in determining what relief should be given, but, as a matter of fact, it is very usual for boards of guardians only to take into account about half of the sums that may be received from friendly societies.

304. The poor relief given in addition from the rates to the member of a friendly society would be somewhat then in the nature of a collateral insurance; that is to say, a person who had joined a friendly society and had a pension in consequence, would, if the practice which you have just described became settled, be able to look forward to getting an additional sum from the guardians, and in that sense there would be a kind of collateral insurance. Is not that so?—If you take the cases of two persons, one who has a pension and another who has no pension, and the guardians give a larger sum to the one who has the pension, although apart from the pension the circumstances are the same, to that extent of course the pension is supplemented out of the rates.

305. If a distinction is drawn in favour of those who have pensions from friendly societies, it should, in justice, be equally drawn in regard to those who have money in savings banks?—Whether a person has secured a pension by his thrift or has laid by money by placing it in the savings bank, the same considerations ought to apply if the principle is a right one.

306. But it would be extremely difficult to take all those various savings into account?—The relieving officer and the guardians ought to ascertain the fact if there were really savings which would be available for the support of the person applying for the relief, but there is often difficulty in doing so.

307. One form of saving might be by a house?—The fact of a man possessing a house would usually be known.

308. But it would be difficult to make that a basis for the granting of out-door relief on such simple lines as would be possible if the question were simply of a pension the applicant received?—Yes; in the one case you have a fixed sum regularly coming in, and there is no difficulty in ascertaining the fact and the amount. With regard to other property where there is less certainty as to the income there is greater difficulty in finding out the facts.

309. If it became a rule that what relations gave was supplemented in the same matter-of-course fashion, would there not be a kind of inducement that relations should pay a certain amount, possibly smaller than they would, if left

Mr. Loch—continued.

to themselves, pay, with a view to obtaining for the applicant from the rates a certain additional grant. I refer to Mr. Chamberlain's question?—No doubt there would be an additional inducement to relatives to help if half of their assistance only were taken into account; that is, assuming that the amount which the relatives contributed were known, but in so many cases assistance is given of which the guardians have no knowledge, and where the relatives may not be in such a position in life that the guardians would think it right to take proceedings with the view of requiring them to contribute a regular sum weekly.

but these not certain weekly sums like pensions.

310. Therefore, if the system were applied to the money help from relations it would fall through?—There would be extreme difficulty in applying the principle.

311. And practically it is not so applied?—No, it is not so applied.

312. And if out-door relief, as has been frequently argued, affects wages ill by reducing them, so if out-door relief is given as a kind of supplementary pension the tendency of it would be to make people satisfied with a lesser and reduced pension allowance from their club or friendly society?—The feeling that has influenced guardians in adopting the course I have mentioned in connection with payments from friendly societies has been this, that persons should, as far as possible, be encouraged to become members of such societies, and that the larger the number is of those who contribute to these societies the less will be the number who will come upon the rates for relief; it is really with the view of encouraging persons to become members of the societies that guardians, to a certain extent, sacrifice what in strictness should be the principle on which relief should be given.

Thinks practice of allowing half pension may help thrift,

313. But is there evidence to show that it does encourage people to join those societies?—There is no distinct evidence of the fact, but I think it may be assumed that it is to a certain extent an additional inducement.

314. On the other hand, is there not distinct evidence that at Brixworth, where the counter principle was established, the friendly societies were strengthened by the fact that the club allowances were taken at their full value, on the policy that the out-door relief should not supplement the clubs?—I think that in the case of Brixworth you must take into consideration the other circumstances; there no out-door relief is given, and if a man's pension is not sufficient to maintain him he has to go into the workhouse, and with the view of avoiding going into the workhouse, he would make special efforts, it may be assumed, to secure larger payments from the friendly societies.

315. Therefore at Brixworth this method of non-supplementation distinctly braced the friendly society movement?—I have no doubt it did, but there there was no out-door relief. In the cases to which I was referring, it has been merely a question whether when out-door relief is given a portion only of this source of income should be taken into account.

where out-relief is given

316. Was not the view of the Poor Law Commissioners that partial relief as they call it was impolitic and ruinous?—By partial relief do

Mr. Loch—continued.

you mean relief supplemented from other sources?

317. Yes?—It is a principle which applies with less force to the aged people who can practically earn but very little. With regard to able-bodied persons, the Relief Regulation Orders provide that out-door relief shall not be given to an able-bodied person whilst he is in employment.

Hard cases if not met by out-relief must be met by charity.

318. The view which the Commissioners took, also of "hard cases," was that in dealing with them, reliance ought to be placed, not upon the Poor Law, but upon charitable intervention; is not that so?—Yes; I think that the principle of giving in-door relief only, if strictly carried out, would break down in consequence of popular feeling, unless, by the intervention of charity, or in some other way, you dealt with these cases of extreme hardship which sometimes occur.

319. And taking this view of hard cases, they drew a distinct line between the three branches of work, Poor Law, charity, and the thrift agencies?—Yes.

320. Then there are certain advantages apart from these which members of friendly societies have. "If a pauper, or a pauper-lunatic, having "a wife or other relative dependent upon "him for maintenance may be entitled to re-"ceive moneys as a member of any friendly "or benefit society, such moneys shall, sub-"ject to any deductions for keeping up his "membership, be paid or applied by the trustees' "committee or officers of the society, to or for "the maintenance of such wife or relative. "If a pauper or pauper lunatic having no wife "or relative dependent on him is so entitled, no "claim shall be made on the society by the "guardians, 'unless and until' they or their 're-"'lieving officer shall have declared the relief "'to be given on loan, and shall have within 30 "'days thereof notified the same in writing to "'the secretary or trustees of the society or "'branch of which the pauper or pauper lunatic "'is a member.'" That is a privilege, is it not, which the friendly societies men have?—Yes; that is a provision in connection with one to the effect that the guardians may receive, in the case of a person in receipt of relief, the amount to which he may be entitled from the society. I think that the enactment has been met by some friendly societies adopting rules which practically preclude the payment of the pension when the person is in receipt of Poor Law relief.

Friendly societies' rules often stop payment of pensions if relief is given.

321. Therefore the trend of friendly society influence is to keep these two things distinct, Poor Law, and thrift?—They object to supplementing the relief by the guardians; they prefer that the funds of the friendly society should not be applied in diminishing the sum which the guardians would otherwise have to pay.

Return of paupers who have been in benefit so cieties: not strictly reliable.

322 Then, to turn to Lord Lymington's returns, as I think they are generally called, to which you have referred; that return was to show the number of paupers in workhouses who had been members of a benefit society, and had ceased to be members?—Yes.

323. Are you of opinion that that return is of any value?—Of course the statements made by the paupers themselves must be received with a good deal of caution; but there is no more accurate information than that furnished by that return.

Mr. Loch—continued.

324. But in the definitions made in that return was there any distinction drawn between the friendly societies, or collecting societies, or sharing out-clubs?—No; the return refers generally to friendly societies, if I remember rightly.

325. Therefore the word "society" there would mean almost anything in the shape of a sharing-out club, or some of the entirely well-organised institutions?—Clearly.

326. No actual documents were produced in the course of verification?—I have no doubt that documents were not produced, and that the information was simply obtained by the masters of the workhouses from the inmates in reply to questions put to them.

327. Did you happen at any time to examine the differences between the return of the year 1881 and the year 1891?—With regard to the friendly societies?

328. With regard to the entries as to separate unions?—In connection with the return of 1891?

329. Yes?—I cannot say that I have; and I have only the most recent return here.

330. I would ask you this, whether it is not strange that at St. George-in-the-East by the 1881 return there should be five paupers who had ceased to be members, and in the 1891 return 100; that at Lewisham in 1881 there should be 72; in 1891, 5; at St. Saviour's 59 in 1881; 249 in 1891; are not these differences almost unaccountable?—They are remarkable differences.

331. You referred to relations, and their assistance; you gave a return which included the amount payable on behalf of lunatics maintained out of the poor rates. There is no separate return, I understand, for payment made on behalf of relations?—The total that I gave was the total amount received by the guardians in repayment of relief from relatives or otherwise during the particular year, including the repayments in respect of the maintenance of lunatics. We have nothing showing separately the sum recovered in respect of lunatics.

332. But, as a matter of fact, are not the payments made by relations extraordinarily small. Here I note, for instance, in Mr. Moorsom's report, that, speaking of the West Derby Union, he says: "The amount of out-relief given in "kind during the year ending Lady-day 1890 "was 2,445 *l.*, the amount given in money (other "than separate payments for school fees) during "the same period being 13,787 *l.* The amount "of out-relief repaid by relatives during the "year ended September 1890 was about 0·6 per "cent. of the amount expended on out-relief "during the same period." From that it would appear that relations do extraordinarily little in the way of paying towards the cost of out-door relief, at any rate?—The practice varies a good deal in different unions. In some cases the guardians are much more strict in enforcing payments than in others. In that particular case the proportion certainly is very small.

333. Have you ever had a return of the amount of monies which are raised, union by union?—In respect of out-door relief?

334. Of out-door relief?—No, there is no such return. The only way in which I have been able

Mr. Loch—continued.

to obtain the particulars that I have already given has been to go through the Poor Rate Returns, which show the receipts in aid of rates, and to extract the items relating to repayment of relief.

335. But clearly, if anything like what is obtained in some unions was usually paid by relations, a good deal of pauperism would be stopped at the outset; would not that be so?—No doubt that would be so.

336. You gave information as to pauperism in general; you said, I understood, that there were a few unions in the first rank which showed a great reduction in out-door relief, and hardly any increase as a rule in in-door relief; but is not there a large number of unions which may fairly be placed in the second rank so that there is evidence that a change for the better is affecting the whole country?—In the first place I referred to those exceptional unions where out-door relief has been almost entirely discontinued, and I said with regard to those unions that the experience is as a rule that, whilst there is a very large reduction in the number of paupers in receipt of out-door relief, there is generally a very small increase, and in some cases an actual decrease in the number of workhouse inmates. As regards the question as to the country generally, there is no doubt that the experience which has been obtained in those unions, and which has been frequently the subject of discussion by members of boards of guardians meeting at the annual conferences, has helped very much to secure a more careful and thorough investigation of the cases by boards of guardians, and a disposition to give out-door relief much less freely than had previously been the case. To this I think, to a considerable extent, is attributable the large decrease of out-door pauperism. There are other causes, such as the higher wages that are now frequently paid to the working classes, and also the increased number of members of friendly societies.

337. But putting it in another way, the counties which showed 20 or 30 years ago the worst pauperism, are they not now showing, even though they largely adhere to an out-door relief policy, a much better out-door relief pauperism?—Yes; I think that may be said generally, as regards the whole country.

338. And this goes down to quite recent times. There is no necessity for comparing 1849 with 1891. We may compare 1891 with any of the interim years, and show an advance?—Yes; I referred to 1849 as it is the first year included in the tables, and I took 1872 for the purpose of showing what has been the alteration during the last 20 years; but if more recent years had been taken for the purpose of comparison, the results would have been similar. The number of in-door poor slightly increases, whilst in the number of out-door poor there is a large decrease.

339. Taking the return next which you brought before the Commission, I suppose that you would say that what is called Mr. Burt's Return is fairly accurate; is that so, the return made in August 1890?—I remember the return; I have no reason to suppose that it is not fairly accurate. I may say, however, that we should expect the more recent return to which I have referred to be more accurate, for each return received has been very carefully examined, and whenever there appeared to be any probability of error, the return has been sent back, and there are many cases in which the returns have been sent back for revision four or five times.

340. In submitting your figures to the Commission, you said that in Hertford the proportion of old people in receipt of relief was very large?—Yes; I think that Hertford in fact stands highest so far as the ratio of paupers above 65 years of age to population is concerned.

341. I notice that in Hertford the persons over 60 years of age in Mr. Burt's Return amount to (it is a day census return) 16·6 per thousand of population. I have made a note of it. I find also that the Hertford proportion of not able-bodied out door relief recipients to the population is at the rate of 16·7 per thousand. I find that on the 1st of January 1892 it was 19·2 per thousand, and in 1872, 25·3 per thousand, which shows, does it not, that though now it is less, there is still a large amount of out-door relief given to not able-bodied persons?—Those figures would show that, but I sorry to say that I cannot answer off-hand as to the particular figures.

342. No; but I compare that with the condition of an unimproved county such as Berks was in 1872; and there I find that the not able-bodied paupers in receipt of out-door relief were in 1872 19·4 per thousand; but going forward, I find that they were reduced in 1882 to 11 per thousand, and in 1892 to 7 per thousand. Therefore, whereas Hertfordshire has shown no improvement comparatively in this particular section, which is a very important one, Berkshire has improved greatly. And Berkshire and Lancashire and Shropshire, which you also quoted, have both a general decreasing pauperism, and a low old pauperism. *Primâ facie*, then, is there not a case made out for a better administration of poor relief in the earlier stages; that is to say, to those who are not able-bodied and who receive out-door relief, and also to those who are able-bodied and receive out-door relief, being connected more or less with pauperism in old age?—The return to which I have referred shows that of the 12 counties which have the highest total pauperism compared with population, there are seven in which the number of paupers above 65 also gives the highest ratio to population.

343. But of course your figures of general pauperism would include all children, which I excluded purposely as an uncertain factor, and would include idiots, imbeciles, and so on, in the house or receiving out-door relief?—Yes.

344. I would point out this further question. I have before me the Board's return for 1st of July. I notice that in Table 4 of that return, Hertfordshire again stands extremely badly, even from the point of view of general pauperism, 35·8 per thousand. Lancashire, on the other hand, is 17 per thousand?—That refers to the total number of paupers.

345. That is the number of paupers on the 1st of July 1892?—There is no doubt that Hertfordshire stands very high in its pauperism. The proportion which the number of paupers in Hertfordshire bore to population appears to have been 71 per thousand, but that would include some classes that probably you are excluding?

346. I am taking the total now?—The total?

Mr. Loch—continued.

347. Yes?—The ratio per thousand of paupers to population in the county of Hertford was 71 per thousand.

348. And, correspondingly, if one takes what is called the "C" Return, one would find that where there is a better administration the rates are very much lower?—Yes. One would say certainly that that was the case generally. The more careful the administration the smaller the number of paupers.

and reduction appears generally to follow strict and careful administration.

349. And, therefore, the comparison between St. George-in-the-East that was made yesterday and one of the other unions in London would have to be considered very specially in regard to the conditions of pauperism in those two unions, and no general conclusion could be drawn from that?—Clearly. It would be very unfair to come to any general conclusion from a comparison of two particular parishes or unions unless the conditions were similar.

350. But if you take the union counties right through, and work off comparisions from them, you have a broad basis for generalisation?—It is a very much safer basis for comparison.

351. And that basis of generalisation supports this view, that the better administration lowers the number of paupers and reduces the rates?—I think that that is the general result.

Mr. Hunter.

352. What is meant by better administration; I don't understand that?—The more careful inquiry into the cases; and the giving of out-door relief less freely.

Mr. Loch.

Of the aged receiving relief many are long standing paupers, or imbecile, or in temporary medical need.

353. To pass to this return which you have submitted to the Commission, no information is given on the question of chargeability. It might happen, might it not, that these old people, who now appear at 65 years of age, have been on the list for a long time, or have been now and again, possibly, receiving relief before they actually settled down into a permanent condition of pauperism?—Yes; the return merely shows the number of persons who were relieved, either in-door or out-door, at any time during the period of 12 months.

354. But the question of chargeability is in a certain sense vital to this issue, is it not? That is to say, if these people become chargeable to the poor rate, we will say at the age of 50, no question of pensioning them could be considered, or, at least, none I think has been proposed; therefore it is very important to know whether they are chargeable at an earlier date?—I have no doubt that many, a very considerable proportion of the total number, would have been chargeable to the rates before they reached the age of 65, but there would also be a considerable number who were only in receipt of relief during a part of the year. This would be so especially in the case of the out-door poor. There is also a certain proportion who have received no relief except medical relief, and that is, practically, in a great number of cases, temporary relief only.

355. A large number of people in the workhouses are totally unable to look after themselves. In some workhouses they go from the infirmary to the workhouse, and back from the workhouse to the infirmary. Is not that so?—In the case of persons above the age of 65, that no doubt is so.

Mr. Loch—continued.

356. With regard to the lunatics, the lunatics are excluded from this return if they are in asylums, but there is a large number of lunatics, idiots, and persons of unsound mind in the workhouses who would be included?—That is so. All imbeciles, and all persons of unsound mind who are maintained in the workhouses, or who are in receipt of out-door relief would be included in the return.

357. Therefore a certain number has to be written off of that amount in making a comparison as to the total amount of pauperism with those who are over 65 years of age?—But they are paupers.

358. True they are paupers, but under special conditions?—Yes.

359. The number would amount to about 16,000?—Are you referring to this particular class?

360. I am referring to lunatics, idiots, and persons of unsound mind?—The total number?

361. Yes?—Not merely those above 65 years of age?

362. No, I take it from the Lunacy Commissioners' Report?—On the 1st of July last the number relieved in workhouses was about 16,000, and the number in receipt of out-door relief about 60,000.

363. In your evidence you mentioned that a large number of people who were receiving out-door relief were widows. Is not that so?—Yes. A very large number. Of those who were returned as able-bodied female paupers, the total number being 53,000, 36,000 were widows.

Relief of widows and the children.

364. And, therefore, any better method of dealing with the cases of widows would probably have a large resulting effect upon old age pauperism?—It might be expected that that would be the case.

365. And any good method of treating those cases might have an effect upon the resulting old age pauperism?—Any means by which they could be secured independence would tend to diminish the charge upon the rates, and the number of widows becoming chargeable.

366. You referred to the method that is adopted in unions where there is very little, comparatively, of this out-door pauperism, of sending children to district schools, or, in other words, providing for them, and treating the widow as independent. That has the result of keeping the widow off the rates, has it not?—The mother is constructively in receipt of relief when her child is relieved, but, of course, it makes a very great difference to the woman herself whether she is in receipt of relief directly from the guardians, or whether she by her own efforts is maintaining herself and one or two of her children, and is only helped by other children being taken into the workhouse and provided for as regards education.

Mr. Hunter.

367. To clear up a point there, does the number of widows which the witness has just given include what you call constructive cases; those figures you have just given?—Yes, they would.

Mr. Loch.

368. Widows whose children are in receipt of relief by being placed in district schools?—Yes. The widow is constructively relieved by relief being given to her child, and for

Mr. Loch—continued.

the purpose of these returns a widow whose child was in a district school would be regarded as in receipt of relief.

369. Having given the number of children dependent upon widows, as about 111,000 in 1890 and 1891, is there any sort of return showing how those cases are dealt with, or any information on the subject generally—information I mean that would come to you at the offices of the Board?—The number of children dependent on widows on the same date—the 1st of July 1892—was 107,000, but we should not be able, from any return which we have, to state the number of widows who are relieved directly, and of those relieved indirectly.

370. Besides these orders which you have submitted to the Commission, the guardians are in the habit of making bye-laws, are they not, for the better regulation of out-door relief?—I could not say that it is a general practice, but a large number of boards of guardians have adopted certain rules for their guidance in the administration of relief.

371. And that is marked in the case of some unions whose administration has been most satisfactory and successful?—That is so. And I think that one of the chief reasons for adopting those general rules is that if there were no such rules it might happen that on occasions when guardians who take the greatest interest in the careful administration of relief were absent, relief might be given inconsistently with the principles generally adopted. The rules thus laid down govern the proceedings of those present at the meeting.

372. And these bye-laws differ from one another in various details?—That is so.

373. In Manchester they have adopted bye-laws which are very well known?—Yes, they have.

374. Have those bye-laws received any kind of approval from the Local Government Board?—They have not been referred to the Board for approval. I think they are set out in the report of Mr. Moorsom to which you alluded just now.

375. And in one of the previous reports of the Local Government Board?—Yes.

376. Therefore they have received, at any rate, a publication by the Board?—Yes, as showing the principles which the guardians of an important union have determined to adopt in the administration of relief.

377. The St. Neot's Union, which is one tolerably well-known for good administration, has such a clause in its bye-laws as this, "No person "in receipt of permanent relief shall be permitted "to work for wages." I suppose that that represents a very different practice to what would be the practice elsewhere?—Not so far as the able-bodied poor are concerned. But it would be extremely exceptional to lay down any rule that old people who are in receipt of out-door relief should be entirely precluded from doing any work. They get temporary employment whenever they can, not earning much, and I think that in a great number of instances the guardians rather rely upon their supplementing their relief by earnings in that way.

378. In fact the guardians deem it a "partial relief," which in the St. Neot's Union would not be enforced?—I am not sure whether the guardians of the St. Neot's Union apply that rule strictly to every class of pauper, or whether it was intended to refer to the able-bodied.

379. I have the words before me; "No person "in receipt of permanent relief shall be per-"mitted to work for wages"?—The question then arises, what precisely is meant by permanent?

380. However, as a matter of fact, there is this great variety of bye-laws?—Yes.

381. And Sir Henry Longley made various suggestions in his report on out-door relief in the metropolis; have those suggestions been in any way adopted or approved by the Board? That was in 1873 or 1874, I think?—The Board, as regards the aged poor, have never laid down any rules or made any suggestion as to the class of cases in which in-door or out-door relief should be given. What they have strongly urged has been that there should be a most careful inquiry as to the circumstances of each case, that the relief should not be given for an indefinite time, but that the cases should be brought up at intervals of something like three months, in order that the circumstances might be brought under review from time to time, and that the cases should as far as possible be kept under the supervision of the relieving officers.

Board do not press merits of in-door or out-relief as regards aged, but point out need for careful and frequent inquiry.

382. But they have not made any orders with more minuteness than that in spite of the fact that the inspectors have proposed more minute instructions?—No. They have never in any circular or communication, so far as I remember, pressed the one class of relief as against the other in the case of the aged poor.

383. Is there any return of the number of relieving officers employed by boards of guardians to cases. Clearly in the case of old people it is desirable that they should be frequently visited. I know a little myself of pension work as we call it, and that is very desirable. Is there any return showing the number of relieving officers to cases, so as to convince one that the number of relieving officers is sufficient?—No, there is no return giving those facts.

384. Take one more point: St. George's-in-the East is the poorest district in the metropolis, is it not?—It is an extremely poor district.

385. The expense of infirmaries in the metropolis has been very large, is it not?—Very considerable.

386. This expenditure has resulted, has it not, in a considerable amount of pauperism?—The infirmaries are buildings entirely separated from the workhouses. In the minds of a great many people they are not associated with the workhouses at all, and there is no doubt that many persons who would object to going into the workhouse would readily go into one of these infirmaries. They are cases of sickness, and the guardians cannot refuse to admit if the persons are destitute.

London infirmaries no doubt increase pauperism,

387. And you pointed out that a large number of the old people were receiving medical relief only?—Yes. During the year ended the 25th of March last the number was 25,000.

388. And the number of old people in receipt of relief in London is large?—Yes, very large as compared with the population.

389. Therefore you have a very large number

though

Mr. Loch—continued.

many old and infirm not acutely ill stay in the workhouses.

of old people in receipt of relief in London, where there is an infirmary system which does not prevail in any other part of the country?—As regards the old people, probably a considerable proportion of them would not be in the infirmaries. They may be infirm, but not so ill as to require the treatment and nursing which is provided in the infirmaries. The infirmaries are intended for the acutely sick, and certain of those who may be regarded as the chronic sick. There are, in addition to those in the infirmaries, a considerable number of old people who are infirm and require some attention from the medical man, but who are not ill in the sense that they require to be in the infirmary with special medical treatment.

390. Still the parallel facts hold that where we have this quite unusual provision for sickness which exists in London, State provision or local provision, the old-age pauperism is large?—Yes, the old-age pauperism is very large as compared with a large proportion of the counties.

Mr. Stockall.

Not aware of migration from strict London unions to others.

391. With regard to the two different unions, of St. George's-in-the East and Holborn, is it not a fact that the Holborn heavier pauperism is largely in consequence of the migration of one class from one neighbourhood into the other?—I am not sure whether you mean migration from St. George's-in-the-East to the Holborn Union.

392. Yes?—No; I should think not, because the Holborn Union is at a considerable distance from St. George's-in-the-East. If there were migration, it would be into the neighbouring districts. I think the distance is too great to lead to persons migrating from the one to the other.

393. Is it not a fact that there is migration from the other districts, if not from St. George's-in-the-East, to Holborn?—I can hardly say that there is. The Holborn Union includes Clerkenwell, the old Holborn Union, and St. Luke's, and they are districts that are somewhat densely populated. The migration usually is to the districts at a greater distance from the centre of London, where new houses are being erected. I do not think there is much room for migration from one parish to another in that particular district.

394. The fact of there being so large a number of model lodging-houses in Clerkenwell and St. Luke's, and in Clerkenwell more especially, has that not had a tendency to draw from the neighbouring districts a large number of those who would ultimately receive parochial relief?—No doubt in those districts there are model lodging-houses, and the occupants of those lodging-houses may be drawn from an extensive district, but ordinarily one would expect that the occupiers of those dwellings would not be of the class that come upon the guardians for relief. To a considerable extent those dwellings are occupied by the working classes who are in receipt of fairly regular and good wages.

395. You have given us the figures as between 1849 and 1872 and 1892, and you account for the difference in some measure by the increased amount of wages that the working classes are receiving. Have you taken into consideration, at all, the amount of relief that has been obtained by the work of the friendly and provident societies?—I think there can be no doubt that the fact of the number of persons subscribing to friendly societies having increased to so great an extent has been an important factor in reducing pauperism; and all those who are most strongly in favour of a strict administration of the law would say that one of their objects is to induce persons to make provision for themselves by becoming members of such societies. They feel that the free adminstration of out-door relief is prejudicial to the extension of the work of those societies.

Mr. Stockall—continued.

Friend societi make agains pauper

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396. Would not friendly societies perhaps be encouraged more by relief being given in addition to that which is given by the friendly societies rather than by the plan which you have just spoken of?—Whether the extension of the work of the friendly societies would be greater if the guardians took into account the whole receipt from pensions?

397. Not the whole receipt, but any receipt?—Whether it would be more helpful to benefit societies that the guardians should take into account the whole amount, or a part only?

398. Whether it would encourage friendly society work if the assistance given by the Poor Law guardians were to be more liberal than it is under the present management?—If the administration of the relief by the guardians was more liberal? I should think that it would be prejudicial to the benefit societies. It would take away from a very large number of persons one of the chief incentives to make provision for themselves if they felt that whenever an emergency came they could get liberal out-relief.

Mr. Stuart.

399. I think I observe a misunderstanding. Do you not mean if it were applied to the members of benefit societies?——

Mr. Stockall.

400. Yes. I am obliged to you. The question is, whether it would be more advantageous to friendly societies if the guardians did not refuse the amount of the relief they would otherwise give in consequence of a person having made provision for himself, although insufficient provision?—Yes, that is it. I should say that in strictness the whole amount received from the friendly societies ought to be taken into account in deciding what relief the guardians should give. It is an evasion of principle to take into account a part only. No doubt if a member of a friendly society had, in addition to his pension, the full sum which the guardians would give if he had no pension, that would be a great inducement to persons to become members of friendly societies, but it would not be a fair principle to others to adopt.

401-2. I should like to know in what way you mean that it would not be fair?—On this ground. The duty of the guardians is to give such relief as is necessary to meet the necessities of the particular person. If they know that he has a certain income from another source, they ought in strictness to take that income into consideration and deduct it from the amount which otherwise they would give, seeing that their duty is confined to relieving destitution, and that the relief is paid out of rates which are compulsorily levied from all classes, poor as well

Mr. Stockall—continued.

as rich. It is not fair that a source of income should be excluded from consideration in determining what amount the guardians ought to give for relief.

403. Would there, in your opinion, be any evil, supposing that a member or a member's widow was indoors, in allowing them some small proportion of the benefits that they would have as an extra to that which they would receive in the form of their ordinary diet, etc.?—First it is to be remembered that an inmate of a workhouse is presumed to have all that is requisite as regards housing, clothing, and food; and that, therefore, it is not necessary that a person who is a member of a friendly society should be placed in a different position from the inmates generally, and I think it would be extremely difficult, as a matter of workhouse management, to be tacking on to the dietary of a person something extra because he has been a member of a friendly society, and so interfere with the arrangements generally as regards the dietary and management of the workhouse. It would be extremly difficult, I think, to carry out that principle.

404. In the return you spoke of yesterday, the one referring to the number of paupers that have been members of friendly societies, I see the total number of in-door paupers who had ceased to be members is 14,808. I observe likewise in the returns that that is including women as well as men. Is it possible to obtain out of that return the number of women included in that 14,000?—No, not in the return as published. I am not quite sure whether in the returns that were actually sent in by the guardians the numbers were distinguished. It is possible that they were.

405. It would not be possible to know out of this number, the number that belonged to societies, and had insured for sickness benefits, as distinct from funeral benefits?—No.

406. Then in the 14,000 it is possible that a number of those persons had simply belonged to a society from which they had hoped to gain benefit by a sum to be paid at their death?—Yes, I think those cases would be included, because the return refers to the number of members who have ceased to belong to benefit societies by reason of non-payment of contribution, withdrawal, or dismissal; and the contribution may have been for the purpose of securing, as you say, a payment on the death of the person to his widow.

407. One question more with regard to the benefit societies. Would such a society or assurance as the Prudential be taken into consideration in these returns? Would there be a distinction between the Prudential, and the collecting societies, and the strictly benefit societies under the Friendly Societies' Act?—No, I think not; the statements of the paupers themselves as to the societies to which they belonged would be accepted, and there would be no classification of societies.

408. So that if they had paid, say for 12 months, for funeral benefit to the Prudential or some such other institution as that, that would be considered as their having belonged to a benefit society?—Yes, I have no doubt that that would be so.

Mr. Broadhurst.

409. I suppose it is a fact that there are scarcely two unions alike in administration?—I should hardly say that no two unions are alike, but of course the practice does vary considerably in different unions.

Practice as to relief varies widely.

410. Is it an universal system in the case of old people receiving out-door relief, that they receive part in cash and part in kind?—No, it is not the universal rule, but in certain districts it is usual to give so much in money and so much in bread. In other districts the practice of giving bread as part of the relief is almost unknown, and the relief is given in money only. In that respect the practice differs in different districts.

Out-door relief given partly in money and partly in kind; a hard rule undesirable

411. And in some unions relief is given in flour instead of bread?—That may be so; but I cannot say that I recollect hearing of any such cases. The guardians, where relief is given in bread, very often provide the loaves themselves. They are baked at the workhouses, and the relieving officer, when he goes his rounds, takes the bread, which he distributes with the money.

412. Would you think it fairer to the relieved if it were universally compulsory to give them all in cash?—No. I do not think you could lay down any absolute rule as to this.

413. Why not?—There are cases where the husband might take the money and spend the greater part of it, and if it were not for the bread the wife might come off very badly. The Board have always felt that is a matter which ought to be left to the decision of the guardians of the particular district.

414. Then is it not a fact that the poor are apt to suffer by that?—They ought not to, because the relief ought to be based on the actual value of the bread.

415. May I ask this, whether the Secretary of the Board has any opinions with regard to the injustice that is inflicted upon poor people in being strongly levied in support of their aged parents?—I may perhaps say, in answer to Mr. Broadhurst, that that is not a matter which depends on the decision of the guardians. The guardians may make a request that a relative shall contribute a certain sum, but unless he is willing to do so, he is under no obligation to make the contribution except under an order of the justices, and the justices have all the facts before them when they make the order. The basis of the liability is that the person who is required to make the payment shall be of sufficient ability, and the responsibility of determining the amount rests with the magistrates who, after hearing all the facts, come to their decision.

Contributions from relatives only enforced with order of magistrates.

416. I have seen men 60 years of age with 12*s.* a week having to contribute?—The guardians could not require that payment to be made except under an order by the magistrates.

417. Now, may I come then to the point with regard to supplementary relief from the guardians in the case of a person who had secured some provision for himself. Did I understand you to discourage any relief from the guardians to such persons. Say a person had been a member of a friendly society or trade union, and obtained his 5*s.* or 8*s.* per week, that, under no circumstances, then, should the Poor Law assist?—The duty

Supplementary relief should be to prevent destitution.

Mr. Broadhurst—continued.

of the guardians is to give such relief in a case of destitution as the case may require. The fact that a person is receiving an allowance from a friendly society is not in itself evidence that he is not destitute. This would very much depend on the amount he received from the society. The question is, how far, in determining what the man may require, the guardians should exclude from consideration the sum which they know he will receive from this source. In strictness, they ought to take the whole into account, but the practice is ordinarily only to take half.

418. Only half of his receipt?—I am speaking now of pensions.

419. You mean of State pensions?—No; not State pensions.

420. From a friendly society?—Yes; pensions and allowances from friendly societies.

421. So that they do, in fact, now give relief where a pension is being received?—If the pension is inadequate to provide for the necessities of the man they would give relief.

422. What is the sum generally considered adequate?—The sum which is, I think, most usually allowed would be from half-a-crown to three and sixpence for an old person, a single person.

423. But I am entitled, Sir Hugh Owen, to 7*s.* per week superannuation, which I shall probably take presently; and would you consider that would bar me from parish relief after nearly 40 years' thrift; that 7*s.* a week would bar me from parish relief?—I think the guardians probably would refuse it.

Mr. Roundell.

424. Upon the question of friendly societies, I take it your opinion is this, that what the guardians have to look to is destitution only, and that it would not be competent for them or expedient to take into account any question of public policy, such as the encouragement of thrift. They must go upon destitution only?—It is the principle of the Poor Law, that they should go upon destitution only; but, as I have said, in practice, with the view, as they consider, of affording encouragement to persons to belong to friendly societies, the guardians often make an exception to the principle.

425. What I meant was this, that there is a conflict between the interests of the ratepayers and the encouragement of thrift, and it might be contended that the encouragement of thrift was of superior importance to that of the interests of the ratepayers. But I think the ground of destitution is the answer to that?—The destitution is the only ground of claim.

Endowed charities and poor relief.

426. Then to take a point that Mr. Loch has spoken of. Is it not the fact that where monies have been left by benefactors in old times for the benefit of the poor it has been held over and over again by the Court of Chancery to be a breach of trust on the part of the trustees of those charitable doles to give any part of them to a person in receipt of parish relief?—My impression would be that very much depends upon the terms of the particular trust.

427. I put it where monies have been given for the benefit of the poor, and I think I am right in saying that it has been held over and over again, that it is a breach of trust for the

Mr. Roundell—continued.

trustees to give any part of those trust-monies to a person in receipt of parish relief?—I am not prepared to answer with certainty as to that, but I am under the impression that I have heard of cases where, for instance, persons have been living in almshouses, which were a charity, and they have been in receipt of relief at the same time.

428. Then before I come to a question of more general importance, I think you have told us that very little is done by relatives by way of contribution, towards maintenance, of the poor, and I take it that that has a great deal to do with out-door and in-door relief. Am I not right that, under the Order of the Local Government Board, it is a part of the duty of the relieving officer to make full inquiry into the means of relatives, and if that is so, is it not a neglect of duty on the part of the relieving officer to fail to make those inquiries, and does not the responsibility ultimately rest with the guardians who do not see that the relieving officers do their duty in that respect?—It is the duty of the relieving officer, as far as he possibly can, to ascertain the facts as to the means of the relatives of a person applying for relief, and to report the facts in his application and report book, which is laid before the guardians in connection with the application; but the relieving officer is, to a very considerable extent, dependent upon the information that is given to him by the person applying for relief, and very frequently that information is inaccurate, and it is very difficult for the relieving officer to check the statements. Take, for instance, the case of a country union, we will say in Berkshire. A man applies for relief. He has got two daughters in service, in London, and a son employed, perhaps, somewhere else. The relieving officer must, practically, take the information given to him by the applicant as to the means of the children, and, no doubt, very frequently the information is inaccurate, the facts being understated. When the relieving officer had ascertained where the relatives were living, it would not be easy accurately to ascertain what wages they were getting, and particulars of that kind. I believe that all good relieving officers do their best to obtain such information; but, necessarily, to a considerable extent, the information is incomplete, and is not absolutely reliable.

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429. Then to ask you just one more general question. Take the case of St. George's-in-the-East and the Bradfield Unions, and others about which you stated such remarkable figures yesterday, I wish to ask whether, as is often stated in the case of these unions, any hardship is incurred by the poor who are refused out-relief, as far as you know?—We have no evidence of hardship being caused in those cases. But I think that it is not to be assumed that if you were suddenly to make a rule that no out-door relief was to be given, there would not be cases of hardship. I think that there would be such cases unless there were charitable agencies at work to meet them.

Does n know o hardshi in certa strict unions typical charact but thi sudden fusal of out-reli would to hard without careful watchin and tha progres should gradual

430. Is it within your knowledge whether in the case of any of these unions, Bradfield, Brixworth, or any of the others, steps have been taken by the guardians to ascertain whether any

Mr. Roundell—continued.

hardship has followed this strict application of the rule?—It has usually happened that there has been a certain minority opposed to the action of the majority of the guardians in refusing out-door relief, and the working of the system has been carefully watched with every desire to find out cases of hardship, if they occurred. But those who have been strongly in favour of strict administration have made every possible effort to avoid such cases. The system has been, as it were, upon its trial in these unions, and very special and continuous efforts are made to prevent cases of hardship.

431. By the charity of which you spoke yesterday?—Yes; organised charity, or the charity of some of the individual guardians who support strict administration.

432. Then may we take it that in those unions that, practically, hardship does not fall from this great diminution of out-door relief?—I have no reason myself to believe that hardship does occur, and I know that in some cases where a general allegation of hardship has been made, those who have been interested in strict adminstration have challenged the objectors to bring forward the cases. When this has been done the guardians have been able to make a satisfactory rejoinder.

433. Then taking the cases of these special unions, are there any special circumstances, local, industrial, or other, which would distinguish them from the ordinary unions throughout the country?—No. I think that you may take Bradfield and Brixworth as typical unions in country districts; and you may take Whitechapel and St. George's-in-the-East as typical unions in the poorest part of a great city.

434. Then having regard to those figures which you gave us yesterday, the comparisons between 1849 and 1872 and 1891, is it not reasonable to think that if the system of administration throughout the country were more uniform —more in the direction of those particular unions—it would be followed by an enormous decrease of pauperism?—If the extremely strict administration adopted in those particular unions were followed generally, there certainly would be an enormous reduction of the pauperism of the country; but unless you had persons who would most carefully watch the working of the system you would have cases of hardship. Looking to the improvement which has already taken place, I should favour relying on time for further progress rather than laying down hard and fast rules, to be generally adopted.

435. And that, I think, would be an answer to the only other question I wished to put. I bear in mind what you said this morning to Mr Loch about the opinions of the annual Poor Law conferences and what you have said just now, and the only other question I wish to ask you is whether you are disposed to leave this improvement in the administration of the Poor Law to those gradual influences, or whether anything can be done either by Order of the Department or by Act of Parliament to bring about and to expedite a more uniform administration of the unions?—I think a gradual alteration spread over some time is desirable in the interests of the poor themselves rather than a

Mr. Roundell—continued.

sudden change, and the adoption of hard and fast rules. There is little doubt that the influences that have been at work in the past, and which have led to such considerable reductions in the number in receipt of relief, will continue, and effect a still further reduction year by year.

436. I was having, perhaps, in view something such as a more uniform administration of in-door relief in the workhouses in the counties, and perhaps the extension of the incidence of the poor rates for those purposes?—An extension of the incidence of charge to the counties.

Objections to county workhouses: (1) distance of inmates from friends; (2) want of local feeling and knowledge of inmates by guardians.

437. Yes?—If the workhouses were regarded as workhouses of the counties instead of the unions, it would of course admit of a greater classification of the inmates than can be the case; now, when all the indoor poor of a union are in one workhouse; but on the other hand there would be serious difficulties as regards the distance to which the paupers would be sent. It would be extremely hard for an aged pauper to be taken not to the workhouse in his union, but to a workhouse perhaps 20 or 30 miles off. The visits of his relatives would be very few, and the chief object for which he would now desire to have temporary leave from the workhouse would be to a great extent lost. There would be practical difficulties in consequence of the largeness of the area in classifying the poor in different workhouses as workhouses of the county. Another advantage of the present system is that the guardians in rural districts know personally a large proportion of the inmates, and take an interest in them. If the workhouses were establishments belonging to a county, I suppose they would be managed by committees of the county council; but you would not then get those personal relations between the inmates and those managing the workhouse that you have now.

Mr. Pell.

438. You went into the general question in your evidence, but there were two special points I just wanted to ask a question upon. You gave some answers to Mr. Stockall with reference to the effect upon friendly societies of guardians refusing in some instances to recognise the benefits which an applicant might receive from a friendly society, and other unions recognising them. Now, what I want to ask you is this: Where boards of guardians take into account, in granting out-door relief, the amount of money the applicant may be in receipt of from a friendly society—would not that have the effect upon friendly societies of their granting small sums to their beneficiaries, in order that those benefits might be amplified by money out of the rates?—In the case of a union where out-door relief is very rarely given there would be an inducement to the person to belong to a friendly society, and to subscribe such a sum as would be sufficient to provide a maintenance for him. The refusal of out-door relief altogether would be the strongest inducement to persons to become members of friendly societies no doubt; but in the case of a union where out-relief is given, I think that it may be some inducement to a person to belong to a friendly society if he knows that by doing this he would secure an advantage as regards the amount of relief if he should require this aid beyond that which another person whose circum-

If out-relief is given at all, a man may be led to join a friendly society in hope of a larger allowance.

Mr. Pell—continued.

stances were the same, except as regards the friendly society, would obtain.

439. But would not that inducement have the effect, in a certain degree, of leading men to join a bad society—a society that gave a very small sum out of its box, knowing that a lax board of guardians would make it up to a sufficiency out of the rates; I do not want to press it unduly?—It is possible that it might in some cases work in that way; but I think it too often happens that a man when he is joining a friendly society does not consider sufficiently the future, and the character of the society he is joining.

Chelsea pensioners.

440. There was one other point which I do not think was quite cleared up, the question that arose with regard to Chelsea pensioners, and I thought it was stated here in the room that Chelsea pensioners cannot be in receipt of relief. I forget what your answer was.

Sir Herbert Maxwell.

441. Perhaps I may explain, my Lord, what I meant. What I meant was that all, being pensioners in the Chelsea Hospital, cannot have their allowances touched by the Poor Law guardians because they are boarded and lodged in the hospital. All army pensioners are in this sense Chelsea pensioners, that the pensions are awarded by the Commissioners of Chelsea Hospital. That is what I wanted to say.

Mr. Pell.

442. All relief given to a child is supposed to pass through the parent?—Yes.

443. Relief to the child pauperises the parent?—Yes; if the child is under 16 the relief is given constructively to the father of the child.

444. Therefore, taking the case of a Chelsea pensioner, who one might suppose is not a pauper, if relief was being given to his wife, or to his child, he would be technically a pauper?—Yes.

445. Well, now, to go just a step further. I said I would refer to Statutes on the question of Chelsea pensioners. Do you remember the Act of 19 Vict., c. 15, in which are provisions which specially refer to the administration of Poor Law relief to Chelsea pensioners, Section 8. Therefore the legislature had this very case in question, and dealt with it by statute, which statute is not, I think, repealed?—I am not aware that the statute is repealed.

446. Now to go back to your evidence generally. The commencement of your evidence yesterday, the figures which you gave were taken from returns as to the number of paupers. I do not think it was stated, but I believe you included in those figures all the insane and all the casuals?—The first return mentioned referred to the 1st of July 1892, and that return included all paupers; that is to say, not only those in receipt of indoor and outdoor relief, but the lunatics in lunatic asylums maintained by the guardians, and also the vagrants.

447. You resorted yesterday, and naturally would resort, to statistical statements, many of which are printed, and are public papers. Would you be kind enough, with the permission of the Chairman, to save time, to hand in a list of the returns and documents, so many as are printed, that you made use of yesterday?—I can put in a statement of the several returns relating to the number of paupers in receipt of relief, &c., which have been presented to Parliament during the last two years if it would be any convenience.

448. You would be able to annotate your evidence by just referring in the evidence to the return from which you are quoting?—Certainly. I will add the references to the proof of my evidence.

449. Well, now, coming to the general question. I suppose it might be admitted that the great Act—the new Poor Law, as it was called—contemplated in the first its principle was, you may say, one of strict administration and admission very freely to the workhouse?—Yes; that was the general principle of that Act.

View o 1834 C missio that o relief should very r stricte

450. But, I think, while the Act was going through the House, although it is very difficult to trace it in the debates, the principle was modified, and in practice the event was that out-door relief was sanctioned?—The Act contemplates that out-relief may be given and it refers to the able-bodied.

451. I was coming to that; but it did sanction out-door relief?—The reason for the passing of the Act was the general pauperization that was going on, and it was the result of an inquiry by a Commission that made the fullest investigation as to the facts throughout the several districts in England and Wales. There is nothing in the Act itself which specially points out that in-door relief should be given in preference to out-door relief; but the Act was passed with the view of checking pauperism, and powers were given to the Poor Law Commissioners to issue regulations with regard to relief, and I have no doubt it was contemplated that these regulations would be of a somewhat stringent character.

452. When did the new Poor Law Act come into general operation, about 1835 or 1836, was not that so?—It was passed in 1834.

453. Well, unions were pretty well set up by that time?—Within some 12 months or so.

454. Now, between the period of the Act beginning to operate after 1844, was not the Poor Law Commission in difficulties. Did not the difficulty arise of dealing with those out-door cases which led to your issuing that famous order, the prohibitive order of 1844, which was not issued, I think, till several years after the New Poor Law was brought into action?—There is no doubt that the introduction of the New Poor Law was met with the greatest possible opposition on the part of those who were interested in the employment of persons who were in receipt of relief; and, on the part of those who were to be deprived of the assistance which they were accustomed to receive from the rates. The strict administration under the new Act led to rioting in some districts. I should say that the reason for delaying the issue of the General Prohibitory Order until 1844 was that the Commissioners were desirious of obtaining some experience in the general working of the Act before issuing general regulations. Prior to the issue of the general order, orders had been issued to particular unions containing provisions to a like effect.

455. Well the first object of that prohibitory order was, was it not, to prevent guardians granting out-door relief to able-bodied applicants?—Yes; that was the main object of the order.

Mr. Pell—continued.

456. There were certain exceptions which I will not go into?—Yes.

457. Is there any recognised practice of the guardians to get behind that order, and to administer out-door relief to a class of persons whom the order contemplated should not receive it?—You are referring now to the able-bodied?

458. Yes. Perhaps I ought to put it a little plainer. Supposing an applicant gets a medical order for a cut thumb, or a sore throat, be it there or not, does not that remove him at once out of the category of the able-bodied, and out of the operation of the prohibitory order, and enables him, or his family, to receive out-door relief?—The exceptions to the provisions with regard to the prohibition of out-door relief to the able-bodied poor include cases of sudden and urgent necessity, and cases of sickness. If the injury or ailment were such that the case could be regarded as one of sickness it would be within the exceptions to the order.

459. You have not heard at your office of the cant term among the poor "preparation," and that this practice of applying to the medical officer for an order is designedly done to enable them to get out-door relief; you have not heard of that?—No, I have not.

460. Well then with regard to the bye-laws: no board of guardians would have power to pass bye-laws. Is it within your memory that I came up to the President of the Local Government Board with a large deputation of guardians from the east of London some years ago, urging the President to sanction and give the character of bye-laws to regulations which were made in the east of London, both in Whitechapel and St. George's-in-the-East, and there is in the Local Government Board report a statement of that deputation, the arguments that were urged, and the answer that, I think, Mr. Sclater-Booth gave to it; the end of it being that the Local Government Board would not sanction the creation of bye-laws; they recognised recommendations; not even rules; they recognised recommendations; they are called rules; but would not sanction the conversion of those recommendations into operative laws?—The expression "bye-laws" rather applies to rules which are enforceable by penalty. I remember the deputation to which you refer, and also the answer that was sent to the deputation. If I remember rightly what was said was this: that it was quite competent, and, indeed, might be desirable, for the guardians to lay down for themselves the rules which should govern them in the administration of relief, but that they could not make laws which would preclude their successors from dealing with particular cases in a particular way not authorised by the rules so made.

461. In fact the President left us to the adoption of the cant phrase and practice of dealing with every case on its merits?—I have with me the letter to which you are referring, and generally the effect of it is what I stated. The Board pointed out that the infringement of bye-laws ordinarily involved a penalty, and then they said, "It may, however, be pointed "out that in matters within the discretion of "the guardians, it is competent for them to pass "resolutions laying down the rules by which they "would be guided in dealing with particular "classes of cases, and several boards of guardians "have recently passed resolutions containing very "beneficial rules for the administration of out-door "relief, which have been practically acted on."

462. Now, going to the next part of your evidence given yesterday as to the electors of guardians. The ratepayers are electors, and also the owners; but the owners you will admit can only claim the franchise by going through certain steps with the overseers, giving notice, and so getting put upon the roll of voters for guardians.—Yes; the qualification for an elector is that he shall have been rated to the Poor Rate for one whole year; that he shall have paid the rates due from him for one whole year, and all rates that have become due except those that have become payable in the six months immediately preceding. As regards owners, it is necessary that they should send in claims at a certain time in the year. These claims are submitted to the clerks to the guardians, who revise them, in the case of parishes with a population of 2,000 and upwards and they become the registers of owners. In both cases there is a plurality of votes according to the amount of the rating or the value of the ownership.

463. You have no return in the department of owners who have claimed to be put on the register?—No.

464. You have no special knowledge yourself as to how far the owners of real property in England have availed themselves of their opportunity?—No; there never has been a return, so far as I am aware, giving that information.

465. Now, there was one other point raised yesterday in your evidence. You told us under certain circumstances the magistrates can step in and order relief?—Yes, if the overseers in a case of sudden and urgent necessity fail to give the relief that is considered requisite the magistrate can make an order.

Magistrates can only order relief after hearing both sides.

466. You will admit this to be the case, that the magistrate could only do it on evidence on oath. That was not stated yesterday, was it?—I think there was a case which came before the Court, where it was held that a magistrate was not justified in making the order without hearing the other side.

467. And taking evidence on oath?—Yes.

468. Now, what were the first functions of the guardians in 1834; they were confined to the administration of the Poor Law, were they not, exclusively?—Yes, practically.

Miscellaneous duties of guardians take up much of their time.

469. Would you tell the Commission what other duties have been thrown upon them since. Shall I just recite some of them. They have had the care of the health of the pauper population imposed upon them, sanitary works in the country; they have had to deal with education, insisting on education where there are no school boards, added to their duties; and I saw yesterday in a newspaper that, among other questions they had to deal with, a magistrate committed two children who had been found picking pockets to the workhouses. So I suppose workhouses have now become houses of detention for criminals?

Chairman.

470. Young criminals?

Mr. Pell.

471. Young criminals; yes?—As regards the sanitary work, the guardians of the union are the sanitary authority so far as the whole of the area in their union is not included in urban sanitary districts. With respect to education, they are the school attendance committee, and have the duty of enforcing school attendance in any parishes in the union not included in a borough and not under a school board. Then, as regards the third point, there is a provision in the Industrial Schools Act which enables a magistrate who has had before him a child who is considered to be suitable to be sent to an industrial school to be remanded to the workhouse for a limited time, for such time as is necessary for making arrangements as to the school to which the child shall be sent.

472. They also have the charge of vaccination, have they not?—Yes, they have.

473. And that takes in some unions a considerable amount of their time and a great deal of trouble?—Yes.

474. They also have the duties of assessing, of making the assessment of property for the poor rate?—Yes; they have the assessment committee work.

475. Now may I ask you, having this number of duties subsequently imposed upon them, does it not trench too much upon their time, and take their attention from the administration of Poor Law relief?—The assessment committee work, the school attendance committee work, and the sanitary work, is done by committees.

476. Not all the sanitary work?—All except in those cases where the union includes no urban sanitary district. In a great number of cases the rural sanitary authority does not include all the guardians, but usually the meetings of the rural sanitary authority follow immediately the meetings of the guardians. There is no doubt however that there has been a very considerable increase in the duties of guardians since the Act of 1834 was passed.

477. Now, upon the question of adequate relief and how it affects the class of people that we have in view—the old people—I suppose you would admit that in the villages in the country there are many cases of old people, especially women, of a little better class who are attempting to maintain themselves by shopkeeping or laundry-work, or some little industry of that sort, just the people who are contemplated by those that advocate pensions?—There is undoubtedly a considerable number of persons of the class that you describe.

Relief to aged may sometimes be practically in aid of wages, and to some extent injure independent poor:

478. Well, now, I should like to take the case of a small village in which there were two of these people, both engaged in shopkeeping, or both engaged in washing, and the needs of the employers are not sufficient to maintain the two separate people, then comes in one, applies for relief, gets it, continues her industry, continuing the shop or continues her washing, and is not the effect of that form of assistance to ruin the other independent woman by compelling her to work at prices below what are remunerative?—No doubt relief may be given in such a way that it is a relief in aid of wages.

479. In aiding the earnings?—In aiding the earnings. Those considerations however would not apply nearly so much to the aged poor as to younger persons.

Mr. Pell—continued.

480. I had in my mind really the aged poor widows. I had the case in my mind of widows, who after their husband's death attempt to maintain themselves independently by a little shopkeeping, or a little washing, and then, where relief is given with lax administration, the relief is given to one applicant, making that applicant a pauper, still permitting her to go on with her work, and then bringing ruin upon the other one who cannot carry on her business successfully against the subsidised competitor?—Then you have competition on unfair terms in consequence of the relief given by the guardians.

481. Well, then, the effect of a pension granted to one person and not granted to another where both were similarly circumstanced would have the same effect?—A pension that he secured for himself?

482. No, I am not talking of a pension that he secured for himself but a pension, some State-aided pension, which would be only out-door relief in another form?—From the point of view of unequal competition the same principle would apply to the pension as to the relief given by the guardians.

The so princi would ply to State sions.

483. Can you see any distinction between pensions given out of the rates, and ordinary out-door relief, excepting in the name?—There would be no distinction, except in name. The burden would be borne by precisely the same persons.

484. Technically I suppose. I am not in the secret, I do not know whether you are; one would not be termed a pauper, and the other would be?—It might be provided as has been done with respect to aid from the rates in some other matters, that it should not be deemed parochial relief or disqualify a person for any franchise.

485. Well, now, coming again to these old people who might be proper persons for pensions, how they are treated in the workhouse, about which we have heard a good deal before; are you aware, or is it true, it only came to my knowledge yesterday, that in one union in Essex, the union of Tendring, the guardians have bought some cottage property and are going to open these houses for married couples, who are to be termed in-door paupers, has that come under your knowledge, has it been referred to the board?—The case is this. The guardians of the Tendring union have submitted a proposal for the provision of a building in which married couples can live together, providing accommodation for eight or ten persons, if I remember rightly. It is an inexpensive one-storied building.

486-7. Are the rooms within the workhouse walls?—As I understand, they form part of the workhouse premises.

Mr. Henley.

488. As to the treatment of the aged over 65 in the workhouses, is it the duty of the medical officer in the workhouse to report any defects that he may observe, either as to the diet, ventilation, or food, or other matters?—There are certain duties imposed upon the medical officer of the workhouse by the general consolidated order, but there is also a later order which renders it the duty of the medical officer to enter in a book from time to time any recommendations that he has to make with regard to

Duty medic officer look a aged (other) door p and re fully h yearly guardi on the workh

Mr. Henley—continued.

a number of matters. He is also to make reports at definite times, about the 1st January and the 1st July in each year. The order requires him to furnish replies to the following questions: Is there sufficient ventilation and warmth? Has the accommodation during the preceding six months for the several classes of sick been sufficient? Are the arrangements for cooking and distribution of food as regards the sick, satisfactory? Is the nursing satisfactorily performed? Is there a sufficient supply of towels, vessels, bedding, clothing, and other conveniences for the use of the sick inmates? Are the medical appliances sufficient and in good order? Are there any water-beds or rack-bedsteads, and if so, are they sufficient in number and in good order? Are the lavatories and baths sufficient and in good order? Are the supplies of, and distribution of, hot and cold water sufficiently provided for?

489. That book is laid before the guardians?—Yes.

490. And in the event of the guardians taking no action upon it, would it be the duty of the general inspector to bring it to the notice of the Local Government Board?—Yes, if the report was so unfavourable as to require action on the part of the Board.

491. So that the inmate has a three-fold protection: first of all, the medical officer, then the guardians, and in the event of their failing to provide a remedy, he has the action of the Local Government Board?—That is so.

492. Now, with regard to the duties of the medical officer as to the dietaries of the sick, is it the duty of the medical officer to submit to the guardians certain dietaries in regard to the sick, and to enter them in a book, separate dietaries?—Yes.

493. And it is also his duty, in the event of his patient requiring it, to enter in his book any extras that he thinks ought to be given in addition to the ordinary dietary to meet the varying requirements of the sick, such as eggs and other things which are not in the common form of dietary?—In the first instance the Board prescribe the dietary for the ordinary inmates in health. The medical officer at the beginning of his workhouse medical relief book enters so many dietaries as he may think necessary for the different classes of sick, and he determines on which of these dietaries each patient shall be placed. He may also order for any patient, in addition to the dietary on which he is placed, any "extras" that he may consider necessary. The extras cover a large range of articles.

494. And would stimulants for the sick be included in those extras?—Yes, whenever the medical officer considered it necessary he would specify the stimulant as an extra.

495. Therefore as regards the consumption of stimulants by the sick the matter rests almost entirely with the medical officer?—Certainly, in every case he recommends and practically orders what fermented liquors should be supplied to the patient.

496. What are the duties of the master between the meetings of the guardians with regard to those extras?—He would be obliged to comply with the directions of the medical officer.

497. And would not the guardians incur a very grave responsibility if they refused to accept the recommendation of the medical officers with regard to any of their patients?—Yes, but in a certain number of cases they have used their influence to obtain the substitution for wine and spirits of drugs which may be likely to have the same effect medically.

Refusing to allow what he recommends.

498. In fact they would put their own lay opinion against the opinion of the medical man?—An arrangement of this kind has usually come about after a conference; the guardians relying on what they know has been done in the way of diminishing the supply of stimulants in other workhouses.

499. But, at any rate, between the meeting of the guardians the master would be bound to supply whatever the medical officer recommends?—Yes, and the guardians would usually consider that they were taking a great responsibility if they absolutely refused to comply with the orders of the medical officer.

Chairman.

500. I think I understood you to say they have in their favour the recommendations of a large number of medical officers in other unions?—The extent to which stimulants are ordered varies very much, in different workhouses, and when guardians are strongly opposed to stimulants being freely ordered, they would not be unlikely to say to the medical officer, "Why do you consider these large supplies "necessary, seeing that in several workhouses "there are scarcely any ordered, and why do you "not adopt a practice that is adopted elsewhere "of supplying certain drugs instead?"

Mr. Henley.

501. You explained to us yesterday that a certain quantity of stimulant was supplied by the medical officer in regard to those not sick, in respect of work. I have not touched that question; I merely wanted to take the aged poor in the hospital?—Yes.

Arrangements for religious instruction, &c.

502. Now, would you be so good as to tell us what are the regulations with regard to the religious consolation of the aged and infirm in the different workhouses, first with regard to the Church of England, secondly with regard to Roman Catholics, and thirdly with regard to Protestant Nonconformists?—The first provision is in the Poor Law Amendment Act of 1834; it is to the effect that nothing in any regulations which may be issued by the Commissioners shall interfere with the visitation of any inmate by a minister of his own religious persuasion at the request of the inmate. A provision in the General Consolidated Order is as follows: "Any licensed minister of the religious persua-"sion of an inmate of the workhouse who may at "any time in the day, on the request of any in-"mate, enter the workhouse for the purpose of "affording religious assistance to him, or for the "purpose of instructing his child, or children, in "the principles of his religion, shall give such "assistance or instruction so as not to interfere "with the good order and discipline of the other "inmates of the workhouse, and such religious "assistance or instruction shall be strictly con-"fined to inmates who are of the religious persua-"sion of such minister, and to the children of "such inmates, except in the cases in which the "guardians may lawfully permit religious assist-"ance and instruction to be given to any paupers

Mr. Henley—continued.

"who are Protestant Dissenters by licensed "ministers who are Protestant Dissenters." The Order also authorises the guardians to allow any members of the Established Church to attend church outside the workhouse on Sundays, Good Friday and Christmas Day, and there is also power given to them to allow any Dissenters to leave the workhouse in order to attend places of worship according to their own faith. Then, in the Poor Law Amendment Act of 1868, there is a provision that the master of every workhouse shall keep a register called the "Creed Register," in which he is to enter the faith of every person admitted into the workhouse, and for the purpose of making such entry it is his duty to make careful inquiry on the subject. This "Creed Register" is open to the inspection of any ratepayer of the union from, I think, 10 o'clock in the morning until 4 o'clock in the afternoon, and also of the ministers of the different denominations whose places of worship are nearest to the workhouse; it confers also upon that minister the right of visiting an inmate of his own faith, although the inmate has not requested that he should come, and it is only in the event of the inmate objecting to his visits that he is required to discontinue them. Then, instead of its being optional with the guardians as it was under the Consolidated Order, whether they should allow Dissenters to leave the workhouse to attend their places of worship, it is now made compulsory on them to give such permission, subject to this: that if there is any sufficient cause, by reason of the abuse of such permission previously granted, or on some other special ground, they may decide that the leave shall be withdrawn for a certain time, but in those cases they have to place on record in their minutes the circumstances which have led to their decision. I have not referred to the provisions as to children, which somewhat differ.

503. No, I only want the aged; then with regard to the power of the guardians to pay first of all a chaplain of the Church of England?—The regulations contemplate that a chaplain shall be appointed for each workhouse, but there is a considerable number of workhouses now where no chaplain has been appointed. There are now 648 unions, and I think there are about 161 cases where no chaplain has been appointed. As regards the appointments of what are termed religious instructors, there are provisions in the Order enabling the guardians to appoint certain assistant officers, and it has been considered, and so ruled, in fact, by the High Court that that order enables the guardians to appoint religious instructors who are not members of the Established Church. We should not necessarily have those cases reported to us, but I know that we have received reports of about 37 cases where Roman Catholic instructors have been appointed, and are paid salaries.

504. And with regard to the Protestant Nonconformists, does the same regulation apply to them?—It applies to them, but there has hardly been a case where there has been an appointment with a salary. I will not say that there has been no instance, but any such appointments are very exceptional.

505. You have not heard whether there has been any case where they have been appointed as assistants?—It would be under that Order if appointed at all.

506. It does not require the sanction of the Local Government Board?—We should not necessarily know of such an appointment, no approval by the Board is requisite.

Chairman.

507. I visited a workhouse yesterday where there was a very handsome church, an Established Church, and a very handsome one, only on a smaller scale, the Roman Catholic church, the Roman Catholic one capable of accommodating some 360, which I understand is very well filled. In that case would there be a chaplain to the Roman Catholics as well as a general chaplain?—In all probability there would be with so large a number of Roman Catholics.

508. A paid chaplain?—There would be a paid chaplain, and probably a paid religious instructor of the Roman Catholic faith.

509. The Roman Catholic priest is called the religious instructor?—May I ask what union it was?

510. The Fulham-road Workhouse of St. George's Union?—Yes, they have there a Roman Catholic instructor, who receives 75 *l.* a year for the workhouse and 25*l.* in respect of the infirmary.

Mr. Henley.

511. Is repayment made by the county council in respect of the chaplain under Section 26 of the Local Government Act?—Yes.

512. And in respect of the Roman Catholic instructor is repayment made?—Yes.

513. Counted in the number of officers?—The repayments by the county councils are made on the basis of the salaries of the several union officers during the year ended Lady Day 1888; wherever they had a chaplain and religious instructor at that time, repayments would be made in respect of the salaries of those officers, but if a chaplain or religious instructor was appointed after that date then no repayment is made.

514. Unless he took the place of another one?—Unless he took the place of another one.

515. The whole would be paid out of the license and probate duty by the County Council?—Yes.

516. Now, would you be so good as to tell me the law with regard to the non-resident and non-settled relief, so far as it applies to the aged and infirm?—*Primâ facie* every pauper should be relieved in the union in which he is resident.

517. Or parish?—The union or separately administered parish in which he is resident. There are cases where persons, who if they were removed under orders of removal would be transferred to another union, continue to live in the union to which they have become chargeable under an arrangement under which the guardians of the union to which they would be removed agree to allow them relief whilst they are non-resident, in the same way as they would if they were actually resident in the union. The Board require that if the guardians of the union in which the person is residing are to have anything to do with the administration of the relief the payment of the relief shall be made directly either by the guardians or by their relieving officer, and the relieving officer is not justified in undertaking the administration of the relief except with the concurrence

Mr. Henley—continued.

of the guardians. Then there are provisions as to the mode in which the money is to be paid, so as to ensure that there shall be no irregularity on the part of the officers of the two unions.

518. How long does it take under the present law for a person to obtain a settlement in a union or parish?—There is first the law of irremovability. A person can become irremovable to his place of settlement if he has resided for one year in any part of the union, excluding from the year any time in which he has been in receipt of relief or been in a hospital or in a prison.

519. He gains a status of irremovability?—He thus gains a status of irremovability. Then, under the Act of 1876, a person acquires a settlement by having resided in any parish in the union for three years under such circumstances in each of those years as would have given him the status of irremovability.

520. I think the Local Government Board have discountenanced non-resident relief?—Yes; it has been regarded with disfavour because it has so often happened that the persons who are receiving the relief not being under the supervision of any officer of the guardians by whom the relief is given have continued to receive the relief long after it should have ceased. In some cases, it has continued to be charged for some time after the pauper has died. Many boards of guardians are very unwilling to undertake the relief of non-resident poor.

521. It is unfair to ask you what the practice is all over England, but, as a general rule the boards of guardians refuse to give non-resident relief?—Yes; to a very large extent they refuse because they can make no satisfactory arrangements for the payment of the relief, or for the supervision of the persons in receipt of the relief.

Chairman.

522. Where they do, are they properly supervised by the relieving officers of the district in which they reside?—No.

523. Or have they occasional visits from the union to which they belong?—No, the distance is too great. When the guardians of the union where the pauper is residing decline to undertake the administration of the relief, as is very frequently the case, arrangements are sometimes made with some person residing in the parish, very often the clergyman, to advance the relief, he sending in a claim to the guardians and being repaid by them the amount which he has advanced.

Mr. Henley.

524. Now, we take the case of a person 65 years of age who has relatives in some other part of England, and who is invited by them to go down and end her days there. If during the first year of the residence there she became so destitute that she was obliged to apply for non-resident relief and the guardians refuse to give it, would they have, as you have said, in the first instance to relieve her because she is destitute within their union or parish; but if they refused to give non-resident relief what would become of that person; what is the remedy?—If the guardians thought fit to obtain an order for the removal of the person she would be sent back to the union in which she was settled wherever it might be.

525. Either by an order of removal or by consent?—By one or the other.

526. If it is by consent, then is it not the

Mr. Henley—continued.

practice to send an order for the workhouse?—Yes; by consent, very frequently.

527. Well, looking to the age of these people, may there not be cases where it is a very great hardship to remove a person, away from their friends, back to the union of their settlement?—In the case of a person who has reached that age it would very frequently be a case of very considerable hardship.

528. I believe in some instances it does act as a deterrent to old people who wish to apply for relief; the threat of removal back to their own union or parish acts as a deterrent?—It is very probable that that would be the case.

529. It has been so stated over and over again?—Yes.

530. Taking the case only of people of 65 years of age and upwards, could the law be altered leaving alone the question of the law of settlement, simply taking into consideration the question that they shall not be removed after a certain age; could this be done by an Act of Parliament, or an Order by the Local Government Board?—It would require an Act of Parliament.

531. It would require an Act of Parliament that no person after 65 years of age would be liable to be removed to the union or parish of their settlement?—Yes, it would be merely making an exception to the general provisions just as there is at the present with regard to widows. A widow cannot be removed to her place of settlement if she was living with her husband at the time of his death, until 12 months after her widowhood.

532. You were asked a question by Mr. Roundell as to whether the regulations could be made more stringent as regards the out-door poor. There are two orders, a prohibitory order, which generally applies to the country districts, and secondly, the out-door relief regulation order, which is not so stringent in its provision and is issued to large towns. Do you think it practicable to apply any prohibitory order to the large towns in England?—I think that it was in 1852 that an order was issued on the lines of the prohibitory order to the Lancashire and other unions, but there was such a strong opposition to it on the part of the boards of guardians that it was thought right to withdraw the order, but in many of those unions where there was great opposition to the order on the ground that it crippled the discretionary powers of the guardians they have made rules as stringent as the provisions of the order.

Sir Herbert Maxwell.

533. There is only one point on which I wish to ask you a question, and that very briefly. You have spoken of the action of friendly societies as being an important factor in the reduction of the ratio of pauperism to population which has taken place of recent years, and I think you pointed to the existence of pension funds in these societies as tending to keep old people out of the workhouse. Now, have you any figures to go upon?—I referred to the extension of friendly societies as having a material effect in the reduction of the number of persons coming upon the rates. First you have those who obtain assistance from their friendly societies in cases of sickness. Those persons are relieved from the necessity of applying to the guardians for medical attendance, and it too frequently

moval sometimes a deterrent to deserving aged.

Abolition of settlement law as to aged would have to be by Statute.

Friendly societies helpful in preventing pauperism (which often begins in medical relief).

Sir Herbert Maxwell—continued.

happens that a person after he has been getting medical attendance at the cost of the rates afterwards applies for relief of a more substantial character.

By giving medical attendance, funeral expenses, &c.

534. From the Poor Law Authorities?—The fact of a man belonging to a friendly society by means of which he can get medical attendance and sick during a period of sickness, frequently keeps him off the rates. In that way the friendly societies have helped. Then you come to the large number of cases in which payments are made in the event of death, death of husband, or of wife, or of child. The assistance obtained in that way relieves many people from becoming a charge upon the rates.

535. That is for funeral expenses?—Yes, funeral expenses; but the sum that a widow may receive may be sufficient to start her in some small business, or in other ways to help her to avoid coming on the rates altogether. My observation had not reference merely to pensions.

536. The question arose, I think, in reference to the case which had been brought forward by Mr. Chamberlain of a widow who was enjoying a pension of 10*s*. a week, and whose allowance from the guardians was reduced in proportion to what she was said to be receiving from the friendly society?—I do not think that a board of guardians would give any relief if the person was receiving anything like that allowance from a friendly society.

537. But it is the case, is it not, within your experience, that friendly societies, however useful they are as a means of insurance against sickness or funeral expenses, do not as a rule undertake anything in the nature of a superannuation pay?—I think there are several which do, but the cases where people avail themselves are very few comparatively.

But not often used for old age pensions.

Lord Lingen.

538. You have been for many years, I think, Sir Hugh Owen, officially connected with the administration of the Poor Law?—Yes, for many years.

539. Do you happen to recollect how many?—About 40 years.

540. Therefore, you must either within your experience or in contact with older officials be familiar with the administration of it from the earliest time till now?—To a certain extent that is so.

Hardships formerly alleged as regards workhouses greatly removed, especially in case of aged.

541. I understood from some of your answers that you thought the treatment of the aged poor had become more indulgent than it was in the earlier days?—No doubt that is the case as regards the aged poor in the workhouses.

542. And that in the larger workhouses where classification is more easy there is not a great deal left to complain of now in their treatment within the house?—That is my own view, but very much depends upon the standard that the individual may adopt.

543. Well, taking the grievances that used to be alleged, the separation of old couples and the mixture of respectable people with less reputable characters, those evils have been, I understood from you evidence, considerably remedied in the larger workhouses?—There is provision in a large number of the workhouses for married couples, but in comparatively few cases do they avail themselves of it.

Lord Lingen—continued.

544. But the point I wanted to come to was the argument for new measures which are founded on the hardships that the old couples are exposed to we will say in the workhouses first of all, that that formed a case for relief in some new shape. Well, in a certain number of the workhouses, in the larger ones especially; I gathered from your evidence that that argument from suffering and from hardship was very greatly mitigated in these days?—In my opinion, that is so.

545. And that improvement of the workhouses is gradually extending itself?—Yes, it undoubtedly is.

546. And to that extent we should be justified in saying that the old arguments which were founded on the old state of things for new measures for the relief of the aged poor are less strong than they were. I do not put it beyond that?—Yes, certainly.

547. Now, is there any corresponding alleviation of the treatment of the aged poor as regards out-door relief. Has that become more indulgent in their case also?—No; it has become more strict.

548. That is to say, there are fewer of them; but where out-door relief is given at all at present, has there been any change in the treatment of the aged out-door paupers?—The tendency, I think, would be to give them more in the way of relief now than in the earlier days.

549. Yes; so that we may say, on the whole, looking both at in-door relief and out-door relief, the aged poor are better off now than they were, we will say, five and twenty or thirty years ago in their treatment under the Poor Law?—Yes, with the one exception, that some would consider that it was a hardship that they should be sent in the workhouse instead of receiving out-door relief.

550. But, still, in the workhouse, those particular things that were relied upon; their mixture with the less respectable paupers and their compulsory separation, those have been greatly mitigated, and are still in course of mitigation?—There has not been so very much done in the way of the separation of persons according to their character.

But much classi by ch racte

551. Not much?—In the ordinary union workhouse the arrangements would not ordinarily admit of that.

552. No. Well, that brings me to another point of your evidence. You are aware that under the new Prison Act, I will only take that as an illustration, the classification of prisoners is made very much easier than it was by bringing the whole of the prisons under one jurisdiction, and that classification can be carried out very much better than it was. Now, supposing that you had districts of workhouses in which something like the same policy was carried out or attempted to be carried out, I understood you to say that there was a grave objection to that, inasmuch as it would take the paupers out of their own connections, and their relations would be unable to get at them from a distance. Now, that same argument would apply to the district schools for children, and I remember very well its being urged as far back as the year 1850, against having the district schools. Are the

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Lord Lingen—continued.

children in the district schools so far orphans and what you may call derelict children, that that objection applied in a modified degree, or is there any considerable number of the children of actual living paupers that are carried to a distance from their place of birth into the district schools. Is that felt as a difficulty?—Dealing first with relatives who are in the workhouse, arrangements are made for their seeing the children from time to time at the schools. If the school is at any considerable distance, the parents are driven down to the place. When I say "a considerable distance," I mean a distance of four or five miles.

553. Would a radius of 10 miles take in all the unions from which the children were taken to a district school?—Yes. In London, the radius of 10 miles would be in excess, I think, of the actual distance. The chief difficulty in the establishment of district schools outside London has been the distance that children would have to be sent. The distance is an important matter. So many of the children are only sent to the district school for a short time. There are a number of parents who are in and out of the workhouse very frequently. A man may come in with his wife and children one week and a fortnight afterwards he may go out again and in another fortnight he may be back again with the family. Every change of that kind means sending the children away to the school, and getting them back from the school to the workhouse to be discharged with the parents. Of course that difficulty is intensified the larger your district. The difficulties of that kind have been so great that the district school system has not been carried out to any extent outside London.

554. And the difficulty would be still greater when you begin to deal with older people who are more rooted in the soil, as you may say; they would feel the separation even more?—The hardship, I think, would be greater.

555. I think you were asked one question that had this bearing, whether, supposing that there were charitable bequests applicable to a union, those are completely separated from the Poor Law, and that the trustees of such endowments could not apply them to persons who were in receipt of relief from the rates?—Yes.

556. Mr. Roundell asked you a question, I think, with that bearing? Yes. The cases where the bequest is to the guardians in aid of the rates, of course, are very few. But what I understood was, that Mr. Roundell considered that there was a decision of the court that if money has been left for the poor, subject to a charitable trust, the court would hold that the distribution of that money must be limited to persons who are not in receipt of relief.

557. Now, in the old Poor Law Acts, I am not quite sure that I am accurate about it, but in the Act of the year 1834 I am under the impression that there is a section which enables the guardians to have a *locus standi* in claiming the application of any charitable bequests that may be applicable to their union. Do you remember it?—No, I cannot say that I remember such a provision.

558. I do not think it has ever been acted upon, but I feel pretty clear that there is such a section?—I am not aware of any case where there has been practical effect given to it.

State or rate pensions would be similar as regards recipient to out-relief.

559. Now, in regard to a pension, so far as it is provided from the rates, I think you have been asked whether that is not out-door relief under another name?—What appeared to me to be the case was this, assuming that the pension was given from the State——

560. Well, from the rates, from a public source?—If the pension is to be paid out of the same fund as the relief is paid out of now, it would, unless there were some statutory provision to the contrary, be on the same footing as relief.

561. But supposing for a moment that the whole charge of the Poor Law were transferred from the present rates to the State, the principle would be the same so far as it holds at all that a pension from a public fund would be pauper relief. I shall have another question to ask upon that, but I only want to be sure whether that was not the opinion that you assented to?—Out-door relief is a term which is necessarily used in connection with the existing condition of things. It is given by the guardians who have the duty of providing for the relief of destitution out funds raised by means of the poor-rates. If a person is to be aided by a pension from public funds by way of relief the condition of things is the same whether payment is out of the poor rate or whether it is by the State, or whether it is out of the produce of the taxation of the country.

562. But the gist of the question I took to be this, that if he is having a pension from any public source he is not an independent person, he is not maintaining himself, but he is maintained by the community to the extent of that pension?—Yes; but that must not be put too generally, because take the case of a Civil servant; he receives his pension, but he does not regard himself as in receipt of Poor Law relief for this reason.

Pensions to civil servants are deferred pay, and thus on different footing.

563. No, but the Civil servant is supposed, rightly or wrongly, to have earned his pension by service, but the case that is put is not in the common acceptance of the term. He has not earned his pension to the extent that he receives a pension. He is dependent on the community instead of being dependent on himself?—Yes, and in the case of a Civil servant or other pensioner who receives a pension in respect of his past services, it is rather regarded as deferred pay.

564. Yes, but that is not the case of the pensions that have been under discussion previous to the appointment of this Commission?—No, it is not.

565. Now, there is one distinction that I wanted just to ascertain, whether you agree in supposing that this pension, which is to be given from the State, is only given to persons who have made a certain provision for themselves. For instance, if the State gives 6*l.* 10*s.* as a pension to a man, and to those men only who had saved 6*l.* 10*s.* for themselves, although that might be out-door relief, still it would be conditional out-door relief and not quite the same as a general pension?—So far as regards the sum contributed by the State out of funds

Lord Lingen—continued.

raised by taxation, there would be some similarity with the assistance given at the present time by the guardians at the cost of the rates.

Mr. Loch.

566. With reference to one of Lord Lingen's questions, I think I have the reference that he referred to in the Act, respecting the power of the present Local Government Board to require information about inadequate charities. As I understand it, under the Poor Law Amendment Act, the Board "can require "of all persons in whom are vested any property "or funds belonging to any parish and held "in trust for, or applicable to, the relief of "the poor, or which may be applied in diminu-"tion of the poor-rate, or of persons who are in "the receipt of the rents, profits, or income of "such property or funds, a true and detailed account in writing of the place where the estate

Mr. Loch—continued.

"is situated, or the manner in which the funds "are invested; details of the rents and profits "and their appropriation have to be given "with all such other particulars relating thereto "as the said Board may direct and require." It was that clause, I think, that Lord Lingen was referring to?—That provision was intended to enable the Board to obtain information as to any parish properties the income from which should go in the aid of the poor-rate. Returns under that enactment have been from time to time obtained, and the district auditors take care that the moneys from those sources which should be brought into account in aid of the rates by the overseers are so brought into account.

Chairman.

566*. Do you wish to add anything to any statements that you have already made?—No, I thank you.

The witness withdrew.

Adjourned till Tuesday, February 14th, at noon.

THIRD DAY.

Tuesday, 14th February 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. Lord Brassey, K.C.B.
The Right Hon. Lord Playfair, K.C.B.
The Right Hon. C. T. Ritchie.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. W. E. Knollys, called in; and Examined.

Chairman.

567. Mr. Knollys, you have filled several offices both at the Local Government Board and in the country in connexion with the working of the Poor Law?—Yes.

568. What are those offices, and what is the one you now hold?—I am at present chief general inspector and assistant secretary under the Local Government Board, and I was formerly district auditor of the Staffordshire and Derbyshire Audit District, and general inspector of the north-eastern district.

Chairman—continued.

569. The evidence you wish to give, I understand, relates to the country districts outside the metropolis; and you wish to leave to Mr. Hedley the task of dealing specially with the metropolitan district, as he is the one most conversant with that part of the subject?—Mr. Hedley is the inspector for the metropolitan district, and he would be better able to give that evidence than I should be.

570. And you prefer to leave him to do that?

Chairman—continued.

—Yes; I should prefer that my evidence should apply mainly to the provinces.

571. You appear here to-day especially to give evidence as to the practice of boards of guardians with regard to their dealing with the aged poor, whether by way of out-door relief, or maintenance in the workhouse?—Yes.

572. Would you be good enough to tell us what system is pursued with respect to those two methods?—In the case of the aged poor, unless there is some special reason to the contrary, as a rule out-door relief would be always given. If applicants were provided with proper homes of their own it would be contrary to the practice of boards of guardians, as a rule, in the provinces to offer relief in the workhouse only.

573. Then as to the workhouse?—Relief in the workhouse would be offered in those cases where old married couples were concerned, where one or both of them were seriously ill and required special medical attendance and nursing, or where on account of their infirmity it would be dangerous to themselves to leave them in their own homes unattended, or where the houses they occupied were for some reason unfit for habitation, and there were no other houses available, or where there were relatives legally or morally liable to maintain them, and well able to do so, but who refused to help them; or in cases where other occupants of their homes were of a bad moral character.

574. We now come to out-door relief; we will deal with that subject first. What is the general amount of out-door relief?—In the case of single persons it would be from 2*s.* to 3*s.* 6*d.*, and in the case of married couples from 4*s.* to 6*s.*

575. Upon what information do the guardians apportion this relief?—The information would be furnished by the relieving officer. It is the duty of the relieving officer to receive applications for relief, and then to visit the homes of applicants to make inquiries as to their health, their ability to work, their condition and family means, and to enter such reports in his application and report book.

576. Do they rely wholly upon those statements, or do the applicants sometimes appear and state their own cases?—If of sufficient ability, the applicant will appear and state his own case before them, and in country unions a guardian of the parish in which the applicant resides would probably be appealed to by the chairman to give what evidence he could as to the circumstances of the applicant.

577. It is assumed that each guardian is to acquaint himself as much as possible with the circumstances of the applicant from the parish in which he lives?—It would not necessarily be his duty to do so, but as a matter of fact in country districts they generally do. I shall be glad, in connexion with that, to state the information which would be supplied to the chairman and the guardians by the application and report book. It is the duty of the relieving officer to supply the information, as I said, to the guardians in his application and report book, and there are certain columns which it is very important that he should fill, and accurately fill up. The heads are as to whether the applicant is receiving regular or temporary relief, and any other and what assistance from clubs, charitable institutions, Government pensions, or otherwise, such relief, pension, allowance, or contribution to be described, and the amount stated; the present cause of his seeking relief, and the need of the applicant, and observations; and the names of relations liable by law to relieve the applicant, distinguishing those apparently capable of assisting the applicant; the present weekly earnings or other income of the applicant, and what family are dependent upon him or her.

578. All the information, in fact, which bears upon the question of relief?—Yes. As soon as that information has been supplied to the guardians, and they have fixed the amount and the period for which the relief should be granted, it is the duty of the relieving officer as soon as he can to visit at the residence of the applicant, and to do that from time to time as long as the relief is given; to watch if there are any alterations in the circumstances, calling for an increase or a decrease in the amount of relief, and to immediately report such circumstances to the guardians.

579. You have dealt now with the universal practice with regard to all classes of applicants; now, will you state what is specially the practice with reference to the aged poor?—Very frequently when an application is made for relief for the aged poor, the cases are regarded as somewhat of a permanent character. The system differs in different unions, and it is undesirable that they should be regarded in that light, but it is very desirable that relief should be given to them for only short periods, as in other cases, and that their cases should be brought up for consideration frequently by boards of guardians. But in those unions where they are treated as permanently on the relief list it is a very common practice to have what are called revision lists. Those lists are before the guardians once a quarter, or sometimes not more frequently than once in a half year, and all the cases are then gone through at one time.

Quarterly or half-yearly revision lists of "permanent cases": should be more frequent.

580. Is this the practice with reference not only to the in-door but to the out-door cases?—It refers to the out-door cases only.

581. You were going to criticise the practice?—The result is that these cases are too often gone through in a merely perfunctory manner, and dealt with simply upon a very short report from the relieving officer, to the effect that there is no alteration in the circumstances of the case. The relieving officer does not visit the cases at their own homes as frequently as he should do, and when he does, he visits them very often only immediately before this revision list is gone through by the guardians.

Investigation in those cases often insufficient.

582. Is that inadequate performance of their duty pretty general, or is it only occasional?—As regards the permanent cases, my own impression is that they are not visited by the relieving officers in most unions as frequently as would be desirable. I think that the guardians in granting relief, out-door relief, take a serious responsibility upon themselves in regard to those cases; and they should receive very frequent reports from the relieving officers as to whether there are any alterations in their circumstances. When they are only visited once a quarter or sometimes once in a half-year, the information

Chairman—continued.

supplied to the guardians is not likely to be so full or so accurate as it should be.

583. Does that arise from the fact that more is thrown upon the relieving officer than he can possibly perform with propriety?—In some cases, no doubt, that is so; but in other, and in most cases, I think that the relieving officer is too apt to take it for granted that there is not likely to be much alteration in the circumstances of the case, and that that part of his duty does not require such a careful performance as some other parts of his duty.

584. Those old people do not grow younger as time goes on, but you think that from time to time some resources may develop themselves, which may enable them to get off the list of paupers?—Yes; no doubt that would be so.

Out-door relief usually inadequate, because it is meant to be supplemented from other sources.

585. Do you consider that the relief given in those cases—the relief I mean to the aged poor—is usually adequate or inadequate?—I think that, as a rule, it is distinctly inadequate. I think that the guardians when they give it expect it to be supplemented from other sources, and that they take that into consideration in fixing the amount that they will give. Either by donations from offertories or other charitable sources, or by gifts from children, relatives, or neighbours, or by such small earnings as the recipients are able to gain for themselves.

586. And you think that they leave that too much to mere chance, and that it is not the result of a careful examination of each case?—I think not. I think very frequently it is left much too much to chance, and that the guardians do not fully appreciate the serious responsibility that they take upon themselves, when they give out-door relief in an inadequate amount. It may be possible that the supplemental sources to which they look may fail, and that then, unless the cases are most carefully watched by the relieving officer, suffering to the poor may result; and that is one reason why it is so essential that the visits of the relieving officers in those cases at the residences of the pauper, should be more frequent than they often are.

587. How is this; does the administration of the relief by the guardians with respect to out-door cases depend to a certain extent, also, upon the relief given from charitable funds provided from private sources?—As a result of the inadequate relief sometimes given by the guardians, the necessity must arise for its being supplemented from some other source by donations, principally from charitable sources, from those with a personal knowledge of the recipients, who feel constrained to help them, through seeing that the relief given to them is inadequate; and then all the evils resulting from the overlapping of relief from different sources at once arise; the temptation to deception on the part of the recipient, and the ignorance as to the amounts to be received on the part both of the guardians and those having the control of charitable funds.

This leads to confusion of Poor Law and charity.

588. I suppose the result is very often a useless squandering of charitable funds in occasional doles?—That must be, I think, almost the universal result. Instead of those funds being concentrated usefully on certain individuals, they are squandered in small doles, given to the deserving and to the undeserving alike.

Chairman—continued.

589. Have you known cases in which the guardians and the dispensers of those charities have worked together so as to prevent that evil which you have just now described?—There have, no doubt, been many cases. In certain unions they do it most systematically. If it were universal I think that the result would be that the most deserving poor might be relieved entirely from charitable sources, and that then the undeserving poor might be dealt with perhaps more strictly than would be otherwise desirable, and the many difficulties that some people see in connexion with the administration of the Poor Law would at once be solved.

Which should operate by taking separate cases.

590. Would not your answer rather assume that there exist everywhere charitable funds which might be used in the manner you have suggested?—I think that if those with the control of charitable funds would agree to work in concert with boards of guardians those funds would be properly distributed, and adequate funds would very quickly be provided.

591. People would give more readily and more liberally where they were sure that their money was usefully applied?—Quite so.

This would stimulate charity.

592. But, as a matter of fact, may it be said, if not quite universally, generally, that there exist in every union charities which might be applied in the manner you have just now suggested?—In very many unions, no doubt, they exist.

593. But there are a great many unions surely in which there are no adequate charitable funds to be applied to this purpose?—That, no doubt, is so.

594. How has the duty of supporting their relations been usually performed by those who are legally responsible for assisting them in distress?—I think that the neglect of parents by their sons and others who are legally liable to support them, amongst the poorer classes, is one of the crying sins of the day.

Neglect of parents by their children.

595-6. The neglect of parents by their sons?—Yes: by their sons and others who are legally or morally liable to support them.

Lord Lingen.

597. Is that neglect general, do you say?—It is very general, I think; the rule rather than the exception.

Chairman.

598. I have heard it stated by a very experienced and yet kind-hearted guardian that the cases were very rare where a poor man got into the workhouse if he had been during his life a respectable man, respected by his relations and friends; in fact, my informant, who is an old man, says that he can hardly recall any cases in the rural unions with which he was connected where respectable men got into the workhouse, and that the cases of those who got into the workhouse were cases where the paupers had lost the respect of their families and friends; what do you say to that as a general proposition?—I think that would be so.

Assistance from friends generally given the rural districts.

599. Is that in accordance with your experience?—I should say that, as a rule, that would

Chairman—continued.

be so; but there must be many cases when, from one of the causes to which I have previously referred, most respectable men have at last to go to the workhouse.

600-1. I am afraid it must be accepted as a general rule that the character of those who are in a workhouse has not been of the best?—I do not think that that is so, necessarily. I think that there are most respectable men in the workhouse who have gone there often through no fault of their own, but from some uncontrollable cause or some misfortune.

602. But should you say that the efforts to assist an old man who has become destitute and who has led a respectable life, and who has done his utmost to support himself as long as he was able—that the efforts to assist such a man as that generally prevent his going to the workhouse?—I think that as a rule a man who has lived a thoroughly respectable and respected life would be assisted by friends, and probably would not be allowed to go to the workhouse; but that would apply more, I think, to country districts than to towns.

603. But you are giving evidence specially, I think, as to country districts?—My evidence is as to large towns and country districts too.

604. What has been the practice of guardians with respect to obtaining repayment on account of relief granted?—The practice differs very greatly in different unions. In my late district in the North I obtained some statistics with regard to the practice in the year 1889, and I found that it varied considerably: as much as 12 per cent. was the amount received in one union, and nothing at all was received in another.

605. To what do you attribute that discrepancy?—Well, it partly arises from the practice of boards of guardians in granting relief; partly from the care that the relieving officer exercises in obtaining the names and the circumstances of the relatives who are legally or morally liable to maintain the applicants for relief; partly from the care of the collectors of the guardians in collecting the sums which the guardians have made an order for, or require should be collected; and partly from the care exercised by the guardians themselves in supervising the accounts of the collectors, seeing that when they have instructed them to collect certain sums that those sums are collected and not allowed to fall into arrear.

606. Then it depends upon the energy and sense of duty of the respective boards of guardians what amount is recovered on account of relief given?—I think very largely it depends on the guardians, and still more so upon their officers, the relieving officer and the collector.

607. Has a remedy for such a state of things occurred to you?—I think, so far as my own experience is concerned, that where the guardians' attention has been called to the matter, and they exercise careful supervision, there has been at once an improvement.

608. When you speak of the guardians' attention being called, do you mean by the Local Government Board, or by public opinion in the place?—Well, in the particular instance I had in my mind it was by the inspector of the district, and it would generally probably be by him. I myself in 1888 called the attention of the boards of guardians in my district especially to that matter, and the figures that I am able to give show, I think, the desirable results which ensued. In 1888 in that district there were 39,594 paupers, and the cost of relief was 212,014*l.*; the amount of repayment was 11,196*l.*

Mr. Pell.

609. Might we know what Local Government Board district that was; was it in the North?—It was in the North Eastern District; Northumberland, Durham, and the North Riding of Yorkshire. In 1889 the number of paupers was 36,959; the cost of relief was 205,497*l.*, and the amount of repayment was 12,873*l.* In 1890 the number of paupers was 35,315, the cost of relief was 197,884*l.*, and the amount of repayment was 13,189*l.* Therefore, in two years there had been a reduction in the total number of paupers of 4,279, and in the cost of relief of 14,130*l.*, and an increase in the amount of repayment of 1,993*l.*

Chairman.

610. Do you attribute this good result entirely to a more vigorous administration, or in part to the general prosperity of those years?—I attribute it mainly to improved administration; but there were other matters that led to it, as, for instance, that many boards of guardians were induced to alter the time for which they granted relief, in those permanent cases of which I have been speaking, from 26 weeks to 13 weeks, and that resulted in considerable improvement. No doubt in that part of the country the years 1888 and 1889 were years of great prosperity, but in 1890 the prosperity was certainly not so marked. In the shipbuilding yards, for instance, where so much labour is employed in that part of the country, the orders for ships were decidedly beginning to decline. They were still at work, but there was not the prospect of a continuance that there had been.

611. But generally good trades employed more labour, such as the coal trade and the iron trade; with those trades I think the times were still good up to 1890?—They were.

In-door relief.

612. Now we will pass, if you please, to relief in the workhouse; you have, I have no doubt, some observations to make upon the method in which relief in the workhouse is dispensed?—The first point upon which I should wish to speak would be upon that point which is so often arising, the complaint as to the separation of man and wife in the workhouse. I wish to state as decidedly as I can that practically that does not exist at the present time.

Provisions for married couples living together.

613. That is to say, the guardians provide the means of their living together; but do the paupers themselves always wish to avail themselves of those means?—That is often the difficulty in the matter. The guardians provide married couples' quarters, or, if they have not them in the smaller workhouses, if a married couple is brought into the house some room will be set apart for their use; but in my own experience the difficulty very frequently is to persuade these old people to live together in the workhouse. I have spent a considerable time on different occasions in trying to induce them to do so, but without success. One of them possibly

Chairman—continued.

is infirm from some cause, and the other thinks that if they live together he or she will have to attend upon the one who is infirm, whereas if they are living separately the attendants in the workhouse will attend upon them. But, also, in many cases where the infirmity does not exist there is no wish at all on the part of married couples to live together.

614. I think there is a certain limit of age, from 60 upwards; below 60 no such provision is made; where one of the couple is below 60?—Where they are both over 60, if they wish to live together, by law they must be allowed to do so, and where one of the couple is over 60 the guardians may allow them to do so.

615. Now, can you give us any information as to the proportion of those who elect to live apart having the power to live together?—I am afraid I could not.

616. Have you formed any idea in your own mind from your frequent visits to various parts of the large district of which you speak as to what those proportions have been; would half be a fair estimate?—I was going to say half. Half, I should think, certainly, at least.

617. Have you anything to say as to the general conditions of workhouse life as applied to the aged poor?—I should be glad if I may be permitted to describe, as far as possible, what the life of the aged poor in a workhouse really is.

Classification of indoor paupers.

618. Certainly we shall be very glad to have that from you?—In the first instance as regards classification, by Article 98 of the General Consolidated Order, the inmates of a workhouse have to be classified (1) as men infirm through age or any other cause; (2) as able-bodied men and youths above the age of 15; (3) as boys above the age of seven and under that of 15; (4) as women infirm through age or any other cause; (5) as able-bodied women and girls above the age of 15; (6) as girls above the age of seven and under that of 15; and (7) as children under the age of seven years. And to each class is to be assigned the ward or separate building which may be best fitted for the reception of that class, and each class of paupers has to remain there without communication with those of any other class. But it is also provided that the guardians shall, so far as circumstances will permit, further subdivide the classes enumerated in Article 98 with reference to moral character or behaviour or the previous habits of the inmates, or on such other grounds as may seem expedient.

619. How far has it been found possible to give effect to those directions?—With respect to the seven classes that I have mentioned those directions are always, as a rule, observed.

Very little at present as regards past character and antecedents.

620. With reference to the last one, has it been found possible to distinguish or set apart people with reference to their moral characters, and, if so, who is to be the judge of their moral characters?—To a certain extent they are separated. I conclude you refer only, my Lord, to the aged poor.

621. Yes?—But to a very small extent as a rule; not nearly to so large an extent as I think would be desirable. The separation is rather of persons who render themselves distinctly disagreeable to the other inmates in the ward by their conduct, or their habits, and who would

Chairman—continued.

be put into a ward by themselves; rather than the separation of the distinctly deserving and moral from the other inmates of the ward.

622. That is to say, that the classification is made with reference not to their previous characters and general characters, but to their conduct in the workhouse itself?—That would be so.

623. Therefore it might well be that people who have lived respectable lives in the past might be classified with very disreputable people who have only contrived not to break the rules of the workhouse?—That undoubtedly is so.

624. Do you see any way out of the difficulty; could you suggest any means by which the moral and respectable could be separated from those who are disreputable?—I think such classification might be effected to a much greater extent than it is, even with the workhouse buildings as they at present exist; if it were carried out universally it no doubt would necessitate, in some instances, some considerable expenditure upon extra buildings in the workhouse, but I see no reason why it should not be carried out in all workhouses.

625. The guardians would have to depend, would they not, a good deal upon the reports given them by the relieving officers of the characters which these various persons had borne before entering the workhouse?—That would be so.

626. Then the relieving officer would be the judge as to who was a respectable and who was a disreputable person?—He would have to make his report to the guardians, and I conclude that they would try to obtain information from other sources as well, and then they would remain as the judges rather than the relieving officer.

627. Well, we all of us know the answer the judge gave to the young barrister who said that he could not understand the difficulty in deciding whether the case that was black was black, or that a case that was white was white. The judge replied "Yes, but there are a great many gray cases." Surely, there must be many of these people who are certainly not distinctly white, and who are certainly not distinctly black, and who form a vast number of those who may be described as of the intermediate gray?—I think that there are.

628. And how could the goats be separated from the sheep in those cases?—I think that an effort might be made to separate those whom you have described as being distinctly white from those who are distinctly black. I do not think that there would be much difficulty if an effort were made, in discriminating in those cases. I do not think there would be much difficulty in separating them, but then it would be necessary that they should have, to a certain extent, separate quarters. What the best class would wish themselves would be, that opportunities should be given them of having some wards or rooms where they could remain without the necessity for at all times associating with those other characters, the more disreputable characters in the workhouse.

629. There can be no doubt that such a separation would be most desirable. Have you ever heard complaints made of that sort by the inmates of workhouses?—I have had on several occasions complaints made to me by the more respectable inmates as to some of the persons with whom they have had to associate.

630. I suppose that they had more imme-

Chairman—continued.

diately reference to the conduct of those persons in the workhouse?—No doubt that was so.

631. I suppose it was the case of the decent people objecting to persons who used foul language or whose manners were rude?—Yes.

632. Well, will you go on with your evidence?—When persons are first admitted to the workhouse they would be taken to the receiving ward, where they would remain until they had been seen by the medical officer, and if he then certified that they were in sound health, they would be allocated to the particular ward of their class. Before leaving the receiving ward they would be bathed, and their own clothes would be taken from them, and they would be given the workhouse clothes in their place. The clothes that they would receive would be, as a rule, one cloth cap or felt hat, a working-day, suit, coat, waistcoat and trousers.

633. Before we go further, as I understand you, the first thing done is to examine them; and if they are found to have no disease, infectious or otherwise, what is done with them?—If they were found to be sick they would be sent to the infirmary.

634. Now please go on?—The clothes which they would receive would be a cloth cap or felt hat, a working-day suit, coat, waistcoat, and trousers of moleskin or corduroy; and another suit, a Sunday or liberty suit, of gray or brown tweed, or blue pilot cloth, two shirts (cotton), two shirts (flannel), two pairs of drawers, two pairs of hose, one pair of boots, two neckties, and two pocket handkerchiefs.

635. Their own private clothes are put aside?—They are tied up and their names are put on them, they are numbered, and they are put away and returned to them if they should leave the workhouse again.

636. Are all classes of the aged poor dressed alike?—As a rule an effort is made to prevent their clothes being in any way distinctive. Anything in the shape of uniform is now avoided as much as possible.

637. And I suppose that this is especially the case with the clothes they wear when they go out of the workhouse?—That would be so. It may interest you to see the materials used, and I beg to lay some patterns before the Commission.

638. Is there anything in their clothes which would enable them to be identified by outsiders; which would enable them when they go out of the workhouse to be identified by outsiders as inmates of the workhouse?—Not necessarily. I think in many workhouses now considerable pains are taken to clothe them in such a dress that they should not be identified. In some workhouses, no doubt, they still would be identified.

639. Have you ever found the clothes a subject of complaint by the inmates?—In some workhouses. I have known some workhouses where they were not supplied with a second suit, and when I have asked an inmate why he did not go out to attend a place of worship on Sundays, the answer has been that he did not like to go out in his working-day clothes. When this has been brought before me as an inspector, I, of course, have called the attention of the guardians to the matter. It is most undesirable that paupers should only have one suit; they ought, of course, to have a second suit which they can wear upon such occasions as going to church, or when they go out on liberty to see their friends.

640. Although the rule is that they should have two suits it is not universally observed?—No, it is not.

641. But it is enforced whenever it is found to be neglected?—It is a matter for the discretion of the guardians, and the wish of the guardians, as far as my information goes, is generally that they should have two suits.

642. What is the next point which you desire to lay before the Commission?—It might be well that I should give you a list of the clothes provided for the women as well as the men. Their outfit would consist of two gowns of serge or linsey, two upper petticoats, two flannel petticoats, two flannel chemises, two calico chemises, two pair of hose, a pair of stays, a pair of boots, two aprons, two nightgowns, one neck-shawl, woollen, for the winter, one neck-shawl, cotton, for the summer, two handkerchiefs, two caps, one woollen for winter wear, and the other muslin for summer wear, and a bonnet and shawl, such as would be worn by any other woman outside the house.

643. And I suppose that all you have said with respect to the men's dress applies to the women's dress, that the practice is generally observed of supplying them with these things, though not quite universal?—It is not quite universal, but the effort is being made in an increasing number of instances to prevent anything like a uniform for inmates of workhouses.

644. Now about the wards?—The wards they would occupy would be their day-room, and their sleeping-room, and the dining-hall. As regards their day-room it would be warmed by large fires, or hot-water pipes, and the furniture would consist, probably, of a long table down the middle, and tables at the sides, with benches round the walls with stuffed seats, and probably a windsor armchair for each old man in the ward. It would be supplied with papers, both daily papers and weekly papers, and illustrated papers and magazines, and books from the workhouse library, and such games as draughts and dominoes. Attached to the day-room would be a yard for the use of the old men, which would contain a shed for shelter and exercise in inclement weather, and suitable seats for them to sit on in summer and warm weather. In the sleeping room, which would be very probably over their day-room, there would be a bed with a chair for each inmate, which would occupy 4 feet of wall space. The bedding would consist of a pillow and mattress, the mattress being made of whole or chopped straw, or flock, or coir, or hair. There would be two sheets, two, three or more blankets to the bed, and a quilt. Then with regard to the hours to be observed for the aged people, where fairly able-bodied they would rise at a quarter before six from Lady-day to Michaelmas, and a quarter before seven from Michaelmas to Lady-day. They would have their breakfast at half-past six in the summer, and at half-past seven in the winter. About eight o'clock the old men would go to their workshop or employment, whatever it might be, and shortly before noon they would get ready for dinner, the interval for which would be from 12

Wards.

Hours.

Chairman—continued.

to 1. After dinner they would begin work again about half-past one probably and continue until five o'clock in the summer, and until dusk in the winter. The prescribed interval for supper is from six to seven; as a rule they have their supper about half-past five or so; and the prescribed bedtime for the ordinary inmates is eight o'clock; but, as a matter of fact, the old people in workhouses are allowed to go to bed as soon as they like after supper; and they begin to do so very often as soon as they have finished their supper.

Employment (not task) of aged.

645. What is the rule as regards employment, or work, in the case of the old people?—The old people are not given any particular task of work; they are simply given such light employment as would keep them from that idleness which would be much more irksome to them than light work. They do wood-chopping, or gardening, or cleaning wards and yards, and some sorts of domestic work.

646. And I suppose they continue to do that until they are relieved by an order, either from the master or medical officer?—With regard to the hours to be observed generally by old people in the workhouses the regulations say, "The "master and matron shall, subject to the direc- "tion of the guardians, fix the hours of rising "and of going to bed for the paupers of the first "and fourth classes, and determine the occupa- "tion and employment of which they may be "capable, and the meals for such paupers shall "be provided at such times and in such manner "as the guardians may from time to time direct."

Mr. Ritchie.

647. May I suggest that it might be well to put in the Appendix the Consolidated Order of the Local Government Board, with regard to all those things.

Chairman.

648–9. With regard to all these things, I think such a course would be most desirable. The order in question would be most easily consulted, and it would relieve the Commission of a great deal of minute evidence. I think that would be the best way of dealing with the matter. (*To the Witness.*) Would you be good enough to put in for the Appendix the regulations of the Local Government Board with respect to the daily life and occupations of the inmates of workhouses?—Yes.

App. I.

650. That being the case, you will not go with the same minuteness into the other matters to which you have to refer, as you have hitherto done?—Then with regard to the food of the aged people, I do not know if you wish me to go into details with regard to that.

Diet.

651. We do not wish you to go minutely into that. That is just one of those things with regard to which minuteness can be dispensed with, but we should like your opinion as to whether you consider it adequate and satisfactory, all things considered?

Mr. Pell.

652. Do we understand that the diet tables will be put into the Appendix?

Chairman.

653. Yes.

Mr. Pell.

654. They are not in the regulations?—The regulations that are being put into the Appendix would not give the Commission the same information, I think, with regard to the life

Mr. Pell—continued.

of the old people in our workhouses as would be afforded by such information as I have been trying to give. It seemed rather important that it should be clearly understood what was the life that they do lead in our workhouses.

Chairman.

655. I have no doubt you will be able to show that quite well without going into the same minutiæ as you did with respect to dress?—Yes.

Lord Brassey.

656. The only words in the order with regard to the food are that there should be a liberal dietary analogous to that in the asylums?—I have the dietary tables here for workhouses in different parts of the country, which will be fairly representative.

Chairman.

657. Those can be put into the Appendix. (*To the Witness.*) How many meals a day have they?—Three; breakfast, dinner, and supper. Breakfast at half-past 6 in summer, half-past 7 in winter, dinner at between 12 and 1, supper at between 6 and 7 in the evening. App.

658. I suppose meat is only given at dinner?—Yes, that is so.

659. Is it always given at dinner, or is there occasionally some substitute?—In the four representative dietaries which I have here before me, in the 28 dinners that they contain, there is meat given in every one except in one case where there is suet pudding instead of meat.

660. Now, then, will you pass over to the next question, of time at their disposal?—The time at their own disposal, of course, must depend upon the amount that the old people are able to work. If a man is incapable of working at all, necessarily he will have all his time at his own disposal; but if he is working to the same extent ordinarily as an able-bodied person would, he would probably have from half-an-hour to an hour after breakfast, a short time before dinner, about half-an-hour after dinner, and about one hour, as a rule, before supper, and about two hours after supper, and he would also (in the case of old people) have probably Saturday afternoon; and he would, of course, have the whole of Sunday, and he would, probably, be allowed a day's liberty once a fortnight, or once in three weeks or once a month, according to the rules of the particular workhouse; and if he wished to go and see his friends for a day or two leave would be given to him to do so.

661. Now you have shown us what are the ordinary provisions that are made for the support and for the comfort of the inmates, what in your opinion are the drawbacks to this manner of existence?—The first drawback, I think, the first cause that leads to the dislike of old people to go to the workhouse is, to a certain extent, the manner of the officers in some of the workhouses towards them. I am extremely anxious that I should not be misunderstood with regard to this matter. I do not wish at all to cast any reflection upon a body of men whom I believe to be a thoroughly deserving body of men as a whole, who perform their duties very efficiently, often under very trying circumstances, but I think there are certain cases in which the manners of the officers of the workhouse towards the inmates are such as to give just cause for the dislike or dread the inmates have to entering the

Chairman—continued.

workhouse. I do not wish to say that there is any actual harshness in action, but there is a harshness in manner. I think that there still remains, for we find it cropping up here and there, some of the old spirit of bumbledom in regard to workhouse management and Poor Law administration, which we are all so anxious to see eradicated. I think that some of the officers connected with the administration of the Poor Law seem still to think that they exist and that they are appointed rather for the suppression of pauperism than for the welfare of the poor.

662. Now, do your observations apply equally to masters and the matrons of the workhouses and to other officers?—To the masters and matrons as well as to the other officers.

663. But while you state the existence of these evils I think you distinctly say that in the majority of cases they do not prevail?—I am most anxious that that should be clearly understood, that in the majority they do not prevail; in fact, they only prevail in a few cases, but they do prevail in a sufficient number to give cause for that feeling on the part of the poor.

664. Now, supposing sufficient ground of complaint existed, say, against a subordinate officer; I suppose the complaint would be taken to the master or matron; is that so?—Yes.

665. If against the master or matron the complaint would only be to visitors or to the guardians?—The complaint would probably be to the visiting committee.

666. Are complaints of such hardships as you have just described often made?—It is very difficult to find a real cause for complaint, because it does not amount to bullying or anything of that sort upon the part of the master, matron, or other officer; it would only amount to a harshness, a roughness of speech, a loud-voiced dictatorial manner. It would be very difficult to formulate a complaint upon such action.

667. And how is it discovered by the guardians if it does exist?—The only way is by the visiting committee giving opportunities to the inmates of the workhouses to make complaints upon such matters to them.

Mr. Ritchie.

668. Is it not quite open to an inmate to make a complaint to a guardian, or to the Local Government Board itself?—Certainly. Any inmate may request to be allowed to attend before the guardians.

Chairman.

669. I suppose that while a great many would find it difficult to formulate a complaint, there are a great number of persons who are ready to do so, and very capable of doing so?—Yes, and who complain without the slightest cause.

670. And next to this question of the manners of the officers, what would you say was the next drawback?—There is a strong dislike on the part of the poor to live by strict rule, having as it were to regulate their life by bell-call; to have each day exactly mapped out for them, and every day exactly the same.

671. Well, I am afraid that is an inevitable evil arising from the circumstances of the case?—Certainly.

672. And I think the same thing exists in the infirmary, where the discipline would be considered

Chairman—continued.

exceedingly irksome at first, but afterwards becomes a yoke easily borne?—No doubt that is so.

Respectable poor forced to associate with the disreputable.

673. Well, will you kindly pass to the next point?—I think that the point which has already been touched upon, as regards the companions with whom they have to associate, is a very great cause on the part of really respectable old people of their disliking to enter a workhouse. I do not think that it should be pressed too far, but I think that one can well understand that a decent and respectable old man who has lived all his life respected in his own village, and who has kept himself clear from the more disreputable people in that village, would naturally feel it a hardship to have to associate, in his old age, with, say, a drunken disreputable poacher.

674. That is, a man who had been drunken?—Yes; he would not have the opportunity of indulging in that habit when he had got to the workhouse.

Complaints can be made to visiting committee, or chaplain.

675. Before we leave this question let me refer to visiting committees. These workhouses are visited by committees of the guardians; by the chaplain; and in many cases, I think, the women and children's quarters are also visited by ladies; is not that so?—That is so. With regard to the visiting committees, the Local Government Board strongly recommend that they should give all inmates opportunities of speaking to them in the absence of the officers. I am afraid that, as a rule, this part of their duty is not performed as thoroughly as it should be. It is most natural that if the visiting committee go round and see the inmates with the officers a complaint will not be made to them, because the inmates would feel that if they complained of an officer's manner, or with regard to the administration of the workhouse, it would be very likely that it would cause a black mark to be put against their names. The chaplain no doubt may do a great deal, but in many of our workhouses chaplains are not appointed. That is in some parts of the country especially the case. In the north it is comparatively rare to find a chaplain appointed to the workhouse. I think another cause of the dislike of inmates to enter a workhouse is the absolute want of privacy in the workhouse. The whole of a person's life must necessarily be lived in public, and it is impossible for a man to get away from his companions in the workhouse. They live together, they dine together, they sleep in a common room, and it is absolutely impossible for a man at any time to have any part of the day to himself. I think to a respectable old man that that would very often be a cause of great complaint. Also it is frequently, I think, the case that the want of liberty is a cause of dislike, because the amount of liberty which I have stated as being often given is not always given. I think that more liberty might often be given to respectable old inmates of workhouses than is given at the present time.

Want of privacy, and of liberty.

676–7. Do you think that the amount of liberty now authorised is often capriciously refused?—I should not say that. I think that there are certain recognisable rules for each workhouse as to the amount of liberty to be given, and that the old people are allowed that liberty unless they abuse it; but I think the amount might well be increased in many workhouses.

678. Have you any other point?—Well,

Chairman—continued.

Dislike of an uniform dress where enforced.

there is that distinctiveness of dress which I think is objected to very much, but it has been got rid of in most places.

H.R.H. The Prince of Wales.

679. I understand that you agree with the evidence already given that among the reasons that influence boards of guardians in offering aged poor persons relief in the workhouse instead of out-door relief one is that owing to their state of health it is advisable that they should have the benefit of careful nursing in the workhouse infirmary as their infirmities require it, and should not be left unattended by themselves in their own homes. Can you furnish evidence as to the powers that boards of guardians possess for providing nursing attendance for sick or aged poor people both in their own homes and in workhouses, and to the extent to which they avail themselves of their powers. First, as regards those that are relieved in their own homes, does not the Poor Law Act of 1879, 42 and 43 Victoria, cap. 54, Section 10, authorise boards of guardians with the consent of the Local Government Board to subscribe towards any association or society for providing nurses?—Yes, Sir, that is so, and the guardians have availed themselves of their power under that section in 50 unions; the subscriptions vary from 10*s.* 6*d.* up to as much as 70*l.*, and the greatest good has in some cases resulted from the attendance of nurses that have been supplied by the association. I should be glad to read an extract from a letter recently received by the Local Government Board from the Cambridge Union, which subscribes 50*l.* towards a nursing association for nursing the poor in receipt of out-door relief. When they applied to the Local Government Board for their sanction to the subscription the Local Government Board asked for some information as to the benefits that had resulted from previous subscriptions that the guardians had given, and the clerk replied, "I have been directed by the guardians to ask "for the sanction of the Local Government Board "to the payment by them of such sum of Fifty "pounds for this year and also annually, the "guardians being satisfied of the great benefit "derived by the sick poor from the attendance at "their homes of the nurses of the association. "The number of cases (*i.e.* of persons to whom "medical orders had been issued by the relieving "officers as permanent paupers) in which the "services of the nurses were given was, for the "year 1892, seventy; and in these cases no less "than 3,775 attendances were made. The "relieving officers have reported to the guardians "that the paupers are properly attended to "by the district nurses; the officer having "much the largest district stating that he "considers the system of employing the dis-"trict nurses to be altogether admirable, and "that he is in continual communication with "those ladies, who always respond promptly and "efficiently to his requests with great benefit to "the poor people."

Nursing attendance for out-door paupers; how provided.

679*. In addition to the subscriptions to the nursing associations, the guardians under the 14 and 15 Victoria, cap. 105, the Poor Law Amendment Act of 1851, are authorised, I believe, to pay any sum of money as an annual subscription towards the support and maintenance of any public hospital or infirmary for the reception of the sick, the diseased, the disabled, or demented persons, or of persons suffering from any permanent or natural infirmity?—That Act was extended by the Act to which you previously referred, Sir, and under these two Acts the guardians may subscribe to an institution for blind persons, for deaf and dumb persons, for persons suffering from any permanent or natural infirmity, or to associations for aiding such persons, or for aiding girls and boys in service, in addition to providing nurses. A very large proportion of the boards of guardians have availed themselves of their powers under these Acts, and have subscribed amounts varying from 21*s.* to 100*l.* Apart from the nursing associations to which I have referred, the nursing of the out-door poor is mainly by neighbours or untrained persons, who are engaged by guardians through the relieving officer to nurse particular cases. The Board's attention was called to the difficulty which frequently arose, of obtaining suitable persons and they considered it desirable that nurses should be duly appointed by the guardians, who should be their own officers, and whom they could control; and on the 1st of February last year they issued an order authorising the guardians to appoint district nurses.

H.R.H. The Prince of Wales—continued.

Mr. Ritchie.

680. That was the first time it was done?—Yes.

H.R.H. The Prince of Wales.

681. That was on the 27th of January last year, was it not, so I understood; that general order is dated the 27th of January 1892?—You are right, Sir, that order is dated the 27th of January.

682. Can you state the reasons which led the Local Government Board to issue that order, and the duties which the nurses will have to perform?—The reasons were stated in the circular which was issued with the order, in which the Board said that their attention had been drawn to the difficulties experienced in obtaining nurses for the sick poor, and that having, carefully considered the subject, they were of opinion that in the majority of cases the sick poor can be best treated in properly equipped infirmary wards, but that there are certain cases where the services of nurses should be provided by the guardians for them in their own homes. Where circumstances render that desirable, the nurses employed in such attendance should be duly appointed officers with recognised qualifications for the position, and they should be subject in the performance of their duties to the control of the guardians. The regulations were left to the discretion of the different boards of guardians to frame for themselves when they appointed the nurses.

Importance of trained nurses

683. Excepting under the provisions of the above-mentioned Act and the general order, the nursing of the poor in their own homes, so far as the guardians are concerned, is performed, I think you said, to a great extent by neighbours and other persons with no professional training as skilled nurses?—That is so, Sir, and it has proved eminently unsatisfactory in many cases.

for out door p

684. Now, as to the nursing in workhouses, what are the duties of the nurses?—The duties of a nurse as stated in the Consolidated Order are "to attend upon the sick in the sick or "lying-in ward; to administer food and all medi-

Nursing in workhouses and infirmaries

H.R.H. The Prince of Wales—continued.

"cines and medical applications according to "the directions of the medical officer; to inform "the medical officer of any defects which may "be observed in the arrangement of the sick or "lying-in ward, and to take care that a light is kept "all night in the sick ward." Those are the duties.

Chairman.

685. That applies to those nurses you are now speaking of?—And nurses employed in the infirmary.

686. Are there any nurses employed in the workhouses to administer to the infirm old persons who are not thought proper inmates of the infirmary?—There are nurses specially set aside for the aged and infirm.

H.R.H. The Prince of Wales.

687-8. I now desire to ask you what are the usual arrangements with regard to the nurses; first, in the large workhouses, and then in the smaller country workhouses?—In old days the nursing in all workhouses was, to a great extent, left to the pauper inmates, but a strong effort has been made as far as possible to eradicate that system.

689. Are paupers now allowed to nurse other paupers, as was the case formerly?—Yes, Sir, they are still, in some cases.

690. Is it usual?—It is discouraged; a very strong effort has been made to put an end to that system and to encourage the employment of trained nurses, but the decision as to the course to be adopted in the matter rests with boards of guardians to a great extent.

Mr. Ritchie.

691. The system has always been objected to by the Local Goverment Board, has it not?—Invariably. In 74 unions the guardians subscribe to a Workhouse Nursing Association, which supplies them with trained nurses, and, from the return recently made, it was found that in the Poor Law establishments in the Metropolis there was on an average one nurse to every fourteen sick people.

Lord Brassey.

692. To one trained nurse?—To one trained nurse; one paid nurse would be the more proper term to use in that instance. In the provinces, taking the whole of the country through, there is on an average, I find, one nurse to every 25 sick people, but in the larger workhouses the number of the sick to a nurse would be about the same as in London. In the smaller workhouses, in the very small country workhouses it very often happens that no paid nurse under that name is appointed, and that the nursing is undertaken by the matron. She has very few inmates, and she has time which she can give to that, and she attends to it in a great measure herself. There are at present 2,446 nurses employed in workhouses and workhouse infirmaries in England and Wales, and of that number 1,265 are trained nurses. In the larger workhouses there is a system by which probationers are trained so that after a time they are able themselves to take the place of nurses in the workhouse.

Chairman.

693. Probationers not being paupers?—No, not being paupers. Persons desirous of being trained as nurses enter as probationers, and they are trained at a small salary, and ultimately become nurses themselves, and by that system a constant supply of trained persons for the nursing of the sick is obtained.

H.R.H. The Prince of Wales.

694. With reference to workhouse infirmaries, do you consider that they are efficient, and do you not consider that of recent date there have been great improvements in them?—Very great. I think that they are most admirably conducted in most of our larger workhouses now, and indeed there have been great improvements in all the workhouses in that respect, but in many of the larger workhouses nothing, I think, remains possible to be desired with regard to their administration.

Excellence of the infirmaries.

Mr. Ritchie.

695. They are as good, in fact, as the wards of an hospital, are they not?—Quite.

H.R.H. The Prince of Wales.

696. I have only one more question to ask you, and it is this. It is the general if not the universal belief that paupers dislike to go into the workhouse. You have already stated to the Chairman several matters in connection with the administration by the authorities which are not always very popular with the inmates. I want you to give me your reasons why you believe the dislike is so great on the part of paupers to enter the workhouse?—I should say, speaking generally, it would be the feeling of the restriction of their liberty, and the separation from their friends.

Chief reason for dislike to entering the workhouse is the loss of liberty and separation from friends; and, perhaps, sense of disgrace; but physical comfort greater than outside.

Chairman.

697. Any feeling of personal disgrace?—No doubt there is that feeling that there is a certain disgrace attaching to entering a workhouse. But I should like to add with regard to that that it is most important to remember that in all questions affecting their actual bodily comfort, such as the manner in which they are housed, and warmth, clothing, and food, their position in the workhouse is distinctly better than it probably has been during the greater part of their life before.

698. Now, what remedies would you propose for the evils which you may consider not absolutely inseparable from the necessities of the case, but perhaps removable by certain expedients or by other arrangements?—I think that the question of the want of privacy might be met if arrangements were made by which the deserving inmates of a workhouse, instead of sleeping in one dormitory together in common with others, were each given a separate compartment or cubicle, to which they might be allowed to retire at any time they wished. I believe it would be considered the greatest possible boon by old people in the workhouses if they had such a privilege given them. Then, I think, that much might be done, as I stated, by the subdivision of classes, and I should be very glad to see a common day-room for the deserving and respectable of both sexes; one common day-room provided for both where they might associate together. I think it would do much to brighten the lives of the deserving old people in workhouses if they were allowed, under certain restrictions, to associate together at certain times, both the men and the women. Then I think that it is most important that they should be

Alterations suggested for improving the lot of in-door paupers.

Greater privacy.

Classification of inmates.

Common day-room for both sexes.

More liberty, especially for

Chairman—continued.

worship, on Sundays.

given sufficient liberty as regards a day's absence from the workhouse during the week, and also that on Sundays they should be allowed to go out to attend their own places of worship whenever they wished, whether services for their own denomination were provided for them in the workhouse or not. If no service is provided for them of their own religious creed, the guardians, of course, should allow them to go out to their own places of worship.

699. But do they not do so; I thought that was usually done?—Theoretically they do; that is to say, that if you inquired of a master if the inmates were allowed to go out to their own places of worship he would probably say that they were; but that might only amount to this, that if any particular inmates asked for leave to go, they would be told that they might go; but if you asked the inmates you would find that, in many cases, they were not aware that they would be allowed to go, and for that reason they do not avail themselves of the privilege.

700. I suppose any leave of this sort that is given to one is watched, and would be very soon known to the others, would it not?—Probably that would be so.

701. Therefore, if one went to his own place of worship, the others would find out that that was the case?—That would probably be so; but I think it is often regarded rather as a privilege accorded to the one, than as what should be given as a right almost to anyone who did not abuse it.

702. You think great publicity should be given to the fact that any person is entitled to go to his own place of worship provided it be reasonably accessible?—Yes; I think that they should be informed fully of the fact.

703. Now, have you anything to add to what you have stated; is there anything you desire to add?—I think not, my Lord, specially, at the present time.

Lord Lingen.

Danger of giving relief in aid of continuous wages.

704. I think you said, Mr. Knollys, that out-door relief was generally inadequate for maintenance, and that it ought to be supplemented by gifts or earning. Now, as to it being supplemented by earnings, does the modern administration of the Poor Law recognise receipt of wages alongside of out-door relief?—Relief ought never to be given in aid of wages. Some distinction must, I think, be drawn between wages and earnings. Earnings would represent some means of an uncertain character which old people would be able to pick up, and would be entirely distinct from continuous wages.

705. In the larger sense the Poor Law administration still declines to recognise as legitimate the receipt both of wages and out-door relief?—Certainly.

706. And it is only in the case of these old paupers where the earnings are incidental, and small in amount, that this is recognised, or we may say tolerated?—That is so.

Out-door relief supplemented by charity of a public nature.

707. Among the aids that an out-door pauper might get you mentioned charity. I gather from your evidence you meant parochial endowments of various sorts, and not the charity of persons; not personal and individual charity so much. Was that so?—Yes. I referred both to these parochial endowments, and also to charity from

Lord Lingen—continued.

offertories and other similar sources of that sort; but not to gifts by individuals.

708. Charity, more or less, of what we might call a public nature?—Quite so.

709. And it is in that respect that union would differ from union; that it would be difficult to compare them if we came to personal charity, because there is no record of it; but you were speaking rather from what they got from congregations than of what they would get from endowments?—Yes.

Mr. Ritchie.

710. I should like to clear that up if you do not mind. Would you excuse me? Do you not rather mean, Mr. Knollys, some kind of organised charity?—Yes; exactly.

711. It might be by means of subscriptions, it might be by means of the Charity Organisation Society, or in some other way. You would include all those in your definition of charity?—I would. What I meant was organised charity of some sort, or charity from endowments, but which would be available and could be depended upon; the great point being, I think, that the charitable funds should be devoted to the relief of the deserving aged poor, by which means they might be taken entirely off the poor rates; and that the Poor Law relief and charitable relief should never be given, if possible, to the same person.

Lord Lingen.

712. These would be charitable funds that in some sense might be said to be on record, so that when a Poor Law inspector went down into a district he could, by inquiry, ascertain what they were, whereas, of course, in private charity, he could not ascertain that. I mean personal charity?—No; I refer also to funds under the control of charitable committees; to any organised system of charity.

713. Yes; but you would not refer to a charitable lady who lived in a parish?—No; quite so.

714. Now, on the question of food; do I understand that there is a dietary prescribed by the Local Government Board?—No; the dietary is in the discretion of each board of guardians, but it is subject to approval by the Local Government Board.

715. And that approval is after the personal investigation of the inspector, and it is on his report that they would pass it or not pass it?—The dietary table, with the ingredients of which the meals were to be formed, would be submitted by the guardians to the Local Government Board, and this would be considered by the medical inspector of the Board for Poor Law purposes with regard to the nutritious character of the different meals, and, if they came up to a standard which appeared sufficient, then it would be approved.

716. The discretion of the guardians then merely extends to what they will submit for the approval of the Local Government Board?—The dietary would be originally framed to a great extent by the medical officer of the workhouse. The guardians would consult him in framing the dietary. No doubt there are generally recognised lines upon which these dietaries are framed, but they vary considerably in different workhouses, and in different parts of the country.

Lord Lingen—continued.

717. But what I rather wanted to get at was this: supposing that the guardians resolved upon a certain dietary; they cannot put that into operation until it has been approved by the Board?—No, not as regards inmates of workhouses in health; the dietary for sick inmates of a workhouse is entirely a matter for the discretion of the medical officer of the workhouse.

718. But there the dietary really becomes a part of the treatment; it is on the footing of medicine rather than of food?—Quite so.

719. Then among the alleviations that you thought might be given to remove the objections, so far as they are well founded, of going into the house, one was separate dormitories; did you understand by a separate dormitory something like curtains between the beds, or a more permanent separation than that?—At present every bed should have a wall space of four feet. What I have in my mind is that that wall space might be increased to say eight feet, and that the dormitories should be separated by wooden partitions of six feet in height, about a foot from the floor, and that the curtain should be drawn in front of them, so that the old people might have a place to which, when they wished, they might retire, and be alone.

720. Would the buildings admit eight feet inside of wall space, or do you contemplate that additional buildings would be wanted?—I think that the number of deserving old people for whom such separate compartments should be set aside would be, generally speaking, not numerous enough to render it necessary that new buildings should be erected, and that in many of the country workhouses there is at present so much spare space that there would be no difficulty at all in the matter.

721. Then among the alleviations, you think one was that they should be allowed to go to their own places of worship on Sunday, and I think the Chairman pointed out to you generally with regard to these alleviations that that which was granted to one must be granted to all; now, considering the character of some of the inmates in the workhouse, if they were rather indiscriminately let out on Sundays, perhaps not all of them would go to church; would not that require some sort of control and supervision before it could be granted on a large scale?—I think it requires very careful supervision indeed, but it is thoroughly recognised as a matter of workhouse discipline that if an inmate is allowed to go out on Sunday to his own place of worship and he abuses the privilege it will be stopped, at any rate for a time, till it is tried again and seen whether he avails himself properly of it or not. But what I have in my mind is this, that in many cases service for the inmates is provided in the workhouse of their own denomination, say a Church of England service, when they would infinitely prefer going out to a Church of England service in a church in the neighbourhood.

722. Or to some other than a Church of England service?—Or to some other service.

723. I suppose at present the attendance on the chaplain's services is not compulsory, or is it?—It is not absolutely compulsory, but it is generally supposed that unless there is some reason to the contrary, members of the Church of England in the workhouse would attend.

Lord Brassey.

724. You have given various reasons why the aged poor regard the workhouse with aversion, and you have proposed various remedies; I suppose you would agree that whatever you may do to alleviate the rigours of a workhouse existence, it is a homeless life, and that to accept relief under workhouse conditions would always be unpalatable to the majority of the aged poor?—I think it always would be to the better class of the aged poor. I think that to some extent it is impossible that they should fail to recognise the much greater comfort, as far as mere creature comforts are concerned, which they get in the workhouse to anything that they are likely to get outside the workhouse.

Workhouse relief would always be unpalatable to better class of poor.

725. But as long as you impose the condition of residence in the workhouse, is it not your opinion that whatever alleviations you may give, the majority of the aged poor make a great struggle to avoid going into the house?—Well, I think that it must always be borne in mind that in dealing with the question of improving the condition of the poor in workhouses there is this important point, that there is a great danger of rendering the life of the poor in the workhouse so much better than it is likely to be outside, that you will lessen the distaste that they have to enter the workhouse, and in that way there will be a considerable increase of pauperism, which is prevented at present by the very proper dislike they have to going into a workhouse.

Danger of making it too attractive

not practically existent in their case.

726. Now, do you apprehend that such a result might possibly follow from the adoption of your humane recommendations for the alleviation of the conditions?—I do not think it would, because they had reference to the respectable and deserving poor. I should not propose that they should be applied to those of the other class.

Mr. Henley.

727. Following up this question of Lord Brassey's, I should like to read to you an extract from the Report of the Poor Law Commissioners, 1839, and to ask you whether this is the present policy of the Local Government Board: "With regard to the aged and infirm, "however, there is a strong disposition on the "part of a portion of the public so to modify the "arrangements of these establishments as to place "them on the footing of *almshouses*. The con-"sequences which would flow from this change "have only to be pointed out to show its inexpe-"diency and its danger. If the condition of "the inmates of a workhouse were to be so "regulated as to invite the aged and infirm of "the labouring classes to take refuge in it, it "would immediately be useless as a test between "indigence and indolence or fraud; it would no "longer operate as an inducement to the young "and healthy to provide support for their "later years, or as a stimulus to them, whilst "they have the means, to support their aged "parents and relatives. The frugality and fore-"thought of a young labourer would be useless "if he foresaw the certainty of a better asylum "for his old age than he could possibly provide "by his own exertions; and the industrious "efforts of a son to provide a maintenance for

Mr. Henley—continued.

"his parents in his own dwelling would be "thrown away, and would cease to be called "forth, if the almshouse of the district offered a "refuge for their declining years, in which they "might obtain comforts and indulgences which "even the most successful of the labouring "classes cannot always obtain by their own "exertions. If the views of those persons who "desire the conversion of the workhouse into an "almshouse were to be carried into effect, not "only would all the aged of the labouring class "be maintained at the public expense, and the "burdens of the community be thus enormously "increased, but the habits of forethought and "industry in the young, who, exerting themselves "for their future benefit, find an immediate "reward in the increase of their present welfare "—habits which, we rejoice to say, are daily "developing themselves throughout the labour-"ing portion of the community—would be "discouraged and finally extinguished."——Is that the present policy of the Local Government Board?—I should say that it distinctly was not the policy of the Local Government Board to erect workhouses in all respects the same as almshouses. Do you wish to know whether I agree with that?

728–9. I wish to know whether that is the present policy of the Local Government Board?—I am hardly, I think, in a position to speak absolutely as to the Local Government Board.

730. Well, you have the general correspondence of the Department passing through your hands, so you must know pretty well what the policy is with regard to Poor Law administration?—I have no doubt it is the policy of the Board. I think it must be the feeling of everybody that the lot of the poor in workhouses should not be made distinctly preferable to that of the independent poor; but clearly it is, and has been, better than that of most of the independent poor who would be likely to apply for admission, in the matter of food, clothing, and warmth, ever since, I should have supposed, workhouses have been established.

Agrees that workhouse life should not be preferable to life outside.

731. Is it your opinion that, looking at the present workhouses in the large towns, they have become too luxurious for the aged poor?—No.

But thinks even town workhouses are not too attractive at present.

732. Well, then I will make a distinction in the case of the country workhouses; they are entirely different; you could agree with that?—Yes.

Though less disliked than country ones.

733. Is there, or is there not, a greater indisposition on the part of the country people to avail themselves of the workhouse accommodation than in the towns?—I should say there was, distinctly.

734. Is it certain that that is so?—I cannot say positively about that.

735. Well, then with regard to the poor in the large towns, did you find when you were inspector that the people in towns were more ready to accept the advantage of the workhouse than those in the country?—Yes. I should say that that certainly was so, especially in regard to workhouse infirmaries.

Local Government Board unable to in-

736. Now with regard to the question of adequate relief, have you got before you the Poor Law Amendment Act, Section 15, "Provided always that nothing in this Act contained "shall be construed as enabling the said Com-"missioners or any of them to interfere in any "individual case for the purpose of ordering "relief"?—Yes, that is so, and they are always most careful to point out that they have no authority for interfering with cases of individual relief.

737. Would it be practicable at the present time to put further restrictions upon the guardians in administering out-door relief?—I think it would be very undesirable.

738. Do you think it would be practicable, looking to the temper of the guardians at the present time and the very strong feeling that the restrictions already are too heavy; do you think it would be possible to give the Local Government Board further powers over the administration of out-door relief?—I think that any attempt of the sort would meet with the strongest protest from boards of guardians.

739. Sir Hugh Owen told us that some years ago they endeavoured to put the guardians in Lancashire under the prohibitory order, and that it was resisted, and the Local Government Board had to give way?—Yes.

740. Do you think that the Local Government Board at the present moment are in a stronger position with respect to the guardians over the country than they were years ago?—No, I do not. I think that the feeling in favour of out-door relief has recently, quite recently, decidedly increased again.

741. Now you spoke of charities in the unions; I did not quite understand what you meant; Lord Lingen has got you to explain two or three points in it: first of all, we take the parochial charities, did you intend that the parochial charities which have been intended solely for the parish should be devoted for the purposes of the union?—No.

742. Well, because the pauper is a union charge and not a parochial charge, and therefore if you devote any parochial charge for the purpose of maintaining the particular pauper, you relieve not the parish but the particular union?—Yes, that would be so.

743. Then what did you propose to do with regard to those charities that are left for all sorts of purposes; did you propose to divert the object of the charity?—No, I should not propose that necessarily. The object of my remarks was as to the great desirability of those having control of charitable funds working in concert with the Poor Law authorities, so that if it is possible, and I believe it would be possible to a very great extent, the most deserving poor would be taken off the rates altogether, and I think that charities that were purely parochial charities might well be devoted to that object for the poor of the particular parish, notwithstanding the result that it would be, possibly, pecuniarily to the detriment of the parish and the benefit of the whole union.

744. It would relieve the union at the expense of the parish?—Yes.

745. Now, with regard to the paupers in workhouses going out to service upon Sundays, you have told us it is very generally allowed under certain conditions?—Yes.

Mr. Henley—continued.

746. But has it come to your notice that in some large towns, where a very great number of persons have been sent out in consequence of the guardians not providing any religious ministration for them on Sunday, that there have been great complaints from the priests and others in the chapels that the chapels have been overcrowded by the paupers from the workhouses?—There have been cases of that sort, no doubt. I am not aware that there have been very many such cases.

747. The case of Birmingham you may know?—Yes, I am aware that it was so there.

748. And other places?—Yes.

749. And the effect of that has been, that the guardians have been compelled almost to provide and pay for religious instruction?—Yes; I consider it very desirable that religious instructors should be paid for, and that services should be provided, but I think it is possible a service in the workhouse is not the same thing to a respectable inmate as going to a service outside.

750. Well, then, with regard to dietaries, it has been, I think, found impracticable for the Local Government Board to frame one general dietary for the whole of England on account of the habits of the people. Take a Wiltshire labourer and a man working in the black country; they would not subsist upon the same diet?—No.

751. Then it is impracticable to have a general dietary?—Quite.

752. And therefore it must vary with the varying circumstances of each union?—Yes; that is well shown in the extent to which porridge is eaten in the north and not in the south.

753. With regard to the classification of the aged and infirm in the workhouses, in the country workhouses, is it not the fact that the great bulk of the old women are in the sick wards?—No doubt a large part of them are.

754. A great majority of the old women in the country are really in the sick wards?—A large proportion of them; I should hardly go so far as to say the great bulk of them.

755. Well, a large proportion of them are in the sick wards?—Yes.

756. Not so many of the men, but a considerable number of them are in the sick wards?—Yes.

757. Therefore, there would be no need, in dealing with that class, to give them any further protection?—You mean those who are in the sick wards.

758. Yes?—Yes; but I think that it might be desirable, even in the country workhouses, to afford the means of some separation to the different classes of the old people who are not in the sick wards.

759. In the sick wards, I am speaking of?—Not in the sick wards.

760. Surely, in the sick wards, you classify people, not according to their character, but according to their diseases?—Certainly.

761. So that character would have nothing to do with it there?—I should never suppose it possible that subdivision would apply to sick wards.

762. They would be out of the category, therefore, of those in the workhouses needing separate accommodation; and a very small number of persons would be left who would need this separate accommodation?—Yes, certainly.

763. Now, take a large town workhouse, a workhouse like that in Birmingham, where there are 2,000 people; of the aged and infirm, what proportion do you think would be in the sick wards, of people over 65?—Oh, it would be very difficult to say.

764. A great number?—A very large number; a very large proportion.

765. Well, I will take another class; I will take the bedridden, who are not always classed as sick; there would be another large proportion?—Yes, there would be a certain number of these.

766. These would all have to be deducted from those who would have to be exceptionally treated, as you wish them to be, in the workhouse?—Certainly.

767. Then, in a large workhouse like that in Birmingham or Manchester, is it not the fact that the aged and infirm are more or less subdivided?—I cannot speak of my own knowledge as to Birmingham. In some workhouses, the larger workhouses, it is a fact that to a certain extent they are subdivided, but they are subdivided more, I should say, with the view to remove those who are distinctly disagreeable in their language, habits, or manners, than with a view of providing any extra indulgences for those whose previous life had been of a deserving and moral character.

768. Yes; I understood you to say before that the division of the two should take place principally with regard to the person's character in the workhouse?—No.

769. Did I not understand you to say that?—No; my feeling was more, I should say, with regard to his antecedents, and I should wish the division to be made by the guardians at the time that the order for his admission is given.

Difficulty of settling previous character for purpose of classification.

770. Well, I will take two cases. A man in his early life has fallen into crime, and he has been into penal servitude, and has condoned his crime by going through penal servitude; at the end of his life he comes into a workhouse; his character in the workhouse is good; he assists the master in every possible way; would you penalise that man for his antecedent character?—No; if his sentence had expired a considerable time before, and he had since lived a decent and respectable life, I would not penalise him. But I think that the feelings of the deserving poor in that respect need the same consideration as our own. I think that it is undesirable that they should be condemned to consort with any class of men in the workhouse that we should feel it undesirable to consort with ourselves.

771. Would it be possible to draw a line?—I think to a great extent it would be.

772. Take the case of a woman who has had a certain number of illegitimate children in her youth; she comes into the workhouse at 65 years of age; do you think she ought to be penalised if her conduct in the workhouse were good?—I do not think she should be if her conduct a few years before entering the workhouse were good.

773. The master of the workhouse can know nothing of that. If she comes in having a record

Mr. Henley—continued.

of having had a certain number of illegitimate children when she was young, do you think that that ought to tell against her, and that she ought to be penalised when coming into the workhouse?—I think the circumstances of her former life should be considered by the board before she comes in. I should be very unwilling to see the privilege I have mentioned given solely with regard to conduct in the workhouse, because I think it would tend to encourage that sycophancy towards the officers of the workhouse, which is one of the greatest evils that we have to contend with in workhouse life.

Danger of classifying mainly by conduct in the workhouse.

774. But a person who discharges himself from the workhouse habitually and leads a riotous life outside, undoubtedly that person ought to be penalised?—Certainly.

775. That would be the case?—Yes.

776. But, as a general rule, character within the workhouse should be taken into consideration?—It should be taken into consideration to a certain extent.

777. Ought it to be the first consideration?—My own feeling is that it ought not.

778. Now, with regard to the employment of the aged and infirm people, you have told us very clearly what is generally done with regard to them. Take the case of men; do you think it would be for the advantage of a man who had been accustomed to work all his life, that he should be compelled to sit in a ward doing nothing; would it be for the advantage of the man; would it be popular in the workhouse if the old men were not to be allowed to do any work at all but were simply to be kept in the workhouse without any work or employment?—Certainly not; I think they should be kept employed to the extent of their ability.

779. That is the order?—That is the order, and it is most desirable that it should be properly carried out.

Imbeciles.

780. With regard to the imbeciles in workhouses, what is their treatment; what is the ordinary treatment of imbeciles in the workhouses; are they kept separate from the other inmates?—In the larger workhouses they are very often kept separately. They have separate wards assigned to them and they are kept in those wards.

781. In regard to those persons who are suffering from senile decay and senile dementia, are they usually removed to the asylums?—As a rule they are kept in the workhouse; they would not be removed to the asylum, and they ought not to be removed to the asylum, as long as they can be properly treated in the workhouse.

782. Is there very great difference in practice in different workhouses in respect to the removal to the asylums of persons who are suffering from senile dementia?—Very great.

Thinks senile dements should be kept in workhouse.

783–4. Have you any reason for it?—I should say that guardians may be influenced sometimes by the fact that there is a payment of 4*s.* a week on account of persons maintained in the asylums, and that there is no payment made to them if the persons are still maintained in the workhouse. It is very desirable, I think, that these old people should be kept in the workhouse. I think it is rather a hardship, both upon them and upon their families, that by their removal to asylums there should be any question of there being a taint of insanity in their families.

785. Then, do you think any modified payment with regard to the harmless and incurable lunatics in workhouses would have the effect of retaining a larger proportion there?—I think it would certainly tend in that direction, and to that extent it would be desirable from my own personal point of view that it should be made.

786. You say that married couples in workhouses over 60 years of age have an absolute claim to live together?—Yes.

787. And as a general rule they do not avail themselves of it?—No.

Aged married couples.

788. Do I understand you to say that you think half the married couples in workhouses avail themselves of it?—I should put it rather the other way, that certainly half do not avail themselves of it. I am not sure; it is a very difficult question, I think, to answer, because, as a matter of fact, very few married couples are brought into the workhouses unless there is some special reason for it, as, for instance, the sickness of one of them, which would clearly prevent their living together, as he or she would have to be treated in the sick wards.

789. But is there anything in the statutes or the Order of the Local Government Board to prevent guardians admitting either a man or his wife to the infirmary, and allowing the other outdoor relief outside the workhouse?—No.

790. They can do that?—Yes.

791. And they do it?—They do it, no doubt.

792. And supposing that the woman objects to live with the man, or the man with the woman, what happens then; would they be compelled to live together?—I have never heard of their being compelled. I have known several instances in which one has wished to live with the other but the other has objected, and I have never felt justified myself in recommending under those circumstances that they should live together.

Harshness of masters in charge of workhouses, exceptional.

793. With regard to the conduct of the masters and matrons of workhouses, you were careful to say you considered the harshness of those officers was an exception to the general rule?—Certainly.

794. You think so?—I do.

795. Would it not be the duty of the guardians and of the inspector, if they saw any harshness in manner or treatment on the part of those officers towards the paupers, directly to interfere in the matter?—No doubt, if they saw any harshness, but it is rather difficult to define exactly where the amount of harshness begins as to which interference would be quite justifiable. All one can say in the matter, I think, is that one does see, undoubtedly, a certain amount of it; I would rather say a dictatorialness of manner, a loudness of voice, and harshness of that character; and one only fears that if that takes place before one's own eyes there may be much more of it that one does not see.

796. Now, these are not hypothetical cases; no doubt, you have cases in your own recollection; were these cases in the towns or the country?—They have been both in town workhouses and in country workhouses.

Mr. Henley—continued.

797. Take a workhouse where a master has 2,000 people to control; he must necessarily have a commanding manner. You will agree to that, I think?—Yes.

798. He must have power of commanding a number of people?—Yes.

799. Well, what you spoke of in his manner, was it anything in excess of that?—Yes.

800. It was?—Yes.

801. But it only applied to a few cases?—Yes, it would only apply in certain cases; but I think I have seen enough of it to justify the dislike of the poor to go into the workhouse, for fear that it might be the case. It might be a cause for the dislike of the poor to go into the workhouse.

802. Well, since you have been Assistant Secretary to the Poor Law Department of the Local Government Board, have you ever received any certain case of complaint from the paupers with regard to the conduct of these masters and matrons?—Yes.

803. You have?—Certainly.

804. A complaint of their manner?—Yes, a complaint of the way in which they have dealt with them.

805. A complaint of the way in which they were treated?—Of the way in which they were treated.

806. With regard to this haughty manner?—Yes.

Chairman.

807. Would you say brutal manner?—That is a stronger word than I wish to apply to it, my Lord.

Mr. Henley.

808. And what action was taken upon it?—A copy of the letter as a rule would be referred to the board of guardians, who would inquire into the circumstances of the case, and probably that would be sufficient, and they should be able to deal with the matter.

809. You do not allege any cruelty, merely manner?—Certainly, not cruelty.

810. With regard to the complaints of the inmates, here is a circular letter from the Local Government Board of the 27th September 1866, in which it is stated "that it appears to them "very desirable that the inmates of workhouses "who may have complaints to make should have "full information how and where to make them, "so as to ensure attention. With this view the "Board suggest that a printed notice should be "hung up in each ward or room to the effect "that any inmate who has a complaint to prefer "should either address it in writing to the clerk "or verbally to some member of the visiting "committee when on his rounds through the "workhouse. The Board further suggest that "a book should be kept in which an entry of "all such complaints should be made, together "with a record of the steps taken by the "guardians in consequence." Is that carried out in these workhouses?—That notice is put up in the wards.

811. A notice is put up, and a book is kept?—The notice that they can complain to the guardians is put up in the wards.

812. And the book is kept?—No; I have not known the book to be very generally kept.

Mr. Henley—continued.

813. And they have the further opportunity of writing to the clerk?—Yes.

814. They can either complain to the visiting committee or to the clerk?—Yes.

815. You said that the workhouse master generally attended the visiting committee, when they went round the workhouse?—As a rule, certainly.

The master should be absent during visit of inspector or of visiting committee.

816. How do you suggest in a large workhouse that the committee should find their way about and get through the various wards which are locked up without having some officer to show them the way?—I think that they might go to a certain set of wards. The key of those wards might be given to them, and they might go to those wards on one occasion, and to other wards on another occasion. The same difficulty would apply, of course, to an inspector. He can only visit those wards without the attendance of the master, by asking the master probably for his key, and it is essential, I think, that the power of the inmates to prefer complaints should be exercised in the absence of the officers of the workhouse.

817. But you have had complaints made to you, I suppose, in going round the workhouses?—When an inspector goes round the workhouse, as a rule, he asks when he enters a ward if there are any inmates there that have anything they wish to say to him, or that have any complaints to make. If he goes round with the master of the workhouse, as far as my own experience goes, he would very seldom indeed receive any complaints, but if he goes by himself to one of the same wards a short time after, and sits down and talks to the inmates, they will have all manner of little complaints that they wish to bring before him.

818. A great many of them frivolous and vexatious?—Yes, but still they like to have the opportunity of stating them.

819. Would you propose that the visiting committee should be allowed to go over the female side of the house without the matron?—I think the matron might see that the wards were in proper order before they went, and then she might come back and the visiting committee might go to those wards. If they go as a committee, I certainly should see no objection to that.

820. But would you allow the visiting committee, there may be some lady guardians by-the-bye, would you allow them to go into the lying-in wards without a woman with them?—Well, I think the lying-in wards are somewhat of an exception.

Thinks no alteration needed, as regards aged, in the law, if sympathetically administered.

821. You have been an auditor and general inspector, and are now Secretary to the Board; can you suggest any alteration of the law which would be for the benefit of the aged and infirm paupers?—I think that the law as it stands, if it is carefully and sympathetically carried out, needs no alteration at all, as far as I know.

822. You cannot suggest any alteration?—No.

823. Would you turn to the Report of the Select Committee of the House of Commons, 1879, upon "Removal." Would you be so good as to read that paragraph, the last one that I have marked?—"Your Committee, having given due "weight to the various arguments and opinions "that have been placed before them, recommend "that in England the law of removal should be

Mr. Henley—continued.

"abolished, and that for the purpose of poor "relief settlement should be disregarded with "the following exception: That with respect "to seaport towns, persons landing in a des-"titute condition, and immediately applying "there for relief, be chargeable to the place "of their settlement for non-resident indoor "relief. Your Committee also recommend that "in Scotland the law relating to removal should "be gradually assimilated to that of England, "and that the five years residential settlement "should be reduced to one year."

824. Well, that applies to persons of all ages?—Yes.

Except as regards the law of removal.

825. But looking to the aged and infirm persons, persons of 65 years of age, you think the law might safely be altered so that they should not be liable to be removed to their places of settlement?—Yes. I should like to make that exception in the remark that I have just made. I think that it would be desirable that the law of removal should be modified as regards the aged.

826. That they should not be liable to removal. I presume you would exclude lunatics?—Yes.

Mr. Pell.

827–8. You are a chief inspector; how do you distinguish the duties of the chief inspector from those of the other inspectors?—There is one chief general inspector, but he has no special distinguishing duties with regard to these matters.

829. Do you still make your circuit of England?—No.

830. Therefore, you differ in that point from the other inspectors?—If there were any special matter in any special district I might be sent there to inquire about it.

831. Your office then is a singular one. There is no other officer of the Local Government Board holding the same position. You are the chief inspector?—Yes.

832. And also one of the Secretaries to the Local Government Board, or the Secretary to the Local Government Board?—No, one of the Assistant Secretaries; but it is important that it should be understood that the office of chief general inspector in no way interferes with the duties of the general inspectors in their special districts.

833. Well, as Assistant Secretary, I suppose you have brought under your notice very largely the operation of the Poor Law, and the practices of the different boards?—Yes.

834. In cases of difference as between the applicants and the Board, or as between the Board and their officers, probably if they were serious they would be brought under your notice?—Probably.

Few complaints to Board by aged applicants for relief.

835. Within your knowledge, have many complaints been brought under your notice made by applicants for relief among the aged who think they have been unfairly treated?—No, I cannot say that there have been many; very few.

836. Now we have the term constantly made use of "aged applicants." What is an aged applicant; supposing I came up, would you regard me as an aged applicant?—Probably; I should say so.

837. Well, then, being regarded as an aged applicant, should I not, under the usual practice of the Board, then be admitted, what I call behind the prohibitory order, and be entitled to out-door relief?—Yes.

838. Whereas, if they did not accept me as an aged applicant, I should be bound, excepting in London and the large towns, to have the workhouse offered to me?—Yes.

839. Now, am I right in saying that, in many boards, indeed, in general practice, they would not consider my physical powers at all, but they would take the statement of my age as sufficient to bring me within the category of persons entitled to receive out-door relief?—That would be so.

All over general conside as aged applica

840. Though I might be as perfectly able to milk as many cows as I was when I was 27 years of age, and perhaps be more useful and worth more money in some of the occupations connected with agriculture, and perhaps manufactures, than I was when a younger man, on the score of my experience, knowledge, and general good character?—They would generally accept 60 as the line.

841. Well, in your experience of your fellow creatures, do you think that we are used up at 60?—No; certainly not.

842. In the working classes?—As a rule, a working man 60 years of age would be comparatively an older man than one of ourselves.

843. You mean he has had more years on the world than one of 50?—No.

844. Or did you mean by the word "older" that he was a weaker man?—His strength would be rather more used up.

845. But though his physical powers may be used up, his mental powers may be improved?—Certainly.

846. That is to say, he might be in a position, and would be in a position very generally, certainly in the industry with which I am connected, to command as high and possibly higher wages than when he was a younger man, especially if he had proved himself to be a capable citizen and workman?—That is not so in many parts of the country, because the effect of trade unionism is to render it necessary that employers should only employ men in the prime of life.

847. That is a sort of sumptuary law established by the lower orders instead of the sumptuary law established by the upper orders. But I want to keep out of that; I want to get some evidence as to who are the "aged poor," and what is meant by the term. Are we to understand by the term, which is now becoming very general, that the aged poor means everybody who has turned 60 years of age, whether they are capable of working or not?—I do not think it would be possible to accept that. My own experience in regard to this matter has been largely in the county of Durham, and there some men would certainly have to be regarded as aged poor who are not 60.

848. You have got the case of hewers of coal in your mind?—Yes.

849. But coming back again to the point; I wish that repeated. Is it not a general practice amongst boards of guardians to accept the fact of a man or a woman having reached a certain age as a proof of inability to work, and entitling

Mr. Pell—continued.

them to receive out-door relief?—Yes, I think that being 60 years of age is generally taken.

850. Well, that being the case, I come to the conduct of the business of boards of guardians with reference to the aged cases. How many applicants are brought under the notice of the board of guardians through the application and report book; what is the greatest number of cases you have ever known brought up under the consideration of the board by the relieving officer or the relieving officers at one sitting?—Do you refer to those unions where they have revision lists for so-called permanent paupers?

851-2. I will give them the benefit of that, but I would rather begin with the case of unions where they have no relief committees, where all the cases come under the chairman?—Yes, but it makes a great difference whether a few of those cases are brought up on each board day or they are all brought up at one time.

853. I am quite aware of that. Still I should like to take the case in which the renewals are brought up at the same time with the fresh cases, which is a very usual practice in a great many boards?—Yes.

854. Well, now, if you have some of those boards in your mind, will you say what is the largest number of cases that you can call to mind as having been brought up by the relieving officer at one time for consideration at one sitting?—I should not feel justified in stating the number of cases.

855. Would 100 be very, very unusual?—Oh, very.

856. Would 50 be very, very unusual?—I have known certain boards of guardians where I should say there might have been 50.

857. How much time do the boards generally give to the consideration of those cases, supposing they are 30 or 50, or whatever the number may be?—If there were as many as 50 they would probably take over three hours.

858. Well, now, do you think it would be possible in three hours for a board to satisfy themselves what were the deserving cases, the so-called deserving cases, and what were the undeserving cases?—I think it would be very difficult.

859. Would it not be impossible?—Practically I should say it would.

860. Is it not the desire of all of us, rich as well as poor, to appear in the world as deserving people, and to avoid the aspect of being undeserving people?—No doubt.

861. And to effect that, must there not be in all characters, I will not even except my own, some glamour about about one's life and habits and mode of getting one's bread; do we all make I mean, a clean breast of our faults and expose them?—I think that the circumstances and antecedents of every applicant for relief should be stated as fully as possible to the board of guardians, and I think that it is the relieving officer's duty to make the fullest inquiries possible beforehand into all the circumstances connected with the man's case.

862. Now, with your large experience and knowledge of human nature, and your knowledge and power of sifting facts, especially when they may be brought against you, do you think it is possible for a relieving officer to discriminate between the deserving and the undeserving cases?—It is extraordinary what a difference there is in the practice of relieving officers as to the information they supply to boards of guardians. I have known some relieving officers who will take half a page of the application and report book in dealing with the antecedents of every case; and if you look at the application and report book of another relieving officer, you will find the columns nearly all empty.

Mr. Pell—continued.

863. But would it be possible for him to classify these people, to say of this one that he is a deserving person and of the other that he is undeserving, or is it not for the guardians to do that?—I think I can only say that "to err is human;" it is impossible to be sure.

864. I think you said that, in some instances, reference was made to the guardians of the parish as to the character of the case and as to the nature of the case?—That is largely the practice in some country unions; rural unions.

865. Do you consider that to be a good practice?—I see no objection to it in the country unions, to the extent I have stated. I think it is very undesirable that the guardian of a particular parish should bring forward a case with the view of getting some special relief for it, simply because it is personally known to himself.

866. But is not that a very general practice on the part of guardians?—Yes, and it is often met, where relief committees sit, by a rule being made that no relief committee shall deal with the cases from the parishes which the guardians on that committee represent, and this, I think, is a very excellent rule.

867. I am aware of the rule, but is not that very seldom made use of?—It is not made use of as often as would be desirable, I think.

868. A fellow-Commissioner says to me that the rule is made use of in his union, but is it not steadily refused in some unions, so as to enable a guardian to assist the case that comes up from his parish?—I am afraid that is so.

869. Well now, do you not think it would be human nature, if the guardian of the parish is to state the case to the board instead of leaving it entirely to the relieving officer, that when an aged person, a tenant in his house, he being the landlord, applies for relief, he would be anxious to get out-door relief for him, in order to get the rent?—I think I have a better opinion as a rule of the members of our boards of guardians than to suppose that it would be so.

870. Is there not a return showing how in many cases the amount of relief given exactly corresponds with the rent paid by the applicants? This is the report upon out-door relief in certain unions by Sir Walter Sendall. Among his concluding remarks he says: "It is worthy of remark that "in many of the cases here noted the amount of "relief given in money corresponds with the rent "of the pauper's cottage. In the following six "cases, taken from Newbury, the relief just pays "the rent:—

No. 7.	Relief, 2*s.* 6*d.*	Rent, 2*s.* or 2*s.* 3*d.*		
„ 8.	„ 2*s.* 6*d.*	„ 2*s.* 3*d.*		
„ 9.	„ 2*s.*	„ 2*s.*		
„ 10.	„ 2s.	„ 2*s.*		
„ 11.	„ 3*s.*	„ 2*s.* 6*d.*		
„ 5.	„ 2*s.*	„ 2*s.*		"?—

and undeserving cases.

Reference to guardians representing parish of applicant for applicant's character.

Does not fear danger of undue leniency or of jobbery.

Has not found relief given to enable rent to be paid.

Mr. Pell—continued.

I can only say that in my own experience when I have been attending meetings of boards of guardians I have seen nothing to lead me to suppose that relief was given to enable the rent to be paid.

871. Well, that brings me at once to the question which I wish to put. How far do inspectors examine into out-door relief cases?—In what way?

872. How far, when they visit the board do they take cognisance of the administration of relief by the guardians on the particular day when they are present, with regard to out-door cases?—No doubt they would advise the guardians upon general principles with regard to such cases. I should not suppose that they would advise in regard to individual cases, because such advice would, I think, amount to interference with the discretion of the guardians by the Local Government Board, and I should therefore personally not consider it quite justifiable on the part of its officers.

873. Yes, but I think you stated before that you would limit it?—I should think that they would look carefully through the relieving officers' application and report books, and confer with each as to his system of performing his duties.

874. See how the book was kept?—See how the book was kept; how often he visited at the residences of the recipients of the relief, and so forth.

875. Well, that being the case, what is your experience as to the inquiry that is made into the renewal cases—the cases of old people; is it not entirely perfunctory, as a rule?—I am afraid that in those unions where there are revision lists, and the relief is renewed on a set day for thirteen weeks or longer, that to a great extent it is perfunctory. In my own experience, in looking through the application and report books of the relieving officers, I have found that they have put down as many as 80, 90, or 100 visits as paid on one day. If it is in a town, the officers will have begun at one end of a street and have gone through all the houses in that street occupied by recipients of relief, and the visits then are of very little use, because a visit to be of any use should be a surprise visit. If the recipients of the relief are aware that the relieving officer is coming on a certain day, or if they see him beginning his visits at one end of the street and their house is at the other, they will have matters prepared for him by the time he comes, so that he is very likely to be deceived as to their true circumstances.

Investigation by relieving officer in renewal cases often very perfunctory.

876. But there again, upon the question of the distribution of the relief, especially with the old, is it not a very frequent practice with the relieving officer not to call upon the old people at all, but to let them send their child, or another pauper in many cases; is it not sometimes the case that one pauper undertakes to receive all the relief in that house, and distribute it, and he gets a trifle by it?—I am afraid it is. It is a very undesirable practice.

877. Do you think that these practices that I have referred to are likely to elucidate the question which are not deserving, and which are deserving, in those continuous cases of out-door old people?—I think that the attention of boards of guardians and relieving officers requires to to be very often called to the strong necessity of more frequent visits on their part at the residences of the applicants, and also that, when recipients of relief are not able to come themselves to the pay stations, the relieving officers should give the relief at their own homes.

878. Well, now, do you agree with me in the belief that, when the number of out-door cases has been reduced to a handful, you may say that then adequate inquiry can be continued to be made into those cases, and sufficient and proper assistance given to the people, not only from the Poor Law relief, but by calling upon the neighbours to help, who ought to help; you agree with that?—Yes.

879. And that that would be almost impossible where there is a host of out-door cases?—It would be very difficult.

880. Now with regard to the remedies which you suggested; I think that you are agreed, certainly I agree with you, that the law of settlement with regard to old people had better disappear altogether; that where the poor old couples have lived together for a long time in one union, and they happen to fail there, that there they should be treated and taken care of; but you have suggested a separation in the house of the deserving and undeserving; can you call to mind any instance where that has been attempted by any board, especially the separation of the women with illegitimate children?—That is frequently done.

881. Do you know that where that has been attempted the effect upon women of that character has been to make them a great deal worse; that they themselves have said, "We are separated as devils, and devils we will be;" and that in some cases the guardians have had to resort to the older practice of not scheduling and earmarking those people?—I should be very sorry that it should be so. It is possible that it would be so, but I should not think that that would be a justification for forcing deserving and moral people to mix with them.

882. Do you not think that there would be a great difficulty in selecting the deserving and undeserving in drawing the line between those depraved and those who are not depraved, those who may be called depraved and those who are not?—It would be very hard, no doubt.

883. Is it wise to separate altogether, for us to do it, those whom we think are hopelessly lost from those who might improve them, by having communication with them, even in the workhouse under proper discipline?—I think that it is a hardship to force worthy and deserving old people to consort with others who have led a disreputable life.

884. Do they not have to consort with them before they get into the workhouse; I am connected with Ratcliff Highway; I have property there; now, can you suggest any way by which I should be able to separate the women in Ratcliff Highway from the number of deserving and very decent people who are living there?—I think the cases are very different where you compel a person practically to live with those people and where they do it from their own choice.

Mr. Pell—continued.

885. But might not this bad effect be produced; that those people whom we choose to ear-mark as absolutely lost would have less regard and less attention given to them, because you have got rid of the difficulty of their presence with others; this being a cheaper way of dealing with them than the more costly way of having more supervisors among them and more teaching, even religious teaching if you like, steadfastly and steadily applied to them, with care and kindness. Though they were mixed up with those who were better than themselves, would not this be better than ear-marking them and scheduling them as absolutely lost, even in the workhouse?—I have not proposed to separate those that are hopelessly lost. I should rather propose to give opportunities of separation to those who are decidedly good. The Chairman spoke of black and gray and white. The black and the gray to a certain extent might still remain and yet the white be allowed to have separate quarters.

886. Now we come to charitable endowments; are you acquainted with Lord Robert Montagu's return of all the endowed charities in England, ranged under different counties?—I have seen it; I have not studied it.

887. That is a return, is it not, that gives the endowments, eleemosynary and educational, in every parish in England?—Yes.

888. Well now, do the inspectors ever examine them, as far as you are aware, before visiting districts, to see how much endowed charity there is applicable in a union or in a parish, and then compare that with the amount of out-door relief that is given in the very same place?—I can only answer that I am afraid I never did so myself.

889. And you are not aware whether relieving officers do that, or are instructed to do it by any boards of guardians?—No, I am not.

890. Would it be a surprise to you if I were to say that Brixworth Union did that some years ago, and that a statement of these endowments is always before the board, and also a knowledge of how they are applied?—No doubt it is a most excellent thing that it should be.

891. Have you found in your experience that where there is most of these charitable endowments, there is most pauperism?—That very often is so, I think.

892. Most out-door pauperism?—Yes, I think so.

Mr. Ritchie.

893. You spoke of the inadequacy of out-door relief; there is no limit whatever to the power of the guardians to give out-door relief to aged persons?—None whatever.

894. They may give, in point of fact, any amount they choose?—Yes. If it was altogether unreasonable the auditor would call it in question, but practically they may give any amount they choose.

895. Practically there is no limit a all?—No limit at all.

896. And they have to decide, or ought to decide, each application upon its own merits?—Yes.

897. As a matter of fact I suppose you grant that perhaps not sufficient inquiry is made into

Mr. Ritchie—continued.

each individual case in a large number of instances to ascertain what the actual means of the person are?—Very often that is so.

898. Can you suggest any means by which the undoubted evil which exists in respect to the inadequacy of the relief can be remedied?—By which guardians should be induced to give more adequate relief?

899. I think it is granted that in a large number of cases the relief granted is inadequate?—Yes.

900. It is also a fact that there is no limit to the power of the guardians?—Yes.

901. Well, taking these two things together, can you suggest any remedy by which the undoubted evil of the inadequacy of the relief can be got rid of?—If they have fuller information supplied to them upon which to fix the relief, it might be effected.

902. Is there any way of imposing it as a duty upon the boards of guardians to do something in that way more than they do at present?—I am not aware that their discretion can be interfered with in any way.

903. You must, after all, leave it to the discretion of the guardians?—You must leave it to them, yes.

904. And it is for the people who elect the guardians to say whether they do or do not approve of the methods the guardians adopt for the relief of distress?—Certainly.

905. You spoke about earnings; out-door relief does, to a certain extent of course, enable a person earning money to compete somewhat favourably with a person who is not in receipt of out-door relief?—No doubt.

Wages lowered by out-door relief if too liberally given.

906. And by so much the tendency is to reduce the wages of the independent poor?—Yes.

907. And therefore while on the one hand it is admitted that inadequate relief is an evil, relief in excess of what is adequate would also be a considerable evil, would it not?—Certainly.

908. Now with regard to charity; you have drawn a distinction between people who ought to be relieved out of the rates and people who ought properly to be relieved by charity?—Yes.

Destitution the test for relief by Poor Law. Charity should deal with deserving cases.

909. You have got that distinction clearly in your mind, have you not?—Yes.

910. In the one case you would say that the test for relief by the Poor Law is destitution, would you not?—Certainly there must be destitution to justify relief.

911. Whereas there may be people who perhaps are not absolutely destitute but are yet fit subjects for relief, but those people you would say ought to be relieved either by charitable organisations themselves or by combination of charitable organisations and guardians?—Yes.

912. You know of course of many cases in which in very poor parishes that distinction is rigidly drawn without hardship to the poor?—Certainly.

913. And that the poor who are refused relief except in the workhouse, and who will not take it in that shape, are taken up then by the charitable part of the organisation, and looked after and relieved?—Yes.

914. And funds are usually forthcoming in places where there is an organisation for that purpose?—Yes.

Mr. Ritchie—continued.

915. Do you not think that if there were an organisation for that purpose in which people had confidence in every parish, that the fact of the existence of that organisation would induce funds to come?—I believe the charitable funds would be enormously increased.

916. So that you would then be able to deal with the deserving poor, who are, perhaps, not absolutely destitute, by means of charitable organisation rather than by means of the poor rate?—Yes.

917. Now, with regard to pensions. There has been something said about old age pensions. I think I understood you to say that the great bulk of the aged poor who came upon the poor rates were not people who had been frugal, or had lived, perhaps, a very desirable sort of existence, a proper existence?—No doubt the great bulk of them.

918. What I should call not deserving in respect of their previous life, the great bulk of them?—The great bulk of them probably would be so.

919. Well, then, I presume that, if the persons who were to receive a pension at a certain time of life had themselves to contribute some portion towards the pension, you would say that the majority would not be people who would be likely to contribute towards money maintenance?—That would be so, no doubt.

A pension fund requiring contributions would relieve the Poor Law only slightly, since the majority of paupers have been unthrifty and not deserving.

920. And, therefore, a pension fund, which entailed a contribution from the people themselves, would still leave the great bulk of the aged poor to be dealt with by the Poor Law as at present?—I should think that that would be so.

921. Now, with regard to classification; you have told us that, according to the Local Government Board Order, as far as possible, there ought to be that classification that you desire, namely, the deserving, apart from the classes, should be, as far as possible, separated from the undeserving; that is so?—Yes.

922. It is the case, I suppose, that in a great number of workhouses the space at the command of the guardians is not sufficient to enable them to do that?—In many workhouses they could not do so now.

923. Is it the fact that in your experience there are in many counties an unnecessary number of workhouses?—That the workhouses are only about half filled, yes.

924. Half filled?—Yes.

925. Has it occurred to you that, supposing the in-door poor were made a county charge under the administration of the county council, the effect of that would be to enable them to, perhaps, close some of the workhouses, and utilise others so as to obtain that classification which you desire?—Yes. The only way, apparently, in which there could be a classification of workhouses would be by some such means.

Possibility of classification by increasing area of in-door relief, and using different county workhouses for different classes.

926. By enlarging the area for in-door relief, and utilising your workhouses in such a way as would secure the division which you desire?—Yes, that would be possible in that way.

927. Then suppose that were so, it is clear that, so far as the out-door relief is concerned, the county would be too large an area for that purpose?—Yes.

Mr. Ritchie—continued.

928. What area would you then suggest for the out-door relief?—The present union area should be retained.

929. The present union area for out-door relief the county area for in-door relief. You would then obtain classification properly?—There are several points to be considered on both sides with regard to such an arrangement. It would be, I think, very desirable from some points of view, especially as you would have larger establishments, and in some respects you would be able to get a higher type of men for the masters of workhouses than of course is possible in those small country workhouses: but there is one objection that is bound always to be considered from the point of view of the poor themselves; it is the only, or practically the main objection to such an arrangement, and that is that it would remove them much further from their own homes; and I do not feel at all sure, if you were to consult the wishes of the poor, that they would not prefer a continuance of the present system of small workhouses rather than the classification in large workhouses.

930. The means of communication, of course, are now much better than they were in the old days?—Yes; and my own feeling is that the balance of advantages is distinctly in favour of some such classification as you have mentioned; but I think that other point is a very essential point that should not be lost sight of.

931. Are you aware of any application being made by boards of guardians at Sheffield to build cottages for the in-door poor rather than ask them to go into the workhouse building?—Yes, an application to that effect has been made, but I think the proposal was that the cottages should be upon the workhouse premises.

932. Certainly, but still they were cottages?—Yes.

933. And has any reply been given by the Local Government Board?—No; the matter is at present under consideration, and the guardians have requested that a deputation shall be received by that Board upon the point.

934. Such an application has been received?—Yes.

935. Some questions have been put to you, Mr. Knollys, with regard to the difficulties of classification; I suppose you will grant that there are a good many practical difficulties in the matter, but you will not go so far as to say that those practical difficulties prevent you contemplating the possibility of some such classification being carried out by which the deserving and aged poor may have a lot somewhat better in many respects than those who are not so deserving?—I see no impossibility in carrying out such an arrangement; I think it is very possible that it should be carried out.

936. I presume, of course, if the county took charge of the in-door poor it could only be on condition that the charge became a charge on the county?—Yes, it seems to me impossible that it should be on any other terms.

937. And, on the other hand, if the out-door relief was given by a smaller area, whatever that area was, that area would have to be the area of charge?—Yes.

938. Do you think that there might be an

Mr. Ritchie—continued.

objection raised to that, that out-door relief would not be given in the smaller area because they would feel that that would be a charge upon themselves, when by sending the people into the house it would be a charge on the county. Do you think any difficulty would arise there?—I think that there might be, but one's feeling would be that one must trust to the discretion and judgment of the guardians of the union in such a matter, and that they ought not to allow such a consideration to prejudice them with regard to it.

Mr. Roundell.

939. Then I take it, Mr. Knollys, upon the subject that Mr. Ritchie has last questioned you about, that your opinion is that, taking into account on the one hand the advantage

Mr. Roundell—continued.

of classification of workhouses, and a county rate for in-door relief, and on the other hand the hardships of the deserving poor from the difficulty of visiting their relatives, on the whole you consider that the balance of advantages is on the side of classification by houses?—That is my view.

940. And that, following up what Mr. Ritchie has said, you are inclined to think, without at all committing yourself, that a system of placing deserving poor in cottages is one, at any rate, that well deserves consideration?—You mean in cottages apart from the workhouses?

941. I mean such as Mr. Ritchie referred to?—It very much depends upon the accommodation that is provided. It would be very difficult to say where a row of wards ceased and a row of cottages began.

The witness withdrew.

Adjourned till To-morrow at noon.

FOURTH DAY.

Wednesday, 15th February 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. W. E. KNOLLYS, called in; and further Examined.

Mr. Roundell.

942. You stated yesterday, Mr. Knollys, that the neglect of parents by their children was a crying evil. I wish to ask you whether the neglect by the relieving officer, who has to enforce the contributions from the relatives, of his duty to inquire into the circumstances of the relatives morally as well as legally liable to con-

Mr. Roundell—continued.

tribute to his maintenance; I wish to ask you whether that does not contribute much to the evils of out-relief?—If the relatives who were morally as well as legally liable to maintain others were persuaded that if they did not do so they would be called upon by the guardians to contribute to the cost of relief granted, I think

Mr. Roundell—continued.

that in very many cases the applications that are made for relief would be at once withdrawn.

And medical relief on loan.

943. Also, to take the case of medical relief, if that were more systematically given upon loan in proper cases, that is to say, in the cases of persons who are either presently or prospectively able to repay what may be advanced to them, would not that go a long way to check the first downward step towards pauperism?—I think that it probably would.

Relieving officer's duty in these and other matters: district and duties often excessive.

944. Is not the neglect of the relieving officer to look into those two important matters a good deal owing to the number of people over whom he has charge, and also to the miscellaneous duties which are thrown upon him?—I think that in very many instances the district and the population that the relieving officers have under their charge are considerably too large, and that it would be very desirable that the number of relieving officers in some unions should be much increased.

945. I believe it to be the case that, under the existing Order of the Local Government Board, the medical officer is restricted to a population of 15,000 and a similar acreage, practically?—No; in theory that is so, but it is not quite so in practice. Very often the population is larger.

946. Is it your opinion that, in order to ensure a due performance by the relieving officer of his duties, the present practice of throwing upon him other duties like those of vaccination officer, school attendance officer, and other functions, at any rate in country unions, tends to prevent his adequate discharge of his Poor Law duties?—In some instances no doubt it might, but in very many instances in country unions the duties that he has to perform as vaccination officer and collector for the guardians can be thoroughly well performed, I think, at the same time that he is performing those of relieving officer.

947. If I am correct, there is no restriction in any Order of the Board upon the area or population to be brought under the relieving officer; in your opinion, would it be desirable to have any indication of opinion from the Department, such as, if I remember aright, was embodied in an Order issued when Mr. Sclater-Booth was President?—I think that the circumstances and conditions of different districts vary so much that it would be very difficult to lay down any definite rule upon the matter.

948–9. Then, as to another point, you stated yesterday that in your opinion the out-relief, as a rule, was inadequate?—Yes.

950–1. I wish to ask you whether it would be to the advantage of aged paupers if, by an Order of the Local Government Board, they were debarred, by Order of the Department, from following any employment, so as to secure adequate relief?—I think that it would be impossible to debar them from undertaking any employment. Following employment might imply that the employment was of a permanent and continuous character, which would be one thing; but I think it would be impossible to prevent them from earning small sums by odd jobs, if opportunities presented themselves.

952. I think you stated that, as a rule, the guardians take into account other resources in giving this inadequate relief?—That, no doubt, is so.

953. Now, while we are on the subject, of the visitation of the wards, of which you spoke yesterday, it is the fact, I think, and I find this from a Cheshire paper which I received this morning, it is the fact, is it not, that the Local Government Board have lately issued an Order empowering a board of guardians to appoint a committee of ladies, who need not be guardians, to visit the parts of the workhouse in which the females and the children are accommodated, as well as the infirmary, or school, or other establishments in occupation of the guardians?—Yes, an Order to that effect has just been issued.

954. Would it be in the contemplation of the Department that that visitation by ladies would be best effected if individual members of that committee were empowered to visit by themselves?—I don't think it would be desirable that it should be carried out in that way. The framing of rules and regulations for these committees has been left entirely to the discretion of the different boards of guardians themselves, but it would be certainly better that when they visit a workhouse they should visit it as a committee, and not as individuals in the way you speak of.

955. In the notice to which I have referred the Board is to be asked whether ladies are to be allowed to go in their individual persons, or in their collective capacity as a committee, and I ask you whether it is not of great importance that a competent lady who wishes, being a member of the committee, should be able to visit the workhouse by herself?—One of the main objects with which the committees are appointed is that they should report to the guardians upon matters which come before them; and I think it would be more desirable, as a rule, that such a report should come from the members of the committee as a committee than from an individual member only of that committee.

956. Would you then put aside the immense importance to be derived where individual members who are fully competent propose to do, and are desirous of doing, this good work?—I should not propose that they should be debarred altogether from doing it.

957. Then you told us yesterday, when speaking about the hardships of the workhouses, that the poor won't complain; would it not be desirable that a rule similar to that which governs justices in visiting a prison, namely, that they make a point of visiting the prisoners without the presence of any officer, should be also applied in the case of workhouses?—In framing the regulations for visiting committees, in connexion with the form which from time to time they are required or supposed to fill up, the Local Government Board made certain recommendations, which I would propose, if you would allow me, to read to you. The duties of visiting committees are these: "The guardians shall appoint "one or more visiting committees from their own "body, and each of such committees shall carefully examine the workhouse or workhouses of "the union once in every week at least; inspect "the last report of the chaplain and medical officer; "examine the stores; afford, so far as is practic-

Mr. Roundell—continued.

"able, to the inmates the opportunity of making "a complaint; and investigate any complaint "that may be made to them. The visiting committee shall from time to time write "such answers as the facts may warrant to the "following queries, which are to be printed in a "book entitled 'The Visitors' Book,' to be provided by the guardians and kept in every "workhouse for that purpose, and to be submitted regularly to the guardians at their "ordinary meetings." Amongst those questions is the following: "Are the infirm of each sex "properly attended to according to their several "conditions?" The Poor Law Commissioners, shortly after that Order was issued, sent with it an instructional letter, which contained the following: "The visiting committee cannot satisfactorily answer this question without personally communicating with the aged and infirm "inmates in their several wards. As a general "rule it will be desirable that the officers of the "workhouse should not be present at interviews "between the visiting committee and the inmates." There is, again, this question to be answered: "Has any complaint been made by any pauper "against any officer, or in respect of the provisions "or accommodation?" And the Board, with regard to that, said: "The Board desires to repeat "here the suggestions already made, that the "fullest opportunity should be given to the inmates of all classes to state any complaint they "may have to make, and for this purpose the "committee will communicate with them not in "the presence of the officers." It was to the very common failure to comply with those recommendations, that they should communicate with the inmates not in the presence of the officers, that I desired to call attention yesterday.

958. Then, if I may ask a question on the subject of the nurses, I have in view a country union in which, as I believe, there is one nurse only, and I doubt whether she is a trained nurse, who does all the hospital work, looks after all the bedridden people and all the midwifery cases, and has no help at all but that of able-bodied paupers. The question which I wish to ask you is, whether for a country workhouse it would be an unreasonable thing to expect that there should be one trained nurse, with one or more persons under her as *quasi* probationers; that such a nurse should have someone else, not being a pauper, to attend on suitable cases under her during the night from time to time?—I think that no workhouse should be without a trained nurse, but some workhouses are so small, that is, the number of inmates is so small, that I think it would be unreasonable to expect that there should be more than one trained nurse, or more than one paid officer to attend to those duties, and in those cases the officer must be dependent to a certain extent upon the assistance of the inmates; but it is desirable, of course, that this last-mentioned assistance should be employed to as small an extent as possible.

959. Then, to go to another subject, the moral and respectable paupers who are found in the workhouse, and of whom you spoke yesterday, would it not be the case that with regard to those old people in existing workhouses, after allowing for those who have come there owing to drink or improvidence, or through infirmity, there is but a small proportion who are there through misfortune, pure and simple?—I should say a very small proportion.

960. Then looking to the future, when if we may hope for a better administration of the Poor Law on the subject of out-door relief, I think it would follow from what you said yesterday that the out-door relief in future would be capable of being considerably diminished by a system of medical relief upon loan, by enforcing the contributions of relatives and steps of that sort?—Yes.

961. And that the medical relief on loan is objectionable as being the first step towards pauperism?—That no doubt is so.

And such deserving cases might be dealt with everywhere by private benevolence.

962. Then, to take it on the positive side, looking to the future, would it not be in contemplation to try to deal with really deserving cases, in all cases of hardship, by means of private benevolence?—Would it not be in contemplation?

963. Looking, I mean, to what we may hope for?—That is what I think might be brought about to a very great extent.

964. And I take it if that was so, that this small proportion of moral and respectable aged poor in the workhouses would no longer be existent?—Gradually I trust they would disappear altogether.

965. So that I take it in future we might hope that the workhouse would really include only "the ne'er-do-weels" and those that are infirm, and so on; and that we should not have to a vast extent the poor who have gone there through no fault of their own?—That is the solution of the difficulty which is to be desired, and which may ultimately, I believe, be brought about.

966. It is also the fact, is it not, that the Poor Law Commissioners of 1834 contemplated this agency of charity or private benevolence?—Yes.

967. And, therefore, it would seem to follow that no change in the Poor Law is really called for, and that the present Poor Law, if administered in a better way, would be sufficient for this purpose?—That is decidedly my own opinion.

968. I think Mr. Ritchie asked you whether a charitable agency might not be organised in every parish?—I think that that is so.

and application of existing charitable doles.

969. May I ask you if the charitable doles which exist all over the country in such large numbers and in such large amounts, if they could be applied for the sustenance of the really unfortunate poor and as a means of keeping them out of the workhouse, would not that go a long way towards meeting the difficulty?—It probably would.

Occasional harshness of officers.

970. Another answer of yours struck me forcibly yesterday. In speaking of the hardships to which the poor were exposed, you attributed it in a considerable degree to the manner of the officers and of the master and matron, the harshness and roughness of speech to which you referred?—I said that there was sufficient cause of complaint on that ground to make the fear of the workhouse on the part of the poor not altogether baseless.

971. And I think you called our attention to

Mr. Roundell—continued.

a more sympathetic treatment of the poor, I mean on the part of the officers?—Yes, to the desirability of it, but I did not wish to imply that in very many cases there is not at present that sypathetic treatment found.

972. You spoke only of certain cases, a limited number. I wish to ask you this: Whether you would look in time to the officers being persons in a superior position, of a higher type. For instance, whether having regard to the frequency with which educated ladies go into the hospitals as nurses, whether we may hope that in time the office of matron may be filled by a person in a higher position, and an educated person?—That is what I am most anxious myself to see brought about; but I think it will be impossible unless some classification of workhouses takes place, by which the very small country workhouses may possibly be done away with.

Advantage of educated officers: argument for classifying workhouses.

973. And that would surely be a very strong argument in favour of such a classification, for you would be able then to get a superior class of officers?—I think that is one of the strongest arguments in favour of it, and it is one reason why it would possibly be desirable.

974. Do you know of any such cases, as in London, of ladies, of educated persons, holding the position of matron?—Yes.

975. Is it successful?—I am not personally acquainted with it, but it is eminently successful.

976. How would you get over the difficulty of such a matron being under the master. The master, I suppose, must be supreme?—Yes.

977. Would it follow, if you had this classification of workhouses, that some would be allotted to females only. Would that be possible?—That would be possible.

978. How would you get over the difficulty of such a matron working under the master?—The instances I had in my mind, in London, were in connection with the infirmaries, where the medical superintendents would, to a great extent, take the place of masters.

979. Is it the fact that the master is often an ex-policeman?—In some country workhouses, it is.

Work of *ex-officio* guardians.

980. Is it within your knowledge, whether the magistrates, those magistrates who are *ex-officio* guardians, make good attendances at the meetings of the boards?—Some of the best chairmen of boards of guardians that I have known have been *ex-officio* guardians; but I am afraid it must be acknowledged that, as a rule, the *ex-officio* guardians have not fulfilled their duties as guardians to the extent that could have been hoped and wished.

Value of careful visiting committees.

981. Then what would you mainly look to, to secure that improved and sympathetic treatment of these poor people that you spoke of yesterday: the absence of that harsh and rough language, and in its place humane and proper treatment; and what you told us about the liberty to go to their own place of worship?—I think it could mainly be brought about by a very careful performance of their duties by the visiting committees; and no doubt, in many instances, it would be desirable if a higher type of persons were employed in connexion with the administration of the Poor Law than is at present sometimes the case.

Mr. Stockall.

982. In the charity doles, about which you spoke yesterday, did you include payments from friendly societies?—They would have been included. Yes; I had those in my mind, to a certain extent.

983. In your experience, do you find very many members of friendly societies applying for relief?—A large number, of course, of those who are in burial clubs; but I should not say that, as a rule, there is a very large number of members of friendly societies who do apply.

984. You distinguish the difference, in your answer, between the burial club and the friendly society, which pays for sickness, and other benefits?—Yes; distinctly.

985. You spoke yesterday of a difference of treatment; of a modification of treatment in some unions. I should like to ask you whether, where that modification has taken place, it has increased the numbers of the paupers?—You refer, I conclude, to the further sub-division of certain classes?

Does think increa of libert would increa pauper

986. You spoke of the treatment of the paupers being better in some places than in others; and that in others they were more liberally treated?—Yes, as regards liberty and other matters; but I have no reason to suppose that that has increased the numbers in the workhouses at all.

987. From your experience, would you consider, supposing further liberty was given, and more privileges granted, that that would increase the extent of the pauperism?—I don't think it would.

988. The investigation of the cases for the more favourable positions, if I may so call it, in the workhouse is made at present by the relieving officer, as I understand you?—There is no difference at present, as a rule, between the treatment of the different classes in the workhouse in any way.

And should be al to de ing.

989. But you would recommend that there should be?—I pointed out certain particulars in which I thought that certain privileges might be given in more deserving cases.

990. Do you consider that the relieving officer is the best person to recommend such cases to the guardians?—I think that the relieving officer should obtain all the information he can as to the facts of the case, and should lay them fully before the guardians, and that then the guardians should decide from their own judgment, and not from the recommendation of the relieving officer, as to the class in which the person should be placed.

Relieving officers sometimes harsh

991. You spoke yesterday of some of the officers being of the character of bumbledom?—I think that the words I used yesterday were to this effect: that in certain cases we had evidence that the old spirit of bumbledom still cropped up.

992. Which I understood to mean, I don't know whether I was right in so understanding you, that there was a harshness in the treatment?—And no doubt that is so in some cases.

993. Do you include the relieving officers amongst the number?—I am of opinion that the manner of some relieving officers to applicants for relief does leave much to be desired.

994. Do you not consider that in many cases the pauper, or the man who is seeking pauper relief, is very much debarred from approaching

Mr. Stockall—continued.

the guardians, owing to the treatment of the relieving officer?—I have no doubt that that is so, in some cases.

995. Is it possible, in your opinion, to provide some other means, than through the relieving officer, for persons to apply for pauper relief?—Persons at present are able to apply to the guardians direct when the guardians are sitting; but it is impossible for the guardians to deal with a case until it has been fully inquired into. It is necessary that there should be some officer appointed by them to make inquiries, and I do not see that the present system by which the relieving officer makes them, could well be improved upon.

996. Has a person applying for relief any appeal against the statements made by the relieving officer?—If he is of sufficient ability to attend himself before the board of guardians he would be given the opportunity of stating his own case.

997. Do the persons applying hear the statement made by the relieving officer?—As a rule they probably would. They would be present before the guardians or before the relief committee when their case was considered.

998. It would be possible, and I have no doubt that there are cases in which the statement is not altogether a true one, simply from the fact that the relieving officer has not been able to get certain and proper information?—No doubt relieving officers are liable to make mistakes; but I should think that, as a rule, they are careful in the facts they lay before the guardians.

Mr. Arch.

999. You have told the Commission that, in some union workhouses, the workhouse masters and matrons are very harsh?—I stated I think their manner towards paupers in some instances leaves much to be desired. I think that the word "harsh" would apply to treatment as well as to manner, and I have been anxious to confine my statement principally to their manner rather than that it should refer to any question of treatment.

1000. And I think you went through a series of objections which you said people had to going into the house?—Yes.

1001. Now do you think that when a man has worked hard all his life, and has kept himself from parochial relief, and has constantly paid his rates, and when he becomes disabled and cannot work any longer, that his sons who are only earning 11*s.* or 12*s.* a week, with a great family to maintain, ought to be compelled to pay 1*s.* or 1*s.* 6*d.* towards the support of that man?—When the circumstances of a man's family are laid before the guardians and the guardians consider the case, they then would instruct their officer to obtain payment from the sons, if they thought they were able to contribute, but the guardians have no power to compel payment. An order cannot be made without the case being brought before the magistrates, and then the magistrates are obliged to take into consideration the ability of the children to contribute to the relief, before they make the order.

1002. But do you think really that in a case such as I have just pictured, where a man has got a wife and five or six little ones around him, and has to put up with the loss caused by wet weather,

Mr. Arch—continued.

and whose average wages are from 10*s.* 6*d.* to 11*s.* or 12*s.* a week; do you think that such a man as that is capable of or able to contribute towards the sustenance of his aged parents?—If a man were only earning 10*s.* 6*d.* a week, and those were his wages all the year round, and he had five or six children, I should say that he certainly was not in a position to do so.

1003. Are you aware that in many parts of the country the practice is carried on?—That such men are compelled to contribute?

1004. That working men are forced?—To pay who are only earning 10*s.* 6*d.* per week?

1005. Who are earning from 10*s.* 6*d.* to 11*s.*, or 12*s.* a week at the outside?—No, I am not. Of course, I think there is a considerable distinction to be drawn between the wages that a man has got, and his earnings. A man who is only getting as wages 10*s.* or 11*s.* a week, does not necessarily only earn that sum; and I should be very much surprised to hear that where a man had five or six children, and had only 10*s.* 6*d.* a week, it was the custom of boards of guardians to try to compel him to contribute to the maintenance of his parents.

Not enforced unless proved that they can fairly be required.

1006. But it is a fact, is it not, that there are a number of working men to-day in our rural villages who are contributing 1*s.* a week to their fathers, who have not got sufficient hardly to maintain their families?—I don't know that.

1007. Don't you think that in a number of cases our aged people are very hardly off in this respect. A man has brought up his wife and family, and has kept himself away from the parish, and has done his best to give his children a good education, and to support them as best he can. I want to know whether you think it would not be better, and that the administration of the Poor Law would be far more respected by the people, if instead of putting that old man in the workhouse, when he has got a son or children that will take care of him, with a trifling relief from the parish, whether it would not be cheaper to the ratepayers and more comfortable to the aged parent, and more satisfactory to his family, that they should have him in their house to let him die in the bosom of his own home?—I think, as I have already stated in my evidence, that as far as my own experience goes, it is almost the universal custom of boards of guardians, unless under certain special circumstances, to give out-door relief to a deserving aged poor person if he has a proper home of his own, and I believe that it would be quite contrary to their usual practice to try to compel such people to go into the workhouse,

Mr. Loch.

1008. In answer to Mr. Roundell just now, you referred to the number of cases that the relieving officer would have to deal with, and to the large number of duties that would devolve upon him; but, in your answer to Mr. Roundell, you referred only to the country unions. Do you think that this statement would be true. "One of the most "experienced and efficient officers that I have "ever met told me that he thought that a "relieving officer could deal satisfactorily in a "large population, concentrated in a small area, "with as many as 400 or 500 cases, provided that

Duties of relieving officers.

Mr. Loch—continued.

"he was free from all such duties as the collection "of the repayments in aid of pauper relief, the "duties of school attendance officer, vaccination "officer, and the very harassing duties connected "with lunatics, now thrown upon him by statutes." Do you think that that is a fair representation of the duties that devolve upon relieving officers in carrying out their work in towns?—I should say that, except in very exceptional instances, 400 or 500 cases would be too many for a relieving officer to deal efficiently with.

Classification by antecedents.

1009. And I understand that in your suggestion for making a difference in the inmates of workhouses you would rely upon a knowledge of the antecedents of the inmates?—To a great extent.

1010. As a matter of fact, in nine cases out of ten is the cause of the distress entered in the "Application and Report Book" filled up?—In very many cases it is not.

Would require more careful investigation by relieving officers.

1011. In all those cases, then, you would not have this information with regard to the antecedents?—I think that the guardians should require the relieving officers to obtain the information if they possibly can before dealing with the case.

1012. But at present that would not be the case?—At present frequently that is not the case.

Sick clubs keep people from pauperism.

1013. I have before me Mr. Moorsom's report as to Mr. Henley's Lancashire district. Referring to District No. 1 in the Chorlton Union Mr. Moorsom says, "Many of the inhabitants are in "sick clubs, but very few of the members of sick "clubs apply for relief; on the other hand a very "large number of paupers are members of burial "clubs, and the effect of this has been to show a "low rate of pauper funerals, whereas when the "relieving officer entered upon his duty 33 years "ago pauper funerals were numerous." Again, he says, speaking of quite another union in the same district, "A great many persons are in sick clubs, "particularly in clubs belonging to the works in "which they are employed. The Lancashire and "Cheshire Miners' Permanent Relief Societies "give relief to many. Very few paupers are or "ever have been in clubs." Do you think that that is true, that very few paupers are or ever have been in clubs?—Yes, I should say that it is.

1014. But those clubs make no provision for old age, definitely and directly?—You refer only to sick clubs?

1015. Yes. Those referred to here were sick clubs. Those clubs make no provision for old age?—No, they do not.

1016. Yet we have this fact, that although no provision is made by these clubs for old age, yet the people who do belong to those clubs do not go on the rates; is that so?—To a great extent that is so.

But relief often practically pays rent of insanitary houses.

1017. There is one point connected with out-door relief which I should like to refer to. It is pointed out by many inspectors that the persons receiving out-door relief are frequently receiving it in insanitary and altogether unsuitable houses; is that true from your experience?—Yes, no doubt that is so.

1018. Therefore, to give out-door relief in all these cases to old people would be an additional hardship?—You mean an additional hardship to the old people?

1019. Yes?—Well, in those cases it would be very desirable that they should go into the workhouse; but unless the state of their houses were decidedly bad, I don't think that boards of guardians, as a rule, would try to force them into the workhouse against their will.

1020. No, but as a matter of fact, summing up a good deal of incidental evidence coming from various quarters, a good many people receiving the out-door relief are in unsuitable and insanitary homes, and the out-door relief, as has been shown, amounts to little more than the rent of that insanitary home. Is not that so?—Yes, I believe it is.

1021. Passing then, to another class of cases which receives out-door relief, and which ripens into the old age pauper, Sir Walter Sendall says: "I refer particularly to cases placed upon "the permanent relief list on account of the "sickness of the head of the family, at a time "when the parent (one or both of them) are still "young, with the result that child after child is "born and reared in a state of pauperism, and "frequently also to an inheritance of disease. "The whole number of such cases to be found in "the 15 unions is about 150, and they con-"tain amongst them about 500 children. I "will now give some instances of those cases, "D. C. (asthma and consumption), 51; wife, 51; "two children, 11 and 9; stated earnings, "2*s.* 6*d.*; rent, 4*s.*; 1*s.* 6*d.* of which is paid by a "lodger; relief, 2*s.* and four loaves." Or, take another case, "H. B. (consumptive), 41; wife, "43; five children, 14, 11, 9 8, and 1; chargeable "many years; earnings, 12*s.* (9*s.* by the woman, "and 3*s.* by the boy of 14); rent, 3*s.* 6*d.*; relief, "3*s.* 6*d.* and seven loaves, with meat and porter "to the value of 3*s.* 2*d.*" Are not these cases which are typical of a large number of those who receive out-door relief, and in due time become out-door aged paupers?—They are cases, I understand, in which the head of the family is receiving relief on account of sickness.

1022. Permanent disability, consumption, and so forth. That is so, is it not?—Yes.

Chairman.

1023. Here the earnings were 9*s.* by the wife, and 3*s.* by the son. Does the Poor Law draw any distinction between the earnings directly made by the father of the family, and those made by members of the family. Are the earnings of the wife and the son living with him taken as his own?—They would be taken into consideration.

1024. But I understand that this is a case of relief given to the man on account of sickness, perhaps upon the recommendation of the medical officer ——

Mr. Loch.

1025. This is permanent relief lasting for many years. It is so stated?—I am not quite sure that I understand the drift of your question, as to whether it is desirable that out-door relief should be given in such cases.

Lord Brassey.

1026. May I ask whether such a case as Mr. Loch has called attention to is likely to arise at the present time?—I do not think it would be at all likely to be treated as a permanent case. Temporary relief on account of sickness would be given for a short time, but I

Lord Brassey—continued.

do not think it would be dealt with, as a rule, as a permanent case.

Mr. Loch.

1027. Have you come across the argument, that the out-door relief is right in this sense; the ratepayer has paid rates, and therefore he ought to have out-door relief if he wants it in his old age?—I have heard applicants for relief claim it as a right, because they had paid rates for a certain number of years.

1028. Do you think that this statement in regard to that would be fair: "The fund for "the relief of the poor is a compulsory tax "levied from every ratepayer. It is true that "every ratepayer, if he becomes destitute, is "entitled to be relieved out of that fund, but "the claim to relief is not limited to those who "contribute to the fund and in no degree "accrues, because of the previous payment into "the fund. The right to relief arises from "destitution solely, and in no sense from any "claim on the ground of rate payment"?—I should entirely agree with that statement.

1029. With regard to the supplementation of the rates by contributions from friendly societies, are you of opinion that the letter to Mr. Paget, which was produced at a previous meeting of the Commission, now represents what should be the practice in regard to such supplementation?—Which part of the letter do you refer to?

1030. I refer to the question whether, when a man is in receipt of a certain sum from a friendly society, that sum should be taken into account in granting relief, or whether it should be taken at half its value?—I have found it to be almost universally the practice of boards of guardians to take it into account to some extent or another, and I have never felt called upon to raise any objection to their doing so.

1031. Do you think it would be true to say that a working man would argue, "There is no "good in joining a friendly society because the "amount I receive from it will be deducted, in "estimating any claim from the rates. If I do "not belong to a benefit society, I shall at once "get a proportionately larger amount of relief. "Therefore it is a pure waste of money for me to "pay into the club"?—I think at the present day the working man would pretty well know that, to a certain extent, what he receives from his benefit society would only be partially considered in considering the amount of relief to be given to him. I think it would not deter him.

1032. On the whole, then, you personally are not of opinion that the supplementation of friendly society grants by relief is an evil which should be stopped?—Strictly speaking, of course if relief is to be given, as it should be, absolutely on the score of destitution only, such grants should not be considered; but I think the present practice of boards of guardians in the matter works very well, and I have no reason myself to see why it should be changed.

1033. You do not think that in the interests of friendly societies it is desirable that this practice should be altered?—I should hardly be prepared, I think, to give an answer to such a question.

1034. It has been said that the wages of the agricultural labourer are so low that it is essential not to call upon persons who are so employed,

Mr. Loch—continued.

so that they should not be forced to assist their parents. Have you come across the fact that "much of the out-doof relief given has a ten-"dency to keep down wages, thus relieving rate-"payers who largely employ low-wage earners "at the expense of other ratepayers"?—Personally, I have not. *not come across this.*

1035. You have never been in an agricultural district where that would hold?—I have not come across it.

1036. In the last year of your inspectorship in the north, what number of complaints did you come across against employés of the local boards of guardians?—It would be very difficult for me to state. I should say that I have come across more complaints since I have been Assistant Secretary in London in the correspondence with certain parts of the country, although I knew certain instances in my own district. *Complaints against officers.*

1037. There is, I understood you to say, a great improvement in the buildings and administration of the workhouses?—Certainly.

1038. Do you think that this statement which was made by Mr. Moore Ede is now true:—"The majority of the boards of guardians refuse "to impose the workhouse test in the case of "respectable old people who are past work. It "seems to them unduly harsh to pass sentence "of imprisonment in a workhouse as the penalty "of destitution in old age." Is the workhouse practically a prison, and being sent to it a sentence of imprisonment?—In no sense of the word I should say. *Workhouse not a prison.*

1039. May I ask you the fact with regard to another statement:—"Supposing a labourer has "by rigid economy and self-denial put by out of "his wages 20*l.* or 30*l.*, and then becomes in-"capacitated for work by the failure of power con-"sequent on old age, he is really little better off "than if he had saved nothing. In order to "make his savings last, he ekes out a bare sub-"sistance in scarcely greater comfort than a "pauper, and then after two or three years, his "little store exhausted, he is compelled to have "recourse to the guardians at last." Is that at all a fair sketch of what would be the end and the result of saving money, judging from that you have come across?—That they would try to eke out a bare subsistence on what they had saved as long as they could, and that then they would appeal to the guardians. *Thinks small savings do not help the poor.*

1040. That it would be an ordinary thing where a man had saved as much as 20*l.* or 30*l.*?—A man who had saved that, I have no doubt, would eke out a bare subsistence on what he had saved as long as he could, and then he might appeal to the guardians.

1041. That that would be so?—That he would try to put off the appeal as long as he could.

1042. And that a man who had saved as much as that would come upon the rates now?—Ultimately.

1043. That you would find cases of that sort?—No doubt.

1044. On the rates?—Ultimately.

1045. You have come across such cases?—I cannot say that I am personally aware of them.

Mr. Humphreys-Owen.

1046. The classification, which is the great *Classification by deserts.*

Mr. Humphreys-Owen—continued.

difficulty, I think, is looked at from two points, is it not; partly from the point of view of the comfort of the other inmates, and partly from the point of view of the deserts of the person himself?—You refer to that further sub-division of which we have been speaking?

1047. Yes?—Yes, but it is very seldom carried out at the present time.

1048. There would be practically very great difficulty in carrying it out, would there not?—I do not think there would.

1049. But do you not think you might have a case such as this, where a man would be in every way a pleasant and agreeable member of the ward to the other inmates, but at the same time, in consequence of previous faults of character would be, from the point of morality, an undeserving person?—No doubt that would be so in many cases.

1050. And it would be a little hard on the other hand to impose on a man who had lived a thoroughly deserving life, the privation from some privileges which you contemplate only because his manners were of an unpleasant character, or possibly he had bodily failings which made him an unpleasant neighbour?—I think his previous life should be a great consideration with regard to that further sub-division.

Out-door relief could not be more freely given to aged deserving than now in provinces.

1051. Do not you think that it might be possible to arrive at this classification, at all events in country districts, by giving out-door relief to a greater extent at the decision of the man's nearest neighbours, that is to say, allowing it to be decided by the parish, and not by the union, whether a man should receive out-door or in-door relief?—I do not think out-door relief could well be given in the provinces, to aged poor people, to a much greater extent than it is now, because it is so very rarely that they are forced into the workhouse unless there is some special reason which renders it clearly desirable that they should come in, and which they themselves would recognise.

1052. Then you would limit our inquiry for the present purpose almost entirely to the large towns?—The same remark would apply to the large towns in the Provinces, I think.

1053. Then my suggestion, which follows on what was said yesterday, that the in-door and the out-door charge might be upon different areas, the out-door charge being upon the smaller area, whether of the union or of the parish, may be desirable of itself, but you think it is not necessary because the difficulty is already provided for?—I do not think it is necessary from that point of view.

1054. Then you were asked about the administration of doles. I think what you had in view was simply the endowed charities, not what are sometimes called doles, that is to say, slight gifts of relief which are purely voluntary, or which come from clubs?—No, I had mainly in view charitable organisations with funds at their disposal.

Application of doles: does not think areas should in general be extended,

1055. Then as regards the other point, the endowed charities, would you contemplate any great interference with them, with their present administration. As you know, they are, to a very great extent, now given in kind, either in food or in clothing, and also given indiscriminately, both to those who do and those who do not receive out-door relief. I believe that to give them to those who receive out-door relief is not strictly in accordance with law: would you make the administration of the law in that respect more stringent so as to confine the administration of doles entirely to those who were not in receipts of out-door relief?—I think in many cases it would be desirable that there should be some alteration with regard to the administration.

1056. Should you be disposed to extend the area over which payments are given; supposing, I mean, that doles were given for a particular parish, would you be inclined to throw them into a common fund for the union or county, or would you still confine them to the parish, only altering the administration?—Personally I think they should be confined to the parish.

1057. For which they were originally given? Yes.

Chairman.

1058. Even where the trustees were of opinion that the doles were of such an amount that they were working pure and simple mischief in the parish; do you still think they ought not to be applied outside the parish?—In those instances it would, no doubt, be desirable that the constitution of the endowments should be reconsidered with the view of possibly enlarging the area.

Mr. Humphreys-Owen.

1059. Or the manner of distribution; the object with which they are given?——

1060. Do you think that the failure of the Poor Law arises, as has been said sometimes, or at least the discontent with the Poor Law, arises from its attempting two things which are not quite compatible, the first being the relief of destitution pure and simple, quite irrespective of the merits of the person relieved; and the other being the attempt to do what should be done by private and individual charity?—I think, if private and individual charity would work with the Poor Law authorities, many of the difficulties in connection with the administration of the Poor Law would disappear at once, and much of the discontent connected with it.

1061. Have you any idea why it is that private charity does not work with the Poor Law?—No, I cannot say at all.

1062. There is no lack of readiness to give, even in the poorest districts is there?—No, but I have often found unwillingness on the part of those having control of charitable funds to work in concert with board of guardians.

1063. And do you think there is any slowness on the part of guardians, any dislike on the part of guardians, to interference with charitable persons, with their operations?—Possibly.

1064. Now as to the classification of wage earners. Apparently over very large parts of the country, the wages of the agricultural labourer, at all events, are not sufficient to enable him to save enough to provide for his own old age. Have you, at the Local Government Board, any figures relating to other occupations, so that we might see in which of the occupations the rate of wages is not sufficient to enable men to provide for old age?—I am not aware of any such return.

Mr. Stuart.

1065. I have only one question which bears upon what you said. I think you said that there is a distinctly considerable number of respectable and hardworking people who, in their old age, find themselves obliged to come upon the Poor Law?—No doubt there is.

1066. Do these number among them skilled artisans to any extent, or are they almost wholly the class of what we call labourers?—Skilled artisans of a thoroughly deserving character I should think would not come upon the Poor Rates as a rule.

1067. Then they are practically labourers—unskilled artisans?—Skilled artisans often do come upon the Poor rate in their old age, but it has been probably through their failure to save money themselves, which they would have been well able to do during their previous life.

1068. But the cases you refer to of persons who could not really have saved money more than they did, and who come in their old age, respectable and hard-working people, upon the Poor Law, these are really unskilled artisans?—No doubt.

1069. Do you suppose, or does your experience lead you to say, that those to whom you refer have, in most instances, belonged to the group of casual labourers or to persons in pretty permanent employment?—I should think there were many of them who had been in permanent employment, as well as those who had been only casual labourers.

1070. Permanent employment on insufficient wages?—On wages that did not enable them to lay by for themselves.

1071. Then have you ever made inquiry as to the size of the families of those persons of whom we are now speaking?—My information on the matter is in regard to the cases that came before boards of guardians when I have been attending at their meetings, and their families would be referred to in the relieving officer's application and report book.

1072. Were they generally people with large families?—Sometimes.

1073. No point has presented itself to you with respect to that?—No.

1074. Then as to another point connected with that. Have you made any inquiry how far the offer, or the opportunity of Poor Law relief, in or out of the workhouse, and I understand it is largely out of the workhouse; how far that offer has rendered their immediate relatives less willing to subscribe for their maintenance?—The offer of out-door relief would often render their relatives less willing to subscribe. Their relatives would very often subscribe where they would not otherwise have done so rather than allow them to go into the workhouse.

1075. Well, does that fact at all influence your view of whether the aged poor, to whom our inquiry refers, should be relieved out of the workhouse, or in it?—I think it is one of the exceptions that I quoted, and the guardians would probably offer relief in the workhouse only, where they were persuaded that there were relatives legally or morally liable to maintain their parents, and well able to do so, who declined to help them.

1076. Is that what you think guardians ought to do, or what, as a matter of fact, they do do?—I think it is very important that the guardians should always take that into consideration.

Mr. Stuart—continued.

1077. But do they, as a matter of fact, take that point into consideration?—Certainly.

1078. In all districts of the country?—I should say universally.

1079. Then another point of your evidence I just wish to ask a question about. You spoke, I forget whether you spoke of it of your own initiative, or in answer to a question, of the possibility of the co-ordination of the various workhouses, I think it was in answer to Mr. Ritchie, in which a county authority might have the control of the whole of the workhouses, and thereby make a certain division of the poor in the different workhouses?—Yes, a classification.

Classification by counties: on the whole approves, thinking its advantages outweigh removal from own neighbourhood.

1080. Facilitating, probably, the sub-division?—Yes.

1081. Well, with respect to that, has it come before you at all, whether the poor themselves, the aged poor, object, or would object, to removal to a distance, or not?—It is, I think, the main objection to the proposal, that the aged poor would much prefer being treated in a workhouse in their immediate neighbourhood. I think it gives them an opportunity of seeing their friends. The workhouse is generally in the market town; their friends come in on market-day, and generally come and see them in the workhouse, and bring them some small luxury or other; and also they know the individual guardians from their parish, who very often come in and see them; but at the same time, in the very small workhouses, the administration so often leaves so much to be desired, that I think the question of the classification by which those very small workhouses could be done away with is one that requires serious consideration.

1082. Of course the question of the small workhouses is rather a question of amalgamation than of classification, just because the smallness is the point?—Yes; but by amalgamation the same difficulty would arise that the poor would be removed from their own homes.

1083. In a minor way, it would be, but not for the whole county. Now, taking these facts on the whole, are you in favour of the workhouse system being treated as was suggested in the question of Mr. Ritchie, or are you in favour of the classification taking place, supposing the workhouse sufficiently large, in each workhouse?—On the whole I think the balance of advantages is in favour of a classification of workhouses by counties.

1084. And possibly something like the Metropolitan Common Poor Fund, with which you are probably acquainted, applied?—Possibly.

1085. Then with respect to the classification of the workhouses, or rather with respect to the more respectable aged poor, of whom you speak, I understand your view is that there are many who must be treated in the workhouses; there is no other way?—Yes.

1086. I do not know whether you have considered the question of a State pension, and whether I am right in putting a question at this moment, but how far would that affect injuriously, in your opinion, those old people who are at present in the workhouse if they were not ad-

Mr. Stuart—continued.

mitted?—It is not a question that I have specially considered.

Physical comforts of workhouse greater than of paupers' own homes, but thinks no serious danger if it be made more attractive.

1087. But you mentioned with respect to the workhouse some ameliorations that were desirable; that the mere horror of it, that I think was hinted at by His Royal Highness the Prince of Wales, might be somewhat mitigated if there were some alterations made in connection with personal liberty, and one or two other matters that you suggested. Have you considered that question in the light of its making the workhouse attractive, and the danger that might arise from that?—There is no doubt that danger, and it is a great difficulty, because as it is at present the life of the old people in the workhouse, so far as the mere food and clothing are concerned, is distinctly better than they would have probably in their own homes, and if you make the workhouse too attractive there might be a danger of an increase of pauperism in that direction; but I do not think it is a very real danger.

1088. So that that is a risk which you feel could be safely run?—Yes, I do personally.

Mr. Chamberlain.

1089. Do you know what the average cost of Poor Law relief for the indoor aged is?—About 4*s*.

1090. Therefore, there is a saving to the rates where out-door relief is given instead of in-door relief?—There is often in individual cases, but so many more persons would willingly accept out-door relief than in-door relief, that there is in practice a higher charge on the rates.

1091. But is not that inconsistent with what you have said, that in every case almost out-door relief is already offered?—I do not think it is inconsistent; out-door relief is freely offered, and therefore there is a higher charge on the rates than if in-door relief were offered instead.

1092. Therefore, there is not a great additional number of people who would be able to take advantage of out-door relief?—No; as regards the aged poor only.

1093. I am speaking entirely of the aged poor?—That would be so.

1094. Of those who are now in the workhouse, very few, I understand you to say, could accept out-door relief?—There is some strong reason against it in almost every case. There are many cases of single old men who have nobody to look after them.

Thinks that where out-relief is refused, provision must be made by charity instead: Bradfield cited.

1095. There are, however, some exceptions to this universal offer of out-door relief in old age. There is the case of Bradfield, for instance, is there not?—Yes.

1096. I take it, because the details have been published. What is the effect of the refusal of out-door relief to the old people in a case like Bradfield?—I believe that they are relieved from charitable sources, instead of the Poor Law. That practically is the effect.

1097. The duty thrown upon the Poor Law is therefore discharged by charitable organisation?—To a very large extent that is so, I believe.

1098. What do you think would be the result of the universal adoption of such a practice as that which prevails at Bradfield, refusing in almost all cases of old age anything but in-door relief?—I think until or unless you can ensure charitable organisations working in concert

Mr. Chamberlain—continued.

with the Poor Law it must be attended with hardship to the poor.

1099. Have new charities been created in Bradfield in order to meet this exigency, or did they exist before?—I have no information on that point; but the Chairman of the Bradfield Union, in conversation with me recently, told me that there had been a large increase in the amount of charity to old people in the union.

1100. Where out-door relief is given, have the old people to fetch it themselves weekly?—In many cases they have, and, if they are able, they would, as a rule, be expected to; but if they are not able, it is the duty of the relieving officer to pay it at their own homes. They sometimes employ messengers to fetch it for them, but the system is not a desirable one, except under great safeguard.

1101. Where out-door relief is given, is it generally in money or in kind?—The practice differs very much in different parts of the country. In the north it is almost entirely in money; in other parts of the country it is partly in money and partly in kind.

1102. Do you know whether, as a rule, where the relief is given in money, it is properly spent; do the guardians see that it is properly spent?—No, but I think if they had reason to suppose that it would be improperly spent it would influence them in offering in-door instead of out-door relief.

1103. Well, now, supposing the practice, which you say is almost universal, were made compulsory by law, and that, in every case of an old man of good character, the guardians were compelled to give him out-door relief, I understand you to say that that would not make any large increase in the number of persons claiming the relief?—I do not think it would.

1104. Well, would it not be a good thing then to make the law accord with the universal practice; would it not remove a good deal of misapprehension?—I should be very sorry to see the discretionary power taken from the guardians in the matter.

1104*. Because at present there is a belief which, according to you, is an erroneous belief in many quarters, that the guardians are extremely harsh, and that they refuse out-door relief to old people. That impression would, of course, be removed if the law were made to be in accordance with what according to you is the universal practice?—But you would have then to take into consideration the circumstances of each case. It would be almost impossible, I should think, to frame a law which would meet all cases. For instance, as to the ability of relatives to help the person; if they decline to do so, and the guardians knew they could and ought to, but would not, they would probably only offer relief in the workhouse.

1105. And would you make that an exception where relatives are legally liable, and have the ability to assist?—Yes.

1106. But would not the ability vary very much in different places in different parts of the country?—Yes.

1106.* You think it would be difficult to make any general order?—I think it would be very difficult.

Mr. Chamberlain—continued.

1107. As regards insurances, to which your attention has been called, as a rule they are not, properly speaking, pensions, are they; they are claims for sick relief?—Yes.

1108. As a rule, a person may have a claim upon his society for sick relief, or for incapacity for work, but in very few cases do working people make insurances for old age?—No, as a rule, they are entirely for sick benefit.

1109. Now, where they are in receipt of this sick pay, the guardians take it into account by way of limitation of the relief they should give?—To a certain extent they do.

1110. Suppose, for instance, that an old man would be entitled, according to the practice of the guardians, to 3*s.* 6*d.* a week out-door relief if he had no other resources, and supposing he was receiving from his society 2*s.* a week, the probability is that in that case the guardians would allow him 2*s.* 6*d.* a week?—Yes.

1111. So that his position would be 1*s.* a week better than if he had not made any kind of provision?—Quite so.

1112. Well, what do you think would be the effect of saying that they should not take it into account at all, but that they should make whatever allowance they would have made if the man had been destitute, in addition to his sick relief?—I do not think that such an alteration in the law would be desirable.

1113. Why not?—I think it would alter the whole theory upon which the Poor Law is based, that destitution and destitution alone should be the reason for relief.

1114. But in this case the man would be destitute, would he not. It could not be said that his 2*s.* a week sick pay provided for his subsistence?—No, he would require some relief, no doubt.

1115. At the present time the guardians might, if they choose, give to a man who was absolutely destitute anything up to 10*s.* a week?—Yes.

1116. Well, how would the principle or even the practice of the Poor Law be altered if they took as of no account the 2*s.* a week that he was getting from the friendly society, so that his income would be made up to 5*s.* 6*d.* a week?—In theory the guardians are only justified in giving relief according to the necessities of each case, and if they give him 10*s.*, it would be because they were satisfied, or it would be supposed they were satisfied, that he required that amount, and he would not be supposed to require really as large an amount if he had already 2*s.*

1117. But there is no legal obligation which would fix the sum which should should be given by the guardians in any case?—The amount to be given is absolutely in the discretion of the guardians.

1118. Does not the present practice of the guardians act as a discouragement to thrift?—I do not think it does.

1119. Why should a man make a provision for his old age if he knows the guardians will take it into account in giving him relief?—Well, he is distinctly better, according to the present practice, by half, at any rate, of the pension he is receiving.

Mr. Chamberlain—continued.

1120. But is it not likely that he would feel that he was suffering an injustice; that having made a provision for 2*s.* he is practically cut down to 1*s.* by the action of the Poor Law?—I do not think he should. That would be upon the theory that he had a right to Poor Law relief in his old age.

1121. He has a right to it if he is destitute?—If he is destitute.

1122. Well, the slight provision which he has made does not affect the question of destitution, does it?—I think it would to the extent of the provision made. And ought it not to be a satisfaction to himself that he has been able to do something to help himself?

1123. Do you think that he would consider that he was only partly degraded if his own funds provided a quarter or a fifth of the amount?—I think he would feel himself in rather a higher position than his neighbour who had done nothing.

1124. Then you were asked as regards co-operation with charity, and you said you could not see why that co-operation did not take place. May it not be because of the feeling on the part of charitable persons that anything they do would only be in relief of the rates?—I think it is largely on that account.

Thinks charity objects to helping rates, and that rates and charity should not deal with the same cases.

1125. If, for instance, the guardians in the case I have already named would, under ordinary circumstances, give an old man 3*s.* 6*d.* a week, and they found that some private individual was willing to give him 3*s.* 6*d.* a week extra, they would probably reduce the sum that they would give?—They would take it into account, I think; but then it is desirable that charity should work in concert with Poor Law administration, so that the deserving poor should not have to apply to the guardians at all. I think that the present system by which the relief given by the guardians is supplemented from charitable sources is a most undesirable one.

1126. But how do you think the difficulty, which you admit, could be removed; that is, that charitable people do not care to give their money in relief of the rates, and if their charitable contribution is in any way to be taken into account by the guardians it will go in relief of the rates?—I think that if they felt satisfied that charity would be concentrated, or that the deserving poor would be saved from having to go to the guardians at all, they would be much more willing to contribute to charitable funds than they are at present, when a man is still a pauper although he is receiving charitable as well as Poor Law relief.

1127. I suppose your objection to fettering the present discretion of the guardians in dealing with an insurance for provision for old age would apply equally to any proposal to fetter them in dealing with charitable augmentation?—Yes.

Chairman.

1128. I suppose you are strongly of opinion that, for some reason or another, people feel themselves much less degraded by accepting money from a charity than they do by accepting help from the public funds?—Yes, I think so. It seems to me that there is a great difference in a person being relieved from a fund raised from

Thinks relief from voluntary less degrading than from compulsory fund.

Chairman—continued.

voluntary sources and a fund that is raised by compulsory contribution.

1129. Yet they may be said to have some claim upon the Poor Law relief, whereas they can have none upon the charitable funds?—Yes; but I think that a man should feel that there is some degradation in living upon funds that have been raised, to a certain extent at any rate, by compulsion from his neighbours, who are very little better off than himself.

Lord Playfair.

Amelioration of workhouses has not induced pressure on them.

1130. I think you said that in recent years considerable amelioration has been given to the inmates of workhouses by relaxing the discipline, such as allowing more liberty to go out, and liberty to go to their own places of worship, and increased comforts when they were sick?—Yes; the administration has been greatly improved in many ways.

1131. And is it not a fact that, in spite of these increased ameliorations, the proportion of poor in the workhouses in this country has considerably diminished?—That is so.

1132. Of course that may be partly from the improved condition of the population by increased wages, but at all events is it not the fact that, in spite of all the increased ameliorations, there is no pressure upon the workhouse as a place of comfort greater than their homes outside?—Certainly.

Dress of inmates.

1133. You stated that care was taken not to make the dresses of the inmates of workhouses at all of the character of uniforms, but is it not the fact that you can recognise a pauper by his dress whenever you see him in the street?—In some places you can, but it is very often, I think, because he is rather better dressed than many of the other ordinary men of his class.

1134. And that there is probably one costumier in the establishment, and that they are all in one fashion?—Yes; and that he will have a suit all of the same cloth, whereas ordinarily, I think, working men do not wear suits all of the same material.

1135. As a question of reward for the well-behaved old inmates of workhouses, could not the second dress which you spoke of be made less like a workhouse dress, so that when they went out with their better dress they looked less like workhouse paupers?—I do not see how you could well improve upon a good suit of blue pilot cloth or grey tweed. They might arrange that the coat and waistcoat should be cut from one piece of cloth and the trousers from another, but I think that, as a rule, you only distinguish in many provincial towns and unions the workhouse inmates by that fact.

Often only distinguishable by uniformity of material.

1136. By the uniformity of the material?—Yes; there is nothing peculiar in the cut of the dress in any way, or the coat.

1137. Is it not the fact that it is one of the

Lord Playfair—continued.

grievances of the poor, that they are always known to be workhouse paupers when they go out?—I think that the boards of guardians are doing their best to prevent the continuance of that grievance.

1138. You stated that there was a considerable number of well-conducted poor who are not all forced into the workhouse by destitution in old age, but you had also stated in a previous part of your evidence that, where the relatives were at all able to support them, if they were well conducted, they were generally kept out of the workhouse? I think I stated that there was not a large number of well-conducted paupers who are forced into the workhouse, unless for special reasons, sickness or their own infirmity, or some other special reason.

1139. You mean that in such cases, although they are above 60 years of age, they have out-door relief?—As a rule in the provinces, certainly.

1140. And that where they are well conducted, if they even become sick, that the relatives rather try to keep them out-door paupers than allow them to go into the workhouse?—I think the relatives make a great effort to prevent them going into the workhouse.

Chairman.

1141. We have had circulated among us a paper to which, I think, some reference was made yesterday; in the Sheffield Union; a scheme for the classification of recipients of relief, which was adopted on the 29th November 1892; has it been sent to the Local Government Board?—I stated yesterday, in answer to Mr. Ritchie, that it had been sent, but I find that, although a copy of the scheme has been sent, it has not been formally brought before the Local Government Board at present.

1142. So that the Local Government Board have not made their reply?—No, that is so, my Lord.

1143. You have made a good number of free criticisms upon some of the proceedings of the boards of guardians; perhaps you would like to state your opinion generally as to the manner in which the boards of guardians conduct their affairs?—I am extremely glad, my Lord, that you have given me an opportunity of expressing my very strong appreciation of the great care, and of the time and trouble, which boards of guardians generally give to the very responsible duties that are put upon them. I think that they give the most careful consideration to all questions affecting the welfare of the poor, and in stating that I believe I am stating what is the decided opinion of all my brother inspectors who have had to do with boards of guardians throughout the country.

1144. Is there any other statement that you would like to make?—Nothing, thank you.

The Witness withdrew.

Mr. ROBERT HEDLEY, called in; and Examined

Chairman.

1145. You are the inspector for the metropolis?—I am one of the inspectors in the metropolis, my Lord.

1146. Does your district extend over a portion of the metropolis, or do you divide the whole between you?—The whole of it, my Lord.

1147. Will you first be good enough to give us the statistics as to the pauperism of the metropolis?—Roughly, the pauperism of the metropolis may be put at 100,000. At the present moment it is about 3,000 beyond that number; at midsummer it will have fallen to about 85,000, in all probability.

1148. And of those, how many are receiving in-door relief, and how many out-door?—Of the 100,000, between 60,000 and 65,000 are in-door paupers, that is, are wholly provided with the requirements of life, and about between 30,000 and 35,000 are in receipt of out-door relief.

1149. Do the conditions of out-door relief in London differ from those outside London?—The regulations under which the poor are dealt with are the same in London as they are in the country.

1150. But are the proportions of those relieved in-door and out-door the same?—No; the great difference in that respect is, that the number of poor in the workhouses of London far exceeds the number in receipt of out-door relief, whereas the reverse is the general rule in the country.

1151. How are the inmates of the metropolitan Poor Law institutions classified?—They are classified not so much in workhouses as by workhouses. The whole of the sick poor are in the metropolitan Poor Law infirmaries; the children are all in schools; the imbeciles are all in the asylums, which are managed by the Metropolitan Asylums Board; the fever and infectious cases go to the hospitals of the Metropolitan Asylums Board; the workhouses proper are chiefly inhabited by the old and infirm poor, those who are not actually sick, and by the so-called able-bodied; of the real able-bodied there are really very few.

1152. You say "so-called able-bodied;" have you any remark to make about these able-bodied men, who, evidently, you do not think properly defined by that word?—The able-bodied who are really able-bodied in the sense of being able to do a day's hard work, such as a recruiting serjeant would look after, or such as a railway contractor would look to to remove so many cubic yards of earth per diem, are not to be found in metropolitan workhouses. The so-called able-bodied are men whom I should call rather poor creatures. They have nothing absolutely the matter with them, and they are the refuse of the labour market, who, in times of great prosperity, perhaps, would get employment, and otherwise would find it very difficult to do so.

1153. And the old term of "able-bodied" has been continued to them although they have ceased really to deserve it?—The term "able-bodied" is applied to a great many under the Poor Law who, I think, are not quite able-bodied.

Chairman—continued.

1154. Now, to go back to that division of these various forms of workhouses; what have you to say about the infirmaries in the metropolis?—The infirmaries of the metropolis are equal, I think, in their treatment of the poor to anything that the poor will get in what are called the large hospitals of the metropolis. I believe that the treatment in Marylebone Infirmary is quite as good as the treatment in St. Thomas' Hospital. They are all built on the best principles of ventilation, and they are all provided with medical officers.

Infirmaries excellent.

1155. I suppose a large number of the cases are chronic cases?—A very large number of the sick poor in metropolitan infirmaries are very chronic cases.

1156. Who are supplied with all the means of alleviating their sufferings, although all chance of restoring them to health is gone?—Yes, quite so, my Lord.

1157. Now about the schools?—The whole of the school children of the metropolis are provided for in schools in the country, with one exception, the schools of the Mile End Union. The schools there are, although a separate establishment, on the same premises as the workhouse.

Schools in country.

1158. Are the conditions of health there as good as if the school were in the country?—I am bound to say that I am not prepared to say that, as far as my experience goes, they have been worse, but it has always been wished to remove them, and there is a movement on foot at the present time for removing those schools, and I hope that two years hence they will be removed, as all the other schools have been.

1159. How would you classify the inmates of the workhouses?—The inmates of the workhouses are classed, first of all, according to the regulations of the Local Government Board, which divides them into old and infirm, able-bodied, and children of the separate sexes.

Classification of workhouse inmates:

1160. Is there any classification as between old men above 60 and men under 60?—I have a great opinion myself that it is undesirable to draw a hard-and-fast rule of 60, because I know many a man of 60, or 61, or 62, who is much more able-bodied than another man of 55.

60 usually taken as limit for able-bodied.

1161. But is there such a classification in force?—There is very much; yes, 60 is very commonly used as a line of demarcation between those who are treated as old and infirm, and those who are treated as able-bodied.

1162. If they take the demarcation of age, I suppose it necessarily follows that some above 60 are stronger than many below 60, while many below 60 are weaker than some above 60?—Yes, most certainly, my Lord.

1163. Would you carry the subdivision of classes any further?—I am not prepared to say I would; I am aware the guardians have full power to subdivide the inmates as far as they choose.

1164. But you yourself are not prepared to recommend the classification being carried further?—I should, in some cases.

1165. In what cases?—I may instance the

Chairman—continued.

Married women should be separated from unmarried mothers.

first case that occurs to me. It is the case of married women who come into a workhouse; I should like to see them separated from the women who come in with illegitimate children.

1166. And are they never separated?—They are; I have known them, but in the metropolis classification to that amount is not usual, for reasons which I could state.

1167. I suppose difficulties arise from the very great expensiveness of land in London?—They arise to a great extent from the very small area of ground upon which many of the workhouses stand.

Need of larger sites for many workhouses.

1168. Can you give us any instance where in your opinion the space occupied by a workhouse is insufficient for its purpose?—Well, I may instance the St. Giles's Workhouse which has been rebuilt in my time, and which stands on just about an acre of land, and which accommodates nearly 1000 inmates; including officers, quite 1000.

1169. What in your opinion should be the area which such a large workhouse should occupy?—Five or six acres, the more area the better, because it affords such a very useful means of employing the inmates.

1170. Do you think they suffer from the limited area occupied by the workhouse?—I do not think that they suffer in health, but I think that the means of employment sometimes is restricted on that account.

1171. Of course, the larger the sub-division of classes is, the greater will be the establishment expenses?—Every sub-division of class requires separate rooms and separate buildings, and will require also a larger staff of officers to supervise them.

Good provision for married couples, and largely used.

1172. And now I will ask you what others have already explained, and therefore you need not dwell upon it much; you have heard, or read, the evidence of Sir Hugh Owen and Mr. Knollys about the married couples. Do you agree with what they have said?—I do not think I was here, my Lord.

1173. Well, it is said, generally speaking, that the provision for married couples is ample, but that they do not seem, or a large proportion of them do not seem to profit by it?—I cannot say that is my experience.

1174. Would you state your experience, then?—In most London workhouses there is very good accommodation for married couples. In some of them I think it is too superior. It is such a room as they would not have for 5*s.* or 6*s.* a week, but I have generally found that they have been occupied, if not fully, to a very large extent, and certainly, as far as my experience goes, the great majority of married couples who are admitted to the metropolitan workhouses are ready and willing to live together.

Lord Lingen.

1175. And prefer it?—And prefer it; yes, there is no compulsion.

Chairman.

1176. There is no compulsion?—No, they would not be compelled.

1177. I think Mr. Knollys said that, roughly speaking, he thought that 50 per cent. of the married couples declined to live together; but that is outside London?—That is not my experience; I am speaking for London.

Chairman—continued.

Dieta good quant and quali

1178. We have had a full account of the dietaries; would you wish to make any observation about the dietaries: we have had rather a full discussion of them?—The dietaries, of course, are not regulated by me; they are all approved by the medical officers of the Local Government Board. My general opinion of them is, that as far as quality and quantity go, they are excellent; certainly a vastly better dietary than the able-bodied self-supporting independent labourer received in the country when I was a resident in the county of Somersetshire some 30 years ago. There are changes in the dietary which I should like to see myself.

Worl life i tono

1179. I suppose you will agree in considering the workhouse life somewhat monotonous?—Certainly.

Occu tions

1180. Is that due in part to the want of sufficient employment on the part of the men?—A great improvement which I should like to see in the Metropolitan workhouses is additional facilities for work. There is great difficulty now. The stone-breaking of course is impossible in some workhouses, and is not suited to the capacity of most of the inmates, or suited to the capacity of very few of them; oakum-picking savours more or less of prison, and for my part I should like to see them employed as much as possible in wood-chopping, or something of that sort.

1181. Are there any other employments which you would think appropriate to the conditions of those inside workhouses; I am speaking of the men now?—Of course, a great many of them are employed in the ordinary work of the house, such as window cleaning, coal carrying, turning the machinery in the laundry, and in that way a good many of the most respectable and better class are employed.

1182. Do those who have exercised such trades as tailors and shoemakers continue to exercise those trades?—They do; yes.

Mr. Stuart.

1183. Is it only of the aged or of all that you are speaking now?——

Chairman.

1184. I suppose what you have said is as true of the aged as of the others?—Yes.

1185. At what ages do they cease to break stones?—It is not a question of age at all; it is a question of being certified by the medical officer as to stone-breaking being suitable for their case.

1186. And are there men above 60 employed in stone-breaking, if they are otherwise robust?—No, I do not think they are; in fact, I am sure they are not.

1187. At what age do you think they generally cease to be stone-breakers?—Well, as I said before, in some workhouses there is no stone-breaking at all, and it is not done to any large extent in any important workhouse, except the workhouse at Mary-place, which is exclusively an able-bodied male workhouse.

No ks for d.

1188. Then that would exclude the aged?—Nobody over 60 would be sent there.

1189. As to oakum-picking, up to what age are they continued at that work?—Oakum-picking is given largely in the workhouses, not as a task of work, but as a means of

Chairman—continued.

occupation. The old men go into the workroom, and they sit there and they pick as much oakum as they choose, or as little as they choose, simply as better than sitting with their hands before them doing nothing.

1190. Do many above 60 employ or amuse themselves at oakum-picking?—A great many do that sort of oakum-picking, but that is not done as a task; there is no particular task.

1191. About wood-chopping?—Wood-chopping is done to a considerable extent in the metropolitan workhouses, and in my opinion is a most admirable means of employment.

1192. But are there many men above 60 employed in it?—A great many men above 60 are employed in it; it is chiefly for the old people.

1193. Has it occurred to you that other employments might be added to those which are now in use?—I certainly think it is very desirable if other employments could be found. I am unable myself to suggest any employments which will not more or less interfere with outside trade, and that is, I believe, one reason why the Local Government Board in 1888 issued a circular rather objecting to too much wood-chopping in workhouses.

1194. I suppose there is no industry whatever that could be pursued at a workhouse that would not to some extent interfere with competitors outside?—I think so, my Lord; I quite think so. Every stroke of work that is done in a workhouse must interfere; if the floor is scrubbed by a woman instead of by a charwoman from outside, it must more or less interfere.

1195. About the leave of absence. What is the practice with respect to the old?—The leave of absence is entirely a matter in the discretion of the guardians. It varies in different unions. In some unions in London they give them one day a month, from breakfast-time till bed-time; in others they will give them one day a fortnight. At a union I was at the day before yesterday they give them one day a fortnight, and they allow them out every Sunday. I am talking simply of the old people. They allow them out every Sunday morning from nine till one, but one day a fortnight I think might be taken as the general amount of leave of absence; but, of course, on any emergency, such as a sick friend, or anything of that sort, I have not the least doubt that leave would be given.

1196. Are these indulgences given fairly and equitably among them all, or is there any favouritism or any injustice, in your opinion, practised?—I think, as far as I know, they are given perfectly fairly and equitably.

1197. Have you ever had complaints made to you of unjust deprivation of that privilege?—I have had a vast number of complaints made to me of various kinds.

1198. But any of this kind?—Of refusal to give leave; I have, my Lord, yes. Well, I have generally inquired into them, and I have found either that there was some good reason for the refusal—that the pauper had come in drunk on his previous day of being absent, and that therefore his leave had been stopped for two or three months—say two months, or something of that sort.

1199. But you do not think that this power has been unfairly or capriciously exercised?—No, I do not; I certainly do not.

Chairman—continued.

Bathing disliked.

1200. Are there any other objections to workhouse discipline which you have heard made by the old?—I believe one of the great objections to workhouse discipline is, first of all, the cleanliness. The bath is often very much objected to; I have often heard that objected to.

1201. How often are they obliged to bathe?—An inmate is always bathed on first admission, and afterwards as a rule, he is generally bathed about once a fortnight; sometimes not oftener than once a month, and that of course is absolutely necessary to keep the people reasonably clean.

1202. And even that moderate amount of ablution is felt as a hardship, sometimes?—It is not liked by a great many; I do not say it is felt as a hardship.

Plenty of literature.

1203. Well, now, how far is the tedium of life relieved by the supply of books and papers?—I think that the Metropolitan workhouses are very well supplied with books and papers.

1204. Do they appear to enjoy them?—A great many do, yes; of course there are others who cannot read.

Want of liberty.

1205. I suppose the main objection is the loss of liberty; the loss of power to do what they would like to do?—I think that the loss of liberty is one of the great objections that people have to workhouse life.

No valid complaints of harsh treatment in London.

1206. Have you ever received complaints of rough or harsh treatment on the part of the master or matron or officers?—I cannot say that I have never received such a complaint; I may have, but I cannot recall that they were ever justified. I have no reason to believe that there is harshness, in fact I am quite certain that it is not the case; I am sure that, as a general rule, the workhouse inmates in the Metropolis are very kindly treated.

1207. Have you visited the workhouses in the country at all?—I had a good deal of experience in the workhouses of the country when I was an inspector of the Local Government Board in a country district, but I have not had any for the last 19 years, since I have been in London.

1208. Would you expect that there would be any difference in this respect between the metropolis and the country; would, for instance, the metropolitan master and matron, generally being better paid, having larger duties, be more responsible persons, would they be rather of a superior order to the master and matron in smaller country unions?—Certainly, my Lord.

1209. And that probably would account for the fewer complaints?—I do not say that there are many complaints in the country; I have no recollection of many complaints in the country.

1210. We have heard something about that, but you in the metropolis have had but few?—Occasional complaints. We get letters written to the Local Government Board, and that kind of thing is very common, and I have inquired into a large number of them.

1211. Imputing harsh or unjust treatment?—Yes; that they were not allowed to go out, or that their food was not of sufficient weight, or something of that sort; but I have very rarely, if ever, found them substantiated.

Treatment not dependent on

1212. Is any difference made between the treatment of the inmates of the workhouse

Chairman—continued.

previous character, but misconduct in workhouse punished.

on the score of previous character?—None whatever, my Lord.

1213. Does the treatment rather depend upon the conduct of the inmate whilst he is in the workhouse?—Certainly.

1214. And that, and that alone, is the measure of better or worse treatment?—Certainly.

1215. In what manner would that difference be shown. I mean, supposing a person were of remarkably good conduct, whilst another was of very indifferent conduct, in what manner would the difference be shown?—I think I meant to say that there would be no difference made between one person and another on admission to the workhouse with reference to their previous character.

1216. That I quite understood, but how is the difference made between a well-conducted and an ill-conducted inmate?—An inmate who committed any small offence would receive a small punishment.

1217. But only when the offence had been committed?—That is all.

1218. There would be no distinction otherwise drawn between them as a class?—No.

1219. A man habitually rough or foul-mouthed would not be worse treated than the most decent and respectable inmate, provided he did not commit some offence against the regulations?—A continuous use of foul-mouthed language would be considered an offence.

1220. How far do you think it practicable to make a distinction between the better-behaved and the worse-behaved?—I am not an advocate of making any distinction myself.

1221. No, but do you think it possible?—It would be possible, of course, to have separate accommodation and separate treatment; it would be possible; but I think then that if you were to divide them, as I may say, into sheep and goats, I think that the goats would have to be managed very much on criminal lines rather than as the workhouse is at present.

Does not agree with punishment for past character.

1222. Then you would not be inclined to adopt the suggestion made by a very important union in the country, that the badly-conducted should sit on benches instead of chairs, or wear the cast-off clothes of the better-conducted, and so forth?—No, my Lord, I should not.

Army, &c., pensioners in workhouses.

1223. Have you any pensioners in the union, and would you define what you call pensioners?—I mean people who have an income provided for previous service elsewhere, either from the Army, the Navy, or from private sources, of varying amounts. There is a certain number in metropolitan workhouses with an income of 1*s.* a day, 7*s.* a week.

1224. As much as that?—Yes; I have a return here.

1225. But having 1*s.* a day, do they prefer to live in the workhouse?—Some of them will find that, being unable to add to their 1*s.* by work, they are better off in the workhouse than they could possibly be outside on so small an income.

1226. It would not, then, be the practice of a metropolitan union to supplement the 1*s.* a day by some small payment, in order to live out of the workhouse?—That would certainly not be done in any case.

Chairman—continued.

1227. Not even in the case of the aged?—Where a person has an income of 7*s.* a week no out-door relief would under any consideration be given.

Pens paid quar and spen once

1228. And yet he would be able to make a case for being admitted into the workhouse as a destitute person?—Although a person may have 1*s.* a day, that income is paid to him quarterly, and it is, I am afraid, true that a good many of those pensioners will get rid of it in a very early stage of the quarter after they have received it, and will be practically and really destitute for the remainder of the quarter.

1229. Then, what becomes of the pension when they have entered into the workhouse?—When they have entered into the workhouse, the whole or part of the pension is stopped; sufficient is retained to pay for what is called their weekly maintenance.

1230. And what is done with the remainder?—The remainder is in some cases given to the pensioner; it provides him with tobacco.

Out-door relief metropolis confined aged widows with children

1231. In the metropolitan districts who are the out-door recipients of relief?—The out-door recipients of relief in the metropolis are wholly old people or widows with children. In the case of widows with children, it is very much the practice to take some of the children into the schools, and to leave one or perhaps two children in charge of the mother, so as to enable her to remain as it were independent and not become chargeable to the rates.

1232. What are the average payments, or the usual payments to those receiving out-door relief?—The payments of out-door relief will average not more than 2*s.* a week.

Amount small

1233. You say it would average; what would be the highest, and what would be the lowest?—I have known 6*s.* or 7*s.* given in exceptional cases, but the average for an old person will be from 2*s.* 6*d.* to 3*s.*; for a child 1*s.* and a loaf is the very usual sum to allow.

1234. That is to say for a child living with its parents?—For a child living with its parents.

1235. This relief, therefore, as a rule, would not be given to maintain the recipient, but to assist in maintaining him?—It is always given in aid of other resources.

Inquiry of other resources on part of relieving officer

1236. And who is it that reports upon the existence of these resources?—The relieving officer is the person who reports to the guardians after inquiry on all applications made to him.

1237. Is it your opinion that the inquiries of the relieving officer are generally sufficient to afford good guidance to the guardians?—A good deal depends upon the character of the individual relieving officer. There are good ones and there are men of inferior quality, but, as a general rule, I think, it is and it will depend upon the guardians themselves how far they take care to require efficient and sufficient reports from their relieving officers.

Standing of relieving officers

1238. You have known the cases of good, of moderately good, and of indifferent relieving officers?—I have.

1239. Have you ever known of an indifferent relieving officer being discharged for not being

Chairman—continued.

able to adequately perform his duties?—Several times, my Lord.

1240. I do not mean for any absolute offence but for inefficiency?—I have heard relieving officers told to be more careful; I have heard them cautioned.

1241. Yes; but have you ever known that caution acted upon where it has not been effectual?—I cannot say that I can recall any case at this time.

1242. What is the class of men who are usually chosen for this very important duty?—Very often clerks; in some cases police pensioners. I know one or two now who are pensioners from the metropolitan police. They vary, I think, I have known them from all sources.

1243. What is the scale of payment?—The initial salary of a metropolitan relieving officer is 150*l.* a year, rising after five years' service to 160*l.*; after 10 years' service to 170*l.*, and after 15 years' service to a maximum of 180*l.*

1244. Have they any pension or retirement?—The position of the pension of Poor Law officers at the present moment is on an unsatisfactory footing in my opinion, but all guardians have permissive power to give pensions.

1245. Have you ever known of a man retained too long in such a position because of the objection to give him a pension?—I could not name any exact case, but I have suspected cases of that sort.

1246. What are the rules that prevail as to the giving of out-door relief?—The guardians of the metropolis have full power to give any relief they like to anybody they choose without any question whatever, except on one point, and that is they cannot give out-door relief to an able-bodied man without giving him a task of work. With that exception the guardians have a free hand.

1247. Since you have been acquainted with the metropolitan unions, has there been any improvement in the condition of the workhouse and the treatment of inmates, or do things remain much as they were?—An enormous improvement has taken place in the condition of the metropolitan poor since the passing of the Metropolitan Poor Act of 1867. It is since then that all these infirmaries, which now provide so largely for the sick poor, have been built. The Poor Law infirmaries of the metropolis now furnish between 12,000 and 13,000 beds, whereas what are called the hospitals of the metropolis, the large hospitals, St. Thomas's, Bartholomew's, and Guy's, I believe, only provide about 5,000.

1248. Have you any reason to believe that any person applying for relief at a metropolitan workhouse who, within the purview of the law ought to have it, has been refused?—I think not, my Lord. When you say metropolitan workhouse, I presume you mean to the relieving officers. They are the persons to whom in the first instance all the applicants for relief ought to go, and I think that every relieving officer in the metropolis knows pretty well that a refusal by him of entertaining any case that may apply to him would be likely to lead to very serious consequences.

1249. The relieving officer has to bring before the board of guardians all the cases where he recommends admission to the workhouse or payment of out-door relief; is that not so?—A relieving officer has to lay before the guardians every case that has made application to him, of whatever kind, entered in this application and report book, with full particulars as provided for in the columns of that book.

1250. And you think that is regularly and systematically done?—I think I may say I know it is more fully done in some unions than in others, and of course out-door relief cases are more carefully undertaken in some unions than they are in others.

1251. Supposing an application were made to a relieving officer, which, upon the face of it, he felt sure would not be entertained by the board, would he still enter it in his book and bring forward the case to the board?—He certainly ought to do so.

1252. And, in your opinion, does so?—Yes.

1253. Are you disposed to carry the improvements, which you say have already taken place in the treatment of the poor, any further?—I think that the sick and the children are extremely well done for, and I think the same of the poor in the metropolitan workhouses. The great difficulty that we have to contend with is overcrowding, because of the constant increase of population in all the unions which lie on the outer rim of the metropolitan area.

Workhouses capitally managed, but rather crowded sometimes.

1254. How do the effects of overcrowding make themselves felt?—The amount of accommodation by every metropolitan workhouse is fixed by the Local Government Board, and the guardians occasionally find themselves compelled, at a loss pecuniarily to their own purse, to take in a larger number than the numbers which are fixed; but there is no overcrowding at the present moment calculated to engender any serious evil.

1255. Or to interfere with the legitimate comforts of the inmates of the workhouse as intended by the guardians?—I think the legitimate comforts provided for the inmates of metropolitan workhouses are very good.

1256. But is there any diminution in them in the case of overcrowding?—Of course a man is not so comfortable if he has got a larger number in his room than it ought to have, but it always involves a little difficulty, of course.

H. R. H. The Prince of Wales.

1257. Do you not think that without breaking down the discipline of workhouses, increased liberty might be given to aged poor who have behaved well in the workhouse?—One of the regulations of workhouses is that every inmate on admission is to be bathed and cleansed, and there is always a risk in allowing old people to go out constantly, of the introduction of infectious disease, and also the risk of dirt and vermin, as the homes to which those people go are not always of the best and cleanest class.

Risk to cleanliness if more liberty.

1258. I think you told the Chairman that once a fortnight bathing is obligatory; is that so?—It is not obligatory, Sir; it is entirely in the discretion of the guardians.

1259. But on their first coming into the workhouse, a bath is considered absolutely necessary?—Yes, Sir.

1260. Then questions were also asked with

H.R.H. The Prince of Wales—continued.

Occupations of aged:

regard to the different work which they do; I think you mentioned about picking oakum, and wood cutting. Is there any other work they do of any use to themselves or the others?—Those are the principal works. At Poplar Workhouse in the East End of London, I know that they are in the habit of getting in a certain quantity at a time of old worn-out electric wire, and the inmates are employed in stripping the covering off the internal copper wire. I know also that at Whitechapel Workhouse they have handmills turned by a crank which employs the most able-bodied. The guardians are in the habit of taking in coffee to grind for some outside grocer. Those are the only things. It has always been a difficulty to find sufficient work. I wish more work could be found, or some legitimate work other than oakum picking and other than stone-breaking for the old male inmates of the metropolitan workhouses.

wishes more could be found.

1261. For how many hours in the course of the day do they work?—Well, that is laid down in the Consolidated Order of the Local Government Board, which provides 10 hours a day, but those hours as regards the old and infirm are not in practice. In fact the work of all old people in metropolitan workhouses is given to them, not as a task, requiring that they shall do so much, but as a means of whiling away the time, and of giving them employment.

Given for employment, not as task.

Household work for aged women, and needlework, &c., satisfactory.

1262. You have told us how the men are occupied; can you tell us what occupation the women have?—There is much more occupation for women than there is for men, because there is, first of all, the laundry which employs a good many; and, secondly, there is any quantity of needlework to be done, darning and making and mending of clothes of different kinds, and scrubbing of floors and household work, and sheets to be mended, and all that sort of thing, so that the employment of women is a much simpler matter than the employment of men.

Punishments

1263. Regarding any of those who misbehave themselves, is there a scheme of punishment?—The scale of punishment is provided for by the Consolidated Order of the Local Government Board. It empowers the workhouse master for any small offence to stop an inmate's meat dinner, or reduce his food for a short period: any period not exceeding 48 hours. Forty-eight hours is the maximum. And then in the event of his becoming very violent, there is power to confine him in a cell; that is, however, very little used in the metropolitan workhouses.

Workhouse numbers not increased by refusal of out-relief.

1264. Since out-door relief has been refused to the able-bodied in London, have the inmates of workhouses largely increased in proportion to the population?—Certainly not, Sir. The metropolitan numbers of poor were never lower than than they are now. According to the last annual report of the Local Government Board the pauperism of the metropolis is only 24·6 whereas in the year 1872 it was 41·5.

Lord Playfair.

1265. 24·6 in the thousand?—That is quoted from the last annual report of the Local Government Board; 24·6 per thousand of population.

Mr. Chamberlain.

1266. Is it the practice in the metropolitan unions to offer out-door relief to the aged poor?—The practice in the metropolitan unions varies tremendously. In some of them it is not; in some of them it is.

Mr. Chamberlain—continued.

1267. What is the usual practice?—Certainly not general to offer out-door relief. The great bulk of the metropolitan unions have a much larger in-door pauperism than they have out-door pauperism.

1268. Yes, but I am talking only of the aged poor; my question has no reference to ordinary pauperism, or able-bodied pauperism, but simply to the persons above 60 or 65. In those cases is it the general practice, as we have been told it is in the country, to offer out-door relief in preference to offering in-door relief?—I can only say that in some unions it is and in some unions it is not. In some unions they would never offer it.

1269. In St. George-in-the-East they do not offer it, do they?—In St. George-in-the-East, in Stepney, in Whitechapel, in St. George-in-the-West, and in Kensington, out-door relief has been reduced to a very low scale.

1270. Well, what is the effect of reducing the out-door relief or withholding out-door relief in the case of the aged poor in St. George-in-the-East. We will take one union?—An aged poor person must always be considered in connection with his family and his surroundings, and as far as my experience goes, and as far as I have been able to ascertain from inquiries, I have always been told that the effect of reducing out-door relief is to induce relations, who would otherwise hold back, to come forward and do what they have endeavoured to get done by the Poor Law.

1271. Then the refusal of out-door relief does not increase the number of in-door paupers?—Certainly not.

1272. But it is a means of forcing the relatives to relieve their aged relatives?—It is a means of encouraging to some extent thrift and family affection, and of encouraging charity and of limiting the Poor Law to what, as I believe it was intended to be limited to, namely, the relief of destitution and destitution only.

1273. But as regards existing destitute old people, the effect of reducing out-door relief would be either to bring them into the workhouse or to extort larger assistance from their relatives; it must be one of the two, must not it?—The amount that is given in out-door relief is never sufficient to support a person who is wholly and absolutely destitute, and can do nothing for himself, and has no friends to do anything for him. If he is really and absolutely destitute, then the kindest and best thing to be done is to offer him the treatment which he would receive in any metropolitan workhouse.

1274. But in the case of a man who is either wholly destitute or has insufficient resources of his own to keep himself alive, the refusal of out-door relief must be either to bring him into the workhouse or to secure larger relief from his relatives?—If it is true that he is wholly unable to support himself, of course he must either come in or get his wants supplied elsewhere.

1275. And, as in the case of St. George's-in-the-East, he does not go into the workhouse because the numbers there have not increased, it must be that in that case a person gets more

Mr. Chamberlain—continued.

relief from his relations?—I suppose so; gets maintained by his relations.

1276. Has there been any attempt that you know of to find out the antecedents of the old people in the workhouses?—None at all that I know of.

1277. You do not know from what class they come?—As a general rule they come from the labouring class. I have seen people of superior class who have been in much better circumstances.

1278. Is there not a large proportion of domestic servants?—I am not prepared to say that.

Mr. Stuart.

1279. You spoke of the pensioners with 7*s.* a week, or rather at the rate of 7*s.* a week, who receive their pension quarterly, and squander it practically, or their friends do so for them, and come into the workhouse eventually for the rest of the quarter?—There are cases of that kind.

1280. Are those cases numerous at all?—No, I do not think they are.

1281. Has there been any proposal that the pension should be paid weekly to avoid those difficulties?—It has been talked about.

1282. Would it avoid those difficulties if it were paid weekly?—It would, to a great extent, avoid them, but there are great objections to it, you know; I mean the War Office and the Admiralty would object.

1283. I am only looking at it from the point of view of the London Poor Law?—Yes.

1284. Well, now, there have been proposals of possibly assisting the aged poor by, say, 5*s.* a week?—Yes.

1285. Well, now, would you consider that an old poor person who received 5*s.* a week out of the workhouse would be better off than the poor person, that same poor person, taken into the workhouse without that 5*s.* a week? Which is the better prospect for that person?—I think that the person in the workhouse would be infinitely better off than the person with 5*s.* out of the workhouse.

1286. Well, could the person with 5*s.* a week avoid destitution?—I do not think that 5*s.* a week would maintain anybody out of the workhouse.

1287. Then a system of charity or pensions or any such arrangement in London which provided 5*s.* a week for the poor over 60 would not be operative in preventing them going into the workhouse?—Yes, it would. There are a great many cases I think.

1287*. That would mean that they would have a little something from other sources?—Oh yes, I dare say it would, but in the former case I understood you to suppose a case of a person who had absolutely nothing else but the 5*s.*

1288. Then we come now to the question of their health. You say that a very large number of the persons, who are in the workhouses of the metropolis, are there because their state of health or other circumstances make it impracticable for them to subsist outside?—Yes.

1289. How many of those in the present workhouses of the metropolis are in that position, of the aged poor?—The great majority of them.

1290. Ninety per cent.; I want to get a figure?—The vast majority of them. I should not like to say 90 per cent.

1291. That is to say, the workhouse under

Mr. Stuart—continued.

any circumstances is the natural home of those over 60 who at present are in it?—Yes, it is a place which is provided for them when they have failed to make a home for themselves.

1292. But the supply of a sum of 5*s.* a week to those persons and the turning them out of the workhouse would make their condition decidedly worse? I ask that question?—If that 5*s.* a week were to be provided by charity, I have nothing to say against it, but if that 5*s.* a week were to be provided out of the poor rate, I should very strongly object to it, holding, as I do, that Poor Law relief should be in-door relief as a general rule, and that out-door relief could be done by charity.

If offered 5*s.* a week would probably go out and soon come back.

1293. Let us put aside altogether just now where the 5*s.* a week comes from, and let us suppose that you and I were to go to a great London workhouse together, and suppose we were to go to all the old people over 60, and that we were to say to them, "Now, sir or madam, "you are going to have 5*s.* a week for the "remainder of your life, and turn out here, or "you can stay in here as you are," which would those men and women choose, do you suppose, on the whole?—It is difficult to answer, but my opinion would be that a great many of them would go out, but that a great many of them would very soon come back again.

1294. That is to say, those who chose the 5*s.* a week in lieu of their present circumstances would, as a rule, in your opinion, find they had chosen wrongly?—I think so.

Antecedents of aged.

1295. Then as to the persons who constitute those poor over 60. Is there any large number of those who have been skilled artizans among that number?—I have no doubt there are a good many, but I am not able to speak of the previous history of the workhouse inmates with any great confidence.

1296. I suppose the master of some large workhouse could tell us that?—He would know better than I do. The numbers are so large in the metropolis. You go into a workhouse with 2,000 inmates; it is very difficult to find out what the previous history of any is.

Not easily learned.

1297. But you have no general figures?—I believe a good many skilled artisans, but not such a very large number.

1298. Respectable artizans?—No; I believe that the number of respectable artizans who find themselves in the workhouse would be a limited quantity.

1299. You say that there are very few respectable artizans who have gradually come down in life through competition, or whatever else it might be, and lastly ended in the workhouse; very few?—I will not go so far as to say very few, but I think there is not a very large number.

Few respectable artizans.

1300. I do not want to urge you to say one or the other; I only want to get it to be definite?—No.

1301. What has been the previous employment of the bulk of those who are aged poor in the metropolitan workhouses?—There are men to be found who have been employed in every line of life; carmen, watermen, chimney sweeps, bricklayers, all classes.

1302. Are there many men who have been in either casual employment, or is there any large

Mr. Stuart—continued.

number who have had permanent employment, should you think?—I have no doubt that there are many who have been in permanent employment.

Cost of workhouse sites in London very heavy.

1303. Then to come to another point. Do you know what part of the cost of London pauperism could be fairly attributed to the expense of the sites of London. I perhaps ought rather to say why I ask the question?—What part of the cost could be fairly attributed to the expense of the land?

1304. Of the land. Is that a serious item?—I cannot tell you the proportion, but I know the cost of sites is extremely heavy.

1305. Extremely heavy?—Extremely heavy.

1306. Well, have you had before you at all the question of the possible removal of the great workhouses, especially as regards the aged poor, into the country?—Yes, I have. There is one metropolitan workhouse which now has its workhouse at Edmonton. I think it is 12 miles out of London. The Strand workhouse is at Edmonton.

1307. And in what form does it exist there?—It consists of a very large workhouse, which contains about a thousand inmates.

1308. Not in the form of cottages at all?—No, in the form of a large block.

1309. And how has that been found to answer?—It works very well. I think there is plenty of air space about, plenty of land, plenty of garden ground.

1310. As I understand, that workhouse does not apply to old people alone; it is to everyone. It is the whole workhouse that is moved out there?—The whole workhouse is down there; all the old people are there.

1311. But the others are there also?—Yes.

1312. Well, now, first of all let us take the workhouse as a whole, which includes the old people; are you in favour, if you have considered the question; would you be in favour of the general removal of London workhouses into the country?—I should not.

1313. Why not?—Because it would be exceedingly unpopular with the people themselves, who would strongly object to be removed from their friends and relatives who visit them, and to whom they go out and pay visits.

But thinks aged prefer to stay in London.

1314. Then would exactly the same answer apply to the question of the possible removal of the aged poor?—I think it would.

1315. So that, practically, from your point of view, the aged poor of London who are in the workhouses must be retained in the localities?—I think so; I think they would like it, yes.

1316. They would like it better, would they, than a system of cottage homes, in the neighourhood, say, of the children; where the children are placed?—I think they would.

1317. Do you think any separation of the aged poor ought to be made from the other poor in the workhouse; of course I know they are separated inside the workhouses?—Yes.

1318. Would you approve of them being placed in a different place altogether, entrance from a different street, different circumstances?—Well, to a certain extent, that is done now in London. In London, take such a union as the Holborn Union, they have a large infirmary up at Highgate. They have a very large workhouse situated in the City-road, where they have about a thousand old and infirm people, and they have a large workhouse down at Mitcham, where the most able-bodied of the poor and the younger ones are maintained.

1319. Well, do you approve of that; is it a good plan do you think?—I have no objection to the classification, as far as it can be carried out; I rather approve of the classification, yes.

1320. And classification in separate localities?—If it can be done, yes, always considering the cases. I am one of those who hold that in all matters connected with the Poor Law, the cases should be very carefully considered.

1321. Now, as to out-door relief: we have a certain amount still of out-door relief in London; a considerable amount, about one-half what the in-door relief is?—About one-third.

1322. The in-door relief is about twice as much as the out-door relief?—It is, roughly.

1323. Well, that out-door relief, how much of it is to the aged poor?—The great bulk of it is to the aged poor, and widows and children.

1324. Can you say how much is to widows and children, and how much is to aged poor?—I cannot say that exactly; but I remember my predecessor in office, now Sir Henry Longley, saying in a report of his, that 34 per cent. of the pauperism of the metropolis was cases of widows and children.

1325. Then we have a much smaller amount limiting our consideration entirely to the aged poor; the aged poor are relieved in London to a much greater extent in the workhouses, comparatively, than they are in the country?—They are.

1326. Now, how much of that do you attribute to the influence of the Common Poor fund system?—Very little, if at all.

1327. You think that if the parishes had to bear the whole of their expense for their poor relief, and that there was no Metropolitan Common Poor Fund, that each parish would act much as it now does?—I do not think that out-door relief as given in London is given with any or much consideration to the question of the Metropolitan Common Poor Fund.

1328. Although they know that they have to bear a larger share of that which is given outside?—Yes.

1329. Well, now, have you got statistics with which you could let us know this: the cost of an old poor person in the workhouse, and the cost of an old poor person to the Poor Law when outside of the workhouse?—The cost of a poor person, outside of the workhouse, to the Poor Law will depend upon the amount of out-door relief which is given him; the cost of the in-door poor may be roughly put, I suppose, perhaps making a certain allowance for buildings and offices, at 5*s.* a week.

1330. Then about what is the average amount of relief given to old poor people out-door in London?—The average amount is about 2*s.* 6*d.*, perhaps.

1331. But does it vary very much in different parishes?—Yes, those that restrict out-door relief as much as possible are those which, when they do give it, give it more amply than the others.

1332. Then I take it that in the case of the old poor person who gets 2*s.* 6*d.* when he is out

Mr. Stuart—continued.

of the workhouse, the remainder is contributed by his friends. Well now, when you take a poor person into the workhouse in London do you get any contributions from his friends?—Not unless they are legally liable.

1333. But is there any tangible amount in London collected from the friends of poor relations?—Well it does not come to very much; nothing from friends, because the law is very lenient as regards the maintenance of persons by their relations.

1334. No, I mean the relatives who ought to support them? — It does not amount to much, but it is done. An old father becomes chargeable. I have seen four sons summoned, and ranged in a row, to show cause why they should not be called upon to maintain him, and, if necessary, magisterial interference is called in to make an order.

1335. We have heard from other witnesses something of the great shrinking, and the word "horror" was used, of many poor persons from having to come at the end of their life to the workhouse, and it appears that does exist in other parts of the country, and you have yourself seen other parts of the country. Does it exist in the same way in London?—I have not a doubt myself that when the circumstances of a person make him feel that the time has come when he must surrender his liberty and must commit himself to the care of an institution, I have not a doubt that the moment is not a pleasant one; but I have reason to think that the mere fact that we have got 62,000 people now being treated by the Poor Law is rather a proof that there is no very great shrinking.

Mr. Stuart—continued.

1336. Do you approve of further ameliorations in the life of the aged poor in the workhouse—more liberty to go out, or other ameliorations?—The only ameliorations I should like to see in the present condition of the metropolitan paupers are that I should like to see better meals, and better arrangements for giving the old people something to do.

Would like better meals and occupation

1337. You will bear me out that they look very vacant when one goes to a workhouse?—You must always remember that in a workhouse, such as we have in London, there are a great many who are quite unfit to do anything. There are a great many, if not quite blind, partially blind, and unfit to do anything, and, therefore, there are no means really of giving them anything to do; they can only sit there.

Many mates blind, &c. and therefore unoccupied.

1338. Then any ameliorations that you would suggest are not likely to make the workhouse less distasteful?—No, there is an association of charitable people in London called the Brabazon Society, of which Lord and Lady Meath are the chief people, and they in one or two or three of London workhouses have got leave from the guardians to introduce a kind of crochet and fancy work, limited entirely to old people whose hands are crippled, or who are cripples in bed, and who are not able to do ordinary needlework, for such as would be useful inside the walls of the workhouse. Provided that is limited strictly to the old and very infirm it is rather a good thing.

Brabazon employment scheme for aged and infirm useful.

1339. Is there any large amount of attendance at the workhouses by voluntary agency of that kind for the aged poor?—There are a good many charitable people who visit metropolitan workhouses.

A good deal of voluntary visiting at workhouses.

The witness withdrew.

Adjourned till Tuesday, 21st February, at Noon.

FIFTH DAY.

Tuesday, 21st February 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. ROBERT HEDLEY, called in; and further Examined.

Mr. Loch.

1340. I wish to ask you, Mr. Hedley, a question or two about the amount of old-age pauperism in London, to which Sir Hugh Owen has called attention. He

Mr. Loch—continued.

stated that out of the population of persons in London over 65 years of age, 353 out of every thousand were paupers—about one in three; that was his state-

amount of old age pauperism in London.

Mr. Loch—continued.

ment to this Commission. I want to ask you a question or two about it. Is it not the fact that since the passing of the Metropolitan Poor Act of 1867 there has been a constant increase of indoor pauperism in London?—There has.

1341. In order to bring that out as clearly as I could I went through the 1st January returns since that date, and I would ask you whether this increase does not include a large number of persons who are not able-bodied?—The great majority of indoor poor are not able-bodied—the vast majority.

1342. So that you would not be surprised to find that whereas in 1868 the ratio per thousand of not able-bodied indoor paupers to population, excluding children, was 5·2, in 1888 it was 7·2. That would seem to you what you would expect?—Certainly.

1343. On the other hand, you would note that there has been a decrease in the outdoor relief to the not able-bodied most probably?—Certainly.

1344. And you would not be surprised to find that, as between 1868 and the present time, whereas in 1868, 9·4 per thousand were not able-bodied in receipt of outdoor relief, now it would be 4·3?—Yes.

Agrees it is largely due to the attractions of the infirmaries.

1345. And this is due to the attraction largely of the infirmaries, I may say, built under that Act?—I think it is to a considerable extent.

1346. Dr. Grosse, who was the medical officer of the large and very fine infirmary connected with the St. Saviour's Union, and built at Camberwell, which I think you know well, drew attention to the large number of people who now apply, who would not under ordinary circumstances have come to the poor law?—I am sure that is so.

1347. On the other hand, there is a large number of Charities in London for the aged poor, is there not?—I believe there is, but I have very little personal acquaintance with the Charities.

1348. Sir Henry Longley, when he went over the ground which you have traversed so often since, said that one difference between London and the country was the comparative ease with which persons—there being no question of distance or trouble of that kind—could go into the workhouse or infirmary. That would hold good, would it not?—Certainly it would.

1349. And in London, too, the infirmary and the workhouse would be specially attractive considering the somewhat crowded home accommodation of the poor; they would wish that their relations should go where there was more comfort?—Perhaps so.

1350. And has there not been a tendency to make the workhouse more of an almshouse?—The condition of things in the workhouses and the general treatment of the indoor poor has certainly improved vastly.

1351. So that once a person is in he often says he is very comfortable and glad to be there?—I think there are many who are very thankful for the asylum which it affords them.

1352. And as to classification, do not the inmates classify themselves largely, grouping themselves as they would in society?—I am not prepared to speak positively upon that.

1353. Then I would ask you whether this is not so:—there is a large attraction to London of the population, and a large number of aged persons are in London from various causes, and the old age pauperism of London is also large, owing to what you may call a system of poor relief which only prevails in London. Would that be so in general terms do you think?—I cannot say that those are all facts within my own knowledge.

1354. Do you think that statements with regard to the workhouses such as the following are justified; this is one statement which I would quote: "The decent are right in detesting it. They are not only branded with the stigma of pauperism, but in so far as they are honest they are merged in the general filth and vileness of the regular vicious pauper class." Do you think that is a fair statement in any sense of what happens if by chance a respectable man goes into the workhouse?—A person is classed in the workhouse according to his age and his physical ability, and not according to his moral character.

Over-at[illegible] ment[illegible] work[illegible] degra[illegible] tion.

1355. But do you think that such a statement as that, even guarded as you have put it, is correct?—I have no reason to think that the majority of the indoor poor of London can properly be described as of vicious character.

1356. And therefore this statement as to the entire difference between the decent man who goes into the workhouse and the people whom he finds there is over-charged?—Perhaps so.

1357. Do you think that in the unions of St. George's-in-the-East and Stepney the classification of inmates is worse than elsewhere or better?—Certainly not worse.

1358. You have never had any complaints particularly from those unions as compared with others?—Do you mean as to their treatment in the workhouse?

1359. Yes?—I will not say that I have never had individual complaints. Such I most certainly have had, but not more from these unions than from any other.

1360. Those unions you know are unions in which the system of out-door relief is very carefully guarded?—Yes.

1361. And has it not resulted, so far as you know, in any hardship in the workhouse that would not be felt anywhere else under other circumstances?—Certainly not.

1362. And have you come across cases in the workhouse in which a labourer, after many years of self-denial, has put together a small amount of money and eventually has been forced into the workhouse by the fact that he has outlived his savings and no one would help him, and so he has gone into the workhouse; are there many of those cases?—I have heard of such cases, but I am not prepared to say at all what the number is.

Can[illegible] as t[illegible] ber [illegible] in w[illegible] men [illegible] savi[illegible] are f[illegible] into [illegible] hous[illegible]

1363. With regard to complaints against officials, could you tell the Commission under what conditions the Local Government Board passes appointment of officials?—The Local Government Board always, on the appointment of any person to an office in any workhouse, refer to their records to ascertain whether such individual has previously held office elsewhere, and if he has, application is then made to the place of previous service for the character and the conditions under which that person left.

Con[illegible] of [illegible] cent[illegible] Boa[illegible] over [illegible] app[illegible] men[illegible] of [illegible] offic[illegible]

1364. And if the report is unfavourable?—If the report is unfavourable the Local Government

Mr. Loch—continued.

Board would either refuse to sanction the appointment, or if the offence that had been committed was not of a very serious character, would send the report to the appointing union, so that they might be fully acquainted with the circumstances of the individual whom they were taking into their service.

1365. Therefore, the present action of the Local Government Board is a great safeguard against bad appointments?—Certainly.

1366. And that view is accepted by the better administered unions as a good arrangement?—I have never heard it protested against.

1367. Do you believe that the pauper in certain of our poorest unions is so unlike the pauper of previous days, say 1834, that we can alter the system of relief so as to base relief on merit, we will say, rather than on destitution?—I could have no knowledge of the pauper of 1834, except from hearsay and from what I have read, but I know that the pauperism of to-day, as it exists in London, is not of that able-bodied character which I believe it to have been in those days.

1368. And if you relaxed your system in the direction of the old Poor Law, do you think that you would be troubled again with able-bodied pauperism?—I think you would.

1369. And if there was this general relaxation, it would increase old-age pauperism, would it not?—I think it would.

1370. I wanted just to draw out next a point with reference, especially, to charitable work; I think you have alluded to it; the system of supplementing the rates by charitable grants in individual cases; is it not, in your opinion, true that that system is bad as compared with the system under which there is a clear division of duties, as between charity and the Poor Law?—I have always considered that that was an admitted axiom.

1371. Then passing to friendly societies; in the case of friendly societies would not the same clear division between the friendly societies system and the Poor Law system be advantageous, so that there would be no supplementation there either?—I think it would, but I believe that it is the general rule of friendly societies that their members are not to receive pauper relief.

1372. And in reference to the supplementation of the wages of the aged, in one of your recent reports to the Local Government Board, you observe that trade unions are becoming much more strict as to the terms under which they will allow the older people to work, if they cannot receive the full wage; you referred to that you will remember?—I did; yes.

1373. Does it seem to you that those conditions are being made more strict, and that as a result there is a demand for a more pliable Poor Law system by which the difference can be made good out of the rates?—I quite understand there may be a demand for it.

1374. Is it to your knowledge that these people who are now in receipt of old-age relief have received relief long before the age of 65 in many instances?—No, I cannot say that that is within my knowledge.

1375. You have never had any returns submitted to you of the date of chargeability of these old people?—No.

Mr. Loch—continued.

Thinks expectation of income in age from rates would discourage thrift.

1376. Do you think that a proposal that has been made, by which the old-age cases should be dealt with by out-door relief with discrimination is a good system if it could be introduced?—I have always myself considered that it was the policy of the Poor Law to administer it with the maximum of efficiency as regards relief of destitution, coupled with the minimum incentive to improvidence, and if old people are to know that they are to have an income out of the poor-rates, I think it will be calculated to discourage providence and thrift.

1377. Therefore your answer is in the negative?—Yes.

1378. Do you think that with the present book-keeping arrangements, so to speak, in the case-work of the guardians it is possible for them, if there is a large out-door relief, to discriminate for the purpose mentioned at all?—The greater the number of out-door poor, the larger the tax upon the time of the guardians in dealing with those cases, and therefore each individual case is likely to have less time devoted to inquiry into its circumstances.

1379. And therefore in these cases the discrimination would be more and more impossible?—It would be most difficult.

1380. And suppose it were suggested that the out-door relief rate should be a charge upon the whole metropolis, do you think that that would be very inadvisable as against the present system by which it is a local charge?—If out-door relief were charged upon the metropolis at large, a charge upon the common fund, I am afraid it would lead to excessive extravagance with a common purse.

Law as to relatives contributing not harshly enforced.

1381. The old people who are kept outside the house are frequently kept by their relations, or in part kept by their relations; is it not so?—I have no knowledge of the way in which people out of the house are kept, but I know that the amount of out-door relief given to each individual is quite insufficient to maintain him, and therefore there must be other resources.

1382. When it is a question of the relations being asked for money, is it not most carefully considered by the board of guardians whether or not the relation in question who would be asked to pay is *bonâ fide* able?—As you are aware the guardians have no power to compel a relation to pay; they must go to the magistrates, but they as a rule endeavour to make a voluntary agreement with the relations, if they think those relations are in a position to help their friends.

1383. Therefore to a very large extent the complaint that is frequently uttered of the hardship of relations having to pay for their aged relatives is not a hardship?—I think it is much better that relatives should, as far as they are able, pay for the support of their destitute relations rather than that those destitute relations should be supported by money taken forcibly from the pockets of poor ratepayers.

1384. And there is a certain discrimination used by boards of guardians in preparing their case for the magistrates?—Certainly there is; they do not send a case to the magistrate unless

Mr. Loch—continued.

there is refusal on the part of the individual, and unless they consider that the relative is in a position to contribute.

1385. And therefore the law is considerately put in force?—I think so.

Mr. Humphreys-Owen.

1386. You are aware, Mr. Hedley, that there is a certain amount of controversy as to the view to be taken of the payment of rates. There are some who think that it is in the nature of an insurance contributed by the ratepayer against his own old age and destitution. Now have you any figures at all, or have you any idea of the number of aged poor in the workhouse who have at some time or other been ratepayers?—I am quite unable to give you any figures upon the subject. It is impossible for me to inquire into anything of that sort, but I know there is a certain number. I saw a man only yesterday in the workhouse, who told me he had been a ratepayer for many years.

Persons who have directly or indirectly paid rates often found in workhouses; but rates are not paid by way of insurance.

1387. So that there is to that extent, as a matter of fact, ground for a claim of the kind; such a man as that might say, "I have paid rates "for 40 years, and now it is only reasonable that "I should have my turn"?—I do not think it was ever the intention, as far as my knowledge goes, to look upon the payment of rates as insurance for a future income.

1388. Quite so; I am aware that it is a matter in controversy, but I only wanted to get at this particular fact as bearing upon it. With reference to compound householders, as they are called; that is, men who would only suffer from the burden of rates indirectly, but would not consciously have paid rates, I suppose some of the inmates of workhouses would be of that class, would they not?—A great many.

Agricultural labour only unskilled when migrated to towns.

1389. When you speak of unskilled labourers, do you include agricultural labourers, or do you mean the rough casual labourer of a large town?—I think an agricultural labourer is, as a rule, an extremely skilled one; I think he knows a great deal more about most things than most labourers, but I think he is, as a general rule, classed by people under the head of unskilled.

1390. That is, however, as Professor Stuart has suggested to me, when he abandons his proper employment and comes into a town, where he is practically an unskilled man?—Yes, that is so.

Ex-officio guardians work well when active: properly required to be rated in the union.

1391. Have you any suggestions to offer to us as to the composition of boards of guardians, or as to any alterations in their statutory powers. First of all, as to their composition; do you think that the present mode under which the boards of guardians are partially elected and partially *ex-officio*, is a satisfactory one?—I think it is satisfactory when the *ex-officio* guardians take part in the proceedings. Whenever *ex-officio* guardians do take an active part in the business of the union in which they reside, my experience is that their services are extremely valuable.

1392. And is there anything in the qualification either of the *ex officio* or of the elected guardians, which prevents the best men being appointed. For instance, this qualification which, I think, exists, that they must be rated in the union?—They must be rated in the union.

Mr. Humphreys-Owen—continued.

1393. You think that that does not operate to prevent desirable persons being appointed on boards?—Being rated in the union they would be ratepayers in the union, and I think it is extremely desirable that those who spend the money, the guardians being a spending body, should be represented on that board by those who contribute to the funds which the guardians are dispensing.

Mr. Ritchie.

1394. Mr. Hedley, you told the Commission the other day that in your opinion a London workhouse was very much restricted by reason of the great cost of the site, and you spoke of the great advantage of having workhouses with five or six acres of land?—I did.

1395. And alluding to the Strand workhouse at Edmonton you said that it worked admirably, I think?—I think so, yes.

1396. But then later on I think you said you could not advocate an extension of the system because it was exceedingly unpopular with the inmates?—I did.

1397. Has this unpopularity exhibited itself in the Strand Union at Edmonton?—The guardians of the Strand Union are in the habit of giving the old inmates of their workhouse on application two or three days' leave, and they have a large van in which they are in the habit of bringing up old people who want to come up to London, and taking them back again.

1398. But if arrangements of that kind can be made by which the unpopularity is got rid of, why should not that equally apply to the other workhouses of London if they removed into the country?—I think if you were to ask the whole body of the inmates of the Strand workhouse that they would tell you that they would prefer being in London.

1399. But has it come to your knowledge as metropolitan inspector that there is that feeling amongst the inmates?—As regards the Strand I cannot say, but at the present moment the Bethnal Green guardians are protesting against the desire of the Local Government Board that they should build a workhouse on land which they bought some time ago, because of their unwillingness to take the old poor out of the parish.

1400. But that is a complaint of the guardians; that is an objection of the guardians?—Yes.

1401. I want to ask you whether you have ever had reason to believe, or whether you have ever made any report to the Local Government Board which would suggest that the inhabitants of the Strand workhouse at Edmonton object to their removal into the country?—I have never made any report of that kind, and I have never heard it complained of as a great grievance.

1402. On the other hand there is an undoubted advantage; you have said so, an undoubted advantage?—There is an undoubted advantage; that land could be bought much cheaper.

1403. And the people could be set to work there?—They could.

1404. You have spoken about the wood-chopping in the London workhouses?—Yes.

1405-7. You referred to a circular by the Local Government Board which was issued in

Mr. Ritchie—continued.

1888: you are aware, are you not, that that circular was issued in consequence of many representations made to the Local Government Board by deputations and others complaining of the unfair competition to which the wood-cutters in London were subjected by reason of the work done in workhouses?—I am aware that there were many representations to that effect.

1408. Are you aware also that I received a deputation from the Parliamentary committee of the trades' union, making a great complaint upon that score?—I have no doubt you did, sir; I do not remember it at the moment.

1409. In amplification of the question that was put to you in connection with that subject you drew a parallel, did you not; I think that you said that a complaint might as reasonably be made of an inmate cleaning the floor of the workhouse?—I did.

1410. But is that a parallel at all; would it not be a more correct parallel to say that a complaint might be made if charwomen were sent out of the workhouse to clean other people's floors; is not that a more correct parallel?—That would be perhaps more correct; but the other is true, I think.

1411. But surely you cannot make any comparison between the domestic work done inside a workhouse by its inmates, and work done in the workhouse in connection with articles which are sold outside the workhouse?—There is no doubt that every stroke of useful work that a pauper does, if it were not done by the pauper, would have to be done by a paid person.

1412. Do you not make a distinction between work done inside the workhouse by the inmates for the domestic purposes of the workhouse, and work done in the workhouse for sale outside the workhouse?—There is a distinction, certainly.

1413. Well, do you not agree with the policy of this circular, that the Board ought not to look with equanimity upon competition, by means of rate-paid labour, with free labour outside the workhouse?—I think that the Board is perfectly right to protest against the use of machinery, and against the guardians underselling the outside labour; but I do not see why under those conditions the wood-chopping trade should be protected to a certain extent any more than any other trades are protected in this country.

1414. But with what other trade does the work inside the workhouse enter into competition?—I stated in my evidence the other day that the Whitechapel guardians took in coffee to be ground, that the Poplar guardians took in old wire rope to have the outer covering stripped off the inner copper wire. If that was not done in the workhouse it would have to be done by outside labour, and therefore, to that extent it is an interference with outside labour.

1415. But one of the advantages which you see by the taking of the workhouses into the country would be that the inmates might be set to work upon the land very largely?—Those who are able to do it.

1416. And you would, also, be able to get a better classification, because of the greater cheapness of the land?—Yes.

Mr. Ritchie—continued.

1417. There would be nothing, would there, to hinder a board of guardians, if they received the assent of the Local Government Board to the borrowing of money, building their workhouse in any manner they chose, in blocks or even in smaller houses?—The Local Government Board would not object to any form of workhouse building, provided that sanitary and other arrangements were satisfactory.

1418. It is clear, is it not, that, looking to the great value of land in the metropolis, it would be practically impossible to deal with the housing of the inmates differently from what they are dealt with now. I mean you could not occupy larger spaces with greater distribution of buildings?—I think that all the workhouses and infirmaries that have been built in my time have been built under very good arrangements, as good as the site allowed of.

But thinks modern workhouses in London are well arranged as far as the sites admit.

1419. Yes, but what I mean is, suppose with regard to any particular description of inmate, the aged poor if you like, it was thought by the guardians desirable that they should be treated somewhat differently, and that houses in point of fact, should be built on workhouse land for persons of that kind; that would be impossible in a London area?—Quite.

Separate houses for aged would not be possible in a London area.

1420. But it would be possible outside London?—If you had room on the land, of course. I should like to say, in connexion with that subject, that if the workhouse of a London union were removed into the country it would involve the necessity for, at all events, a small workhouse in the union actually in London, because it is necessary for every union to have a receiving house to which fresh cases of destitution could be immediately taken.

Even if paupers are taken to country, there must be a receiving house in the union.

Chairman.

1421. That is the case with the Strand Union?—That is the case with the Strand Union, yes.

Mr. Ritchie.

1422. Do you believe that a system of old-age pensions to which people themselves contributed would to any extent reduce the number of aged poor in workhouses?—To which the people themselves contributed?

Does not think the majority of London workhouse inmates are such as would have contributed to a pension fund under any schemes such as are now contemplated.

1423. I mean, supposing there was a system started of pensions, to be attained at a certain age, and that contributions were made partly from one source and partly from another, and that one of the sources was a contribution by the people themselves, do you believe, looking to the class of old persons who are in our workhouses now, that such a scheme, entailing a contribution regularly paid by the people themselves, would largely reduce the number of old people in the workhouses?—I do not think that there are any, or many, people in the workhouse now who are in a position to contribute themselves towards their own maintenance outside.

Chairman.

1424. You mean that they have never been in a position to contribute?—No, I will not say never.

Mr. Ritchie.

1425. That is the point. We have been told here that the immense majority of the aged poor who are in our workhouses are people who have not led a frugal and an industrious life, and now I ask you that if there

Mr. Ritchie—continued.

was any scheme for pensions at a certain age, by which people themselves should contribute towards the pension, whether you think that that would largely reduce the number in the workhouse?—I do not think it would.

1426. Is your reason for that the assumption that the people in the workhouse are not people who would be likely to have continued payments towards their own pension at any period of their lives?—I think so.

1427. So that you would not anticipate, if there was a scheme of pensions to which the people themselves contributed, that it would greatly relieve the cost of the in-door poor?—I do not think it would.

1428. My question refers to voluntary contributions. Your answer remains the same as you gave?—I must be quite sure what the question is before I answer it. You asked me whether an inmate, or a man likely to become an inmate, would be in a position to partly contribute——

1429. The question I want, Mr. Hedley, to have an answer to is this: supposing there was a scheme for securing pensions to people at a certain age, the contributions to come from more than one source, but one of the sources being the voluntary contribution of the individual himself, do you think that a scheme of that kind would greatly reduce the number of old-age people who would be found in our workhouses?—I do not think it would largely reduce the number of people in the metropolitan workhouses.

1430. Why do you not think so?—Because I think that none of them are themselves able to contribute, and I think a vast number of them have no friends who could contribute.

1431. My question is not with regard to their present position, but whether they are a kind of people who would have been likely to make a continuous payment voluntarily towards a pension fund themselves?—I think the majority of them are not of the kind of people who would be likely to have made continuous payments for their own benefit in old age.

Co-operation of charity in St. George-in-East.

1432. In answer to a question with regard to St. George-in-the-East, you assumed in your answer that those persons who were not given out-door relief, and did not come into the workhouse in St. George-in-the-East, got relief from their relations. That was your answer, "Gets "maintained by his relations." But are you not aware that in St. George-in-the-East there is more than one charitable organisation for the purpose of taking in hand persons who will not go into the house, and that, as a matter of fact, the charitable organisation and the board of guardians co-operate, and heartily co-operate, with the view of meeting cases of that kind by means other than contributions from the relations of the people?—Certainly I am. I know of one charitable organisation in particular, called the Tower Hamlets Pension Committee. I know of that, and I believe that that charitable organisation has originated in consequence of the restriction of out-door relief out of the poor rate, and, therefore, the restriction of out-door relief has had an extremely beneficial effect in that direction in stimulating charity.

Mr. Ritchie—continued.

1433. And do you believe that there would be much difficulty in working upon the same lines in every parish in London?—I think it would be an extremely good thing if it could be done.

1434. No difficulty is found in St. George-in-the-East, is there, that you are aware of?—Not that I am aware of.

1435. You have not heard of any cases of great hardship by the refusal of out-door relief?—No, I have not; on the contrary.

1436. Now, have not a great many of the cases of deaths from starvation which have come before the Local Government Board been the result of inadequate out-door relief?—Yes; not a great many, but some.

1437. You have met with some?—Some, yes.

1438. Where the people have been in receipt of out-door relief, and yet have died of starvation, practically?—There have been cases, but, considering the immense population of this town, they have been extremely few.

1439. Are you satisfied with the manner in which the out-door poor in London are visited by the relieving officers?—I have no reason to be dissatisfied.

1440. Do you think that the number of relieving officers in London is adequate to the work they have got to do?—There are districts, owing to the immense increase of population, where I should like to see additional relieving officers appointed; at this very moment we are about to appoint one in the Wandsworth and Clapham Union, where the population has increased during the last decade by 94,000.

1441. But you would say, Mr. Hedley, that where out-door relief is given every precaution ought to be taken to secure that that out-door relief is adequate?—Certainly it ought, and I always preach to the relieving officers that they have not done their duty to the full when they have paid to an out-door pauper the amount of relief which has been ordered by the guardians, but that, if they consider that that amount of relief is inadequate, they should certainly supplement it in kind, and bring up the case again to the next meeting of the guardians.

1442. Now, are you satisfied, Mr. Hedley, from your acquaintance with the mode of procedure adopted by the guardians of London, that there is really a thorough investigation made before fixing the amount of out-door relief into all the circumstances of the case, so as to secure it being sufficient?—I seldom hear out-door relief dealt with, and a certain sum granted, without doubting in my own mind, and feeling sure that, unless there are other circumstances of which the guardians know nothing, the relief must be insufficient.

1443. That is very important; in point of fact, your experience leads you to believe that the administration of out-door relief is rather more perfunctory than it ought to be, and that full inquiry is not made into the resources of the individual before fixing the sum, in order to see that it is adequate?—I think guardians are very apt to give what the individual pauper is willing to be content with. It is generally known in every union that a certain sum is the maximum which is ever allowed, and a pauper coming to apply for out-door relief will have no

Mr. Ritchie—continued.

expectation that he or she is about to be granted such a sum as would meet the full ordinary necessaries of life.

1444. Can you suggest anything by which that evil might be remedied or greatly diminished; any alteration either of regulations or of law?—I cannot; that is one of the great objections to out-door relief, as it is at present granted, that it is always inadequate to relieve destitution, destitution being the only ground which entitles the applicant to relief at all.

Mr. Stockall.

1445. What proportion of married couples object to live together in the metropolitan area?—I think I have already said that my experience is, that the great majority of married couples who come into the metropolitan workhouses are willing to live together.

1446. I should like to know the proportion; we have had it very clearly given by a previous witness, that in the country there is about 50 per cent. who object to live together?—Certainly that is not my experience in London.

Chairman.

1447. Have you any figures showing the proportion?—I think I am safe in saying that 75 per cent. of the old people do live together, and are willing to live together.

Mr. Stockall.

1448. That would mean that there are 25 per cent. who object to live together?—I do not think there are more.

1449. You said that you had returns of pensioners; have you put that paper in; shall we have that?—I have not put it in; I have got it here.

1450. I should like, then, that you would put that paper in, so that we should see the number of pensioners?—That is the return of the pensioners who are chargeable to the Woolwich Union in January of this year.

1451. That applies, then, only to the Woolwich Union?—That one applies to Woolwich. This one applies to Chelsea, in March 1892, a year ago. (*Returns handed in.*)

1452. Are there many in the other unions?—I think there are more in Greenwich and Woolwich, but I think some will be found, a few will be found, in every union.

1453. Have you any knowledge of the numbers in the metropolis who are said to have been subscribers to benefit societies, who subscribe for their sickness benefits as distinguished from funeral benefits?—I think it is very rare to find any men who have been members of large societies, such as the Foresters and the Oddfellows; but I have often found men who will tell you that they have been members of clubs, but that the club or the provident society has failed them, has become bankrupt.

1454. You answered Mr. Ritchie with regard to the numbers that would be likely to become paupers, supposing they had partly contributed for a certain sum after the age of 65, or some age like that. Your experience is then, in the past, that where members have been contributing for benefits which they would receive in old age in the form of sickness, allowances, or of pensions, there are very few such men that come upon the rates?—I think so.

Mr. Broadhurst.

1455. I have only two or three questions arising out of the replies to Mr. Ritchie. Are there any instructions issued to relieving officers apart from your personal appeal advising them to see that out-door relief is sufficient to secure relief against starvation?—Yes, a relieving officer is bound, it is his duty to see that none of the persons who are on his books as recipients of out-door relief shall starve.

Duties of relieving officers as to out-relief being adequate to prevent starvation.

1456. Are there instructions from the Local Government Board on that point?—Certainly there are; the duties of a relieving officer are laid down in the Consolidated Order of the Local Government Board.

1457. Does the Local Government Board have any power in the selection of the relieving officers, as to their qualifications and character?—The only regulation laid down by the Local Government Board as regards the appointment of a relieving officer is that he shall not be under the age of 21.

Power of Central Board over their appointment.

1458. No condition as to character of any kind?—A report is always made to the Local Government Board of the name, age, previous occupation and testimonials, and whence the guardians have had testimonials, when any fresh appointment is made.

1459. That does not secure that the relieving officer shall be a fit and proper man at all, does it?—The Local Government Board have no voice in the choice of the man, provided his character is fairly good.

Chairman.

1460. They have only the power of objecting to him in case they consider him, from the facts brought to their notice, to be unsuited for his work?—Yes, my Lord.

1461. Have you ever known any relieving officer objected to by the Local Government Board for inefficiency?—I could not name any case at this moment, but I have no doubt such cases have passed through my hands.

Mr. Broadhurst.

1462. You spoke of the general maximum amount of relief. That recognises no merit whatever on the part of the poor; that brings all to the dead level, whether they have been thrifty and become poor by accident or otherwise?—It does.

Mr. Roundell.

1463. To secure the thorough investigation about relief cases by relieving officers, do you look rather to an addition to their number or would you think it well that they should be men of a superior class?—I think that the number required in each union must be judged of according to the circumstances and population of each union. As regards the class of men who now hold the office of relieving officer in London, I have no fault to find with them; I believe they are a body of men who do their duty as well as any body of men in any society.

Believes in London they do their duty well.

1464. In London, do the guardians sometimes authorise ladies to visit singly, individuals, although not members of a visiting committee?—They do.

Lady visitors and lady guardians: approves of authorised ladies visiting singly.

1465. Does the system work well?—I think it does; I have never heard any complaint of it.

1466. There is no fear of meddlesomeness or crotchetiness?—It is desirable to have sensible women performing those duties, but I have never

Mr. Broadhurst—continued.

heard any complaints of the conduct of ladies in visiting metropolitan workhouses.

1467. Do you attach importance to it?—I think it is very pleasant for the old people to have ladies to go and read to them; not as a rule to take them tea and those sort of things; I think that is perhaps a mistake.

1468. Why?—Unless it is done, if it is done, to the ward, and not specially to individuals.

1469. Might not an individual competent lady be able to render service in over-seeing the general treatment of the poor which might escape the attention of the committee of ladies?—It is rather difficult to say that. In most London unions there are lady guardians now who do visit the female wards and the children to a great extent.

1470. Do you attach importance to the presence of those lady guardians upon the London Boards?—I think lady guardians, like men guardians, vary in quality; I think a great many of them do very useful work.

1471. Would you give your opinion as to whether you prefer, from an administrative point of view, individual ladies as now, or committees of ladies?—The Local Government Board have just issued an order empowering the appointment of committees. My personal view would rather be to have individual ladies in the habit of visiting special wards, each lady a ward, one lady one ward, another lady another ward, and they go in and make friends with the people who occupy that ward, and I think they are more likely to be useful than a committee. That is my opinion.

1472. And that would be specially authorised by the board?—Specially authorised by the board of guardians.

Mr. Pell.

Accommodation of London workhouses generally good.

1473. Does your experience lead you to believe that the accommodation in the Metropolitan workhouses is insufficient for the aged poor, giving insufficient room for them in quantity, in area?—There are some unions which, owing to increase of population, are in want of more and better workhouses, but I think the accommodation which the aged poor have in the metropolitan workhouses is, as a rule, good.

1474. There have been occasions, I suppose you would admit, in which from a pressure from some disturbance of trade the metropolitan workhouses have been very much overcharged with people; and they have had to sleep in the corridors, when occasional discomfort would be caused to the old inhabitants of the workhouses, to the old people?—Certainly.

Maximum numbers for each fixed by Central Board.

1475. Is there any official return of the number which the present workhouses are adapted to receive?—There is.

1476. Well, where is that to be got?—The Local Government Board can give it you. Every workhouse in London is certified by the Local Government Board, ward by ward, for a particular number of beds.

1477. That I am aware of, but is there any printed return that I could to-day have given me of the number which each workhouse in London is fitted to receive?—The Local Government Board could no doubt give you that return.

Much out-door relief in City of London, where en-

1478. You have been asked some questions as to the effect of the pension system upon the old people, as far as your experience goes as an inspector. Now, we will take the case of the Union

Mr. Pell—continued.

of the City of London. Will you admit that the amount of eleemosynary endowed charities, apart from those which are not eleemosynary, in the City of London, applicable for the poor, is in excess of any other union in London?—I believe it is; but I have very little personal acquaintance with the charities of London.

dowed chariti are ver large.

1479. But there are returns by which what I have stated could be substantiated or contradicted?—I think so.

1480. Well, admitting that to be the case that there is an immense amount of eleemosynary endowed charities in the City of London, is not that accompanied with an excessive number of paupers?—The City of London Guardians are very free givers of out-door relief, which accounts for the large number of paupers.

1481. Therefore, as far as it goes, I have there an argument against the giving of doles or the giving of pensions operating in the way of the reduction of pauperism as far as the City of London goes?—Operating against the reduction.

1482. Against the reduction?—Yes, certainly,

1483. Would you not go so far as to say that it absolutely encourages pauperism?—I look upon it as axiomatic that no person will accept in-door relief who is not destitute; but vast numbers will try to get out-door relief who are not destitute.

Army sioner workh

1484. You referred to some returns just now: in answer to a member of the Commission you produced some returns of pensioners who were in receipt of relief just now?—I did; one dates back more than a year ago, 1892.

Chairman.

1485. These are the returns from particular unions?—One from Woolwich, one from Chelsea, and one is a letter from Marylebone.

Mr. Pell.

1486. Might I ask whether they were prepared under the instructions of the Local Government Board, or were they done of your own spirit of inquiry?—Yes.

1487. Do you believe them to be fairly accurate?—I have no knowledge. One was given to me by my assistant inspector, Mr. Herbert. I was talking to him one day as to the number of pensioners, and he said, "I "have got a return," and he gave it to me. As to the other, I wrote to Woolwich and asked them to send me up a return of the number of pensioners.

1488. Would you venture to submit them as sufficiently accurate for insertion in the Appendix of the Report?—I have no knowledge personally of their accuracy, except that the Woolwich one is signed by the clerk of the Woolwich Guardians, and the other is signed by the workhouse master of Chelsea. I have not verified them beyond that.

1489. Would you consider that those two persons were quite sufficient to verify a return?—Quite.

1490. Do you know of any other returns upon that point; the number of pensioners in receipt of relief?—I do not.

1491. You could not suggest to the Commission any better evidence upon that head than what you have handed in now, although it is rtial?—I could suggest better evidence by

Mr. Pell—continued.

getting a return from the clerk of every union of the number of pensioners who are now chargeable to their rates; that could be easily got.

1492. Now do you know that St. George-in-the-East is singularly deficient in endowed charities, eleemosynary charities, that there are hardly any endowed eleemosynary charities in the whole of that parish, or applicable to the parish?—It is not within my knowledge.

1493. Undoubtedly the proportion of paupers in the parish of St. George-in-the-East, which has not the endowments, is very much smaller than in the City of London, which is full of these endowments?—Much.

1494. Therefore, there again you would say that the aged poor have a chance of a wholesome termination of their life in St. George-in-the-East, a life with more independence in it, where there has been an absence of those endowed eleesmosynary charities, than where there has been an abundance of them, taking the two unions I have just mentioned in comparison?—I do not know, myself, anything about the recipients of income by inhabitants of the City of London from their endowed charities; I can only speak of those who are recipients of out-door relief from the poor rates.

1495. You can only speak to *post hoc* and not to *propter hoc?*—Yes.

1496. Well, now, from your inspection of this parish that has been so frequently quoted, St George-in-the-East, is it your belief that the aged poor there are living under more painful circumstances than in other metropolitan unions, where out-door relief is given rather freely?—Certainly not; that is not my opinion.

1497. How long have you been inspector for the metropolis?—Since 1874.

1498. Since 1874?—Nineteen years, nearly.

1499. Since 1874 has food dropped very much in value?—It has.

1500. And has the cost of clothing and living dropped very much in value; we will take clothing?—I believe it has.

1501. Has rent increased much; perhaps you do not know that?—I do not know that, but I have reason to believe that the pressure of rent is one of the great evils which the lower orders in London suffer from.

1502. Do you find, when you come to look to the application and report book, which ought to give the rent paid, that the rent of the very poor habitations in the east of London, where people are living in one room only, or at the best in two, is higher now than it was when you commenced your work?—I could not answer that.

1503. Very well then; I will pass it by. Now with regard to the practice in St. George-in-the-East, dealing with the old people. I suppose, generally speaking, out-door relief is refused?—Out-door relief now is very rarely applied for.

1504. Now what takes place, what happens, to old people if they go up to St. George-in-the-East. Are they forced into the workhouse?—If a person is destitute in St. George-in-the-East, and cannot get provided for by friends or relatives, he must go into the workhouse.

1505. I was coming to that. I will just take the returns; keep to the returns in St. George-in-the-East; 32 persons in the thousand altogether, old and young, are indoor paupers, and in the Strand, about which we have heard so much, 54 persons in the thousand are in the workhouse Would not it be fair then to say that the denial of this out-door relief has not the effect of bringing the old people into the workhouse, taking those figures. This is an official return published by the Local Government Board last year. Has this strict administration in St. George-in-the-East had the effect of driving the old people into the workhouse, or led them into the workhouse?—I do not think it has.

1506. Well, it certainly has not, if you look at the figures, unless they are all young people in the workhouse in the Strand, and all old people in the workhouse in St-George-in-the East. Well now, what is it that has stood between the old people, the destitute old people in St. George-in-the-East, and the workhouse; that has still kept them alive and saved them from going into the workhouse?—To some extent charity, the Tower Hamlets Pension Committee, and the Charity Organisation Society.

Cases of applicants at St. George-in-East thoroughly investigated.

1507. Do you know that the practice in St. George-in-the-East (I was a guardian myself there for 17 years, so I will put the question), do you know that the practice in St. George-in-the-East, when an old, or a young person for that matter, comes up and applies for relief, is that he applies more to the guardians there as a friend than as an enemy, and that he consults with the guardians as to what steps he had best take for his support, the practice being that, unless the case is known to be that of a prostitute, he or she is sent to the Charity Organisation Society?—I believe that in St. George-in-the-East the cases who apply for relief are as thoroughly investigated and inquired into, and satisfactorily dealt with, as in any union in London.

and referred, if deserving, to charitable agencies.

1508. And that every effort is made on the part of the guardians at the time they refuse out-door relief to procure for the applicant assistance of another nature?—Yes.

1509. If it is open to them and their characters are fit for it?—Yes.

1510. But in the first place they go to the Charity Organisation Society District Committee for inquiry, and ultimately they come to the committee of which I am the chairman, the Tower Hamlet Pension Committee?—Yes.

1511. You have not heard of any grievous cases of old people dying from starvation in St. George-in-the-East under this system, or, at all events, not more than in other parts of the country?—I have no recollection of ever hearing of a starvation case there.

1512. Just one question while I am on the point of the character of the people; did you ever know of a union in London with a Scotchman in it as a pauper?—With an individual Scotchman?

1513. Yes.—Well the numbers in London workhouses are so large that one has very little opportunity of becoming acquainted with the individuals.

Many Irish in workhouses.

1514. Have you ever known one in London without an Irishman in it?—No, I have not.

1115. I am not putting this as a joke, but really destitution has something to do with nationality?—There is no doubt about it that the Irish element is very strong indeed.

Employment in workhouses as compet-

1516. Some questions were put by Mr. Ritchie with regard to the interference with labour outside by labour inside the workhouse, and I think

Mr. Pell—continued.

ing with out-door labour.

the distinction was attempted to be drawn between work done for pay, a sort of manufacturing work, and the service in the workhouse by the servants there, and that you said that the domestic employment of paupers inside the workhouse was not objected to by the people outside as not interfering with the labour market, but that any attempt at manufacture, even in such a case as chopping wood, was rather resented?—It was.

1517. If you employ a pauper in the work house to do domestic work, is not that just as much an interference with free labour as there is in the chopping of wood?—That is what I said before, but I said there was a distinction.

Mr. Henley.

Punishments of aged: strictly controlled.

1518. You spoke the other day of the power of the master in punishing disorderly paupers; what provision is there in the orders with regard to protecting aged and infirm paupers?—That no person who is over 60 years of age is to be punished at all without reference to the medical officer.

1519. And then with regard to the record that is kept of his punishment?—There is a book called the punishment book in which the master is bound to enter every case of punishment of any sort inflicted by him.

1520. And is that book laid before the guardians at every meeting?—It is.

1521. And initialled by the clerk as showing the approval of the guardians?—It is supposed to be; I will not guarantee that it is always done.

1522. That is in the order?—That is in the order.

1523. And do the inspectors, when they go round, carefully examine these punishment books?—Generally.

Oakum picking: only beaten oakum given to aged.

1524. You mentioned that the old people were employed upon oakum-picking, and before that you said that "oakum-picking savours "more or less of prison, and, for my part, I should "like to see them employed as much as possible in "wood-chopping or something of that sort," and below you say, "the old men go into the work-"room, and they sit there and they pick as much "oakum as they choose, or as little as they choose, "simply as better than sitting with their hands "before them doing nothing." I think there are three descriptions of oakum that is picked in the workhouse; there is the hard junk, as it is called, the unbeaten which is used in prisons and in workhouses, and what class is that used for in the workhouses?—That would be given to the able-bodied; it is not an uncommon practice to give to the old men the oakum which has already been picked by the more able-bodied, and the old men go over it; it has been, perhaps, badly done, or not completely done, and it is given to the old men to finish off.

1525. But under no circumstances is hard oakum given to old men?—I do not think so; I should like, my Lord, to guard myself against having used the word "degrading," because I do not hold that there is anything degrading in oakum-picking; I said "it savours of the prison."

1526. We understand that there are three descriptions of oakum used in workhouses; first of all there is the hard oakum; secondly there is the strands, and thirdly there is the beaten oakum; it is the beaten oakum upon which the old men are employed?—Yes, I think so.

Mr. Henley—continued.

Thinks officers very kin though possibly little re in some cases.

1527. Have you observed any hardships of manner, such as has been spoken of here by the officers of the workhouses towards the inmates so as to possibly deter them from entering the workhouse?—My opinion is that the general bearing of the officers of the metropolitan workhouses is an extremely kind one towards the inmates generally, and I have always endeavoured to impress that line of action upon them generally, but I, of course, cannot say that a man is not sometimes a little rough; he has rough cases to deal with, and he must perhaps act accordingly.

1528. Does he speak more harshly to them than a sergeant or a sergeant-major does to men under his command?—Where you have a large number of people of different characters, some of them not good, to deal with, it is absolutely necessary that there should be a certain amount of firmness; they cannot all be dealt with exactly on a rosewater principle.

But no deterre

1529. I wanted particularly to confine myself to this, has it ever come to your knowledge that people have been deterred from going into the workhouses by the harshness of the masters or matrons?—That has never come to my knowledge.

1530. With regard to the relieving officers; of course it is very important that the persons who are applicants should be able to approach them; have you ever had complaints made to you that the conduct of relieving officers has been such that poor persons hesitated to apply to them?—Complaints of that sort have been made.

1531. Frequently?—Complaints of that sort that the relieving officer is rough in his manner; yes, I have heard a good many complaints of that sort.

1532. And that people have been deterred from applying for relief in consequence?—No, not that they have been deterred from applying for relief. The manner of relieving officers differs. Some would be rough, and some would be quite the reverse.

Duty relieving officers give relief in kind urgent cases between guardians' meetings.

1533. About this question of adequate relief between the meetings of the boards of guardians; is it not the duty of the relieving officer to do this:—"In every case of sudden and "urgent necessity to afford such relief to the "destitute person as may be requisite?"—Yes.

1534. "Either by giving such person an order "of admission into the workhouse, and convey-"ing him thereto, if necessary, or by affording "him relief out of the workhouse, provided that "the same be not given in money, whether such "destitute person be settled in any parish com-"prised in the union or not"?—Certainly.

1535. So that it is his duty to give requisite relief in case of sudden and urgent necessity between the meetings of the guardians?—Certainly.

1536. That is on the face of the order?—Certainly. London is mapped out into between 170 and 180 districts, in every one of which there is a resident relieving officer enjoying a good salary, believed to be an honest and straightforward man, and he is bound to give relief to

Mr. Henley—continued.

any person who may come to him at any turn of the day, and show that he is in want of food.

1537. He is bound to give requisite relief?—Requisite relief; yes.

1538. Does he bring these cases before the guardians at their next meeting?—He cannot give relief in money; he can only give relief in kind.

1539. He brings these cases before the guardians at their next meeting?—Yes.

1540. Have you observed in the conduct or manner of the relieving officers anything that would lead you to believe that they are acting harshly towards the poor, and not bringing the cases fairly before the guardians as between the pauper and the ratepayer?—I have not.

1541. They generally, you think, state the cases fairly in the interests of the two parties?—I think they do.

1542. Can you tell me what is done in the case of the head of a family going into one of the sick asylums, and the rest of his family remaining outside; supposing a man to be in receipt of a pension from one of the benefit societies, what becomes of that pension: does it go towards in-maintenance, or does it go to the out-relief; if he is an old man?—If the family remain outside, the guardians would not interfere with it.

1543. The money would go to support the family?—The guardians would not interfere.

1544. If the family applied for out-relief, would they give them out-relief?—You see the families of old men are generally off their hands. It is not usual to find old men of 65 with young children to support. It is rather the reverse of common.

1545. Well, then, there has been a suggestion made, that it would be desirable to transfer a number of aged persons from the London workhouses into the country, and possibly to build cottages for them. Would not that lead to a very great expenditure, or a very much larger expenditure, in staff?—Of course it would, and it would lead to a great expenditure in conveyance; in horses and carriages.

1546. I am speaking of staff administering in cottages, instead of administering in blocks; would it lead to a larger expenditure in staff?—It would.

1547. You have had experience of that in another direction in London?—We have cottage homes, yes; so-called cottage homes.

1548. And then with regard to the employment of these aged people in the country; it is said that they could work on the land. Well, that would be the case, I suppose, from Lady-day to Michaelmas, but there would be no employment on the land after that: during the winter months?—It would only afford employment to such of the aged poor as were able-bodied enough to work on the land.

1549. And, therefore, you would have to find, as you have in London, some employment, wood chopping, or otherwise?—You would have to have something, as in London.

1550. And would there be difficulty, if you had large workhouses in the country, in disposing of what was manufactured by the old people?—Not within a reasonable distance of London; I think there would not. in or near London.

Mr. Henley—continued.

Sir Herbert Maxwell.

1551. You have been asked several questions referring to aged persons who are supposed to be in receipt of pensions from benefit societies; have many such come under your observation?—I think not. I think that the pensioners in receipt of pensions from benefit societies do not become inmates of workhouses.

1552. Has the existence of this class of persons who are supposed to be in receipt of such pensions come under your observation; are you aware of the existence of any aged persons in receipt of pensions from benefit societies?—I am not at this moment. Says aged pensioners from benefit clubs scarcely ever enter workhouses

1553. Have you any reason to suppose that such a class of person exists; I mean, you have answered many questions on the subject apparently assuming the existence of a class of aged persons in receipt of pensions from benefit societies; now, is there any such class?—I have no doubt there are such, but not as inmates of workhouses.

1554. As a class or as individuals?—A limited class.

1555. Is it not the case that it is a most exceptional thing for persons in the humbler rank of life to make any provision whatever for their old age further than burial expenses?—I think it is. But admits that few of the poorer classes join friendly societies for old age benefits.

1556. Then you said, in answer to a question by a member of the Commission, that it was your belief that an increase in the amount of out-door relief would tend to interfere with the work of friendly societies; that that out-door relief applied not to the aged poor, but to persons temporarily disabled, young or in middle life. A question was asked by a member of the Commission that if there was an increase in the amount of out-door relief, in your opinion that would tend to deter persons from joining friendly societies?—If they could get from the rates adequate relief I think it would tend, under whatever name you call it, whether you call it a pension or whether you call it out-door relief, to deter people from making provision for themselves.

1557. Yes, but who are they; are they the aged poor, or are they the persons in middle life who receive sick pay and relief from friendly societies?—It is too late in the day for an aged poor man to begin to think of making provision for himself.

1558. Yes, but the point I want to bring out is what I take to be the well-known fact that friendly societies, however useful they may be for sick pay, in old age do not help the people: at least the people do not take advantage of them in providing against old age?—I should wish that there were a great many more friendly societies than there are. I believe very few people have before them the chance of joining a thoroughly sound, financially sound, friendly society. Regrets their want of opportunity.

1559. Yes, but suppose they do join it, they join it, do they not, with the object of making provision against accidents and for funeral expenses, and not for superannuation?—Yes; I think that is so.

Sir Herbert Maxwell—continued.

Allows that therefore old age out-relief may not affect friendly societies.

1560. Very well, then, the increase in out-door relief to the aged poor would not interfere with the work of friendly societies; would not deter them from joining friendly societies?—It perhaps would not if the pension which is to be provided by the rates is not to be given until 65. That might be so.

1561. I am not talking of the pension; I am talking of out-door relief?—Well, yes, out-door relief.

Out-relief given of inadequate amount.

1562. Then you said, did you not, that you thought the general scale of out-door relief at present was inadequate for the support of an individual?—Certainly.

1563. And I understood you to imply that more care, more attention on the part of the guardians, would probably tend to the increase; more rigid inquiries made on the part of the guardians would tend to increase the amount of out-door relief?—I do not think I said that.

1564. Then what was the object of your saying that the out-door relief was, as I gathered, insufficient?—It is insufficient to meet the condition of destitution which is the one ground on which, as the law stands at present, a person is entitled to relief.

Should, if given, be on larger scale than now.

1565. Then one of two things: either, surely, you think it ought to be increased or you think that certain persons are in receipt of it who ought not to receive it?—I certainly think that out-door relief, if given at all, should be given on a larger scale than it is at present.

1566. But is it not the case that one great cause of persons applying for out-door relief is the difficulty of meeting their house rent, paying the rent?—I believe it is.

1567. Have you read the evidence on that point of a pauper who appeared before the Committee on National Provident Insurance in 1885?—No.

Does not agree as to propriety of guardians practically paying rent.

1568. And do you not think that, short of providing completely for the support of a person who is in destitute circumstances, it is legitimate for the guardians to provide so much that will enable him to pay his rent, to obtain assistance from his friends?—As the orders of the Local Government Board, which are based upon Statute, go at present, the guardians are strictly forbidden from paying rent.

1569. Yes, directly?—But I am quite free to admit that when applicants apply for relief they very often consider that the amount they will get will be sufficient to pay their rent, and no more.

1570. And are you aware that in the administration of the Poor Law in Scotland it is a very common practice for parochial boards, which are equivalent to boards of guardians, to pay the rent and nothing more?—I am not acquainted with the action of the Scotch Poor Law.

1571. Do you see any objection to such a practice?—To the practice of paying rent?

1572. Do you see any reason why poor law guardians should be prohibited from paying the rent of a person in destitute circumstances?—That would be an extension of the function of the poor law which I have not really considered. I should be inclined to say that I see no reason why the poor law should treat rent preferentially. The first necessity of life is something to eat; that is the first thing which it is the duty of the poor law to provide.

Sir Herbert Maxwell—continued.

1573. Yes: but are you not aware, if you had read this evidence, that many a man who is unable to pay the rent and who is unable to find any friends or relatives able to pay his rent, at the same time, if the rent is paid by poor law guardians, could be supported by his friends?—Perhaps so; but I would not call it rent, because I think the fact of the payment of rent by the guardians would be calculated to encourage the maintenance of inferior homes. The worst class of cottages would be occupied by paupers, and are now to a great extent, in the certainty that their rent would by paid by out-door relief.

1574. I should like to ask you one or two questions on the return of army pensioners. Would it not be possible to make it more detailed before it is printed? For instance, in one or two of the lists, the ages of the pensioners are not given?—These returns were not intended to be put in at all. I had no intention of putting them in. I merely obtained them in case I was asked any questions as to pensions. I could get better returns than those if the Commission wish.

1575. And in drawing any deductions from the returns of army pensioners, is it not necessary to bear in mind that soldiers voluntarily enlisted are not generally drawn from classes who are likely to have provident habits?—Yes, certainly.

1576. And, therefore, the fact that a number of pensioners find their way to the workhouse has but a limited bearing on the general question affecting the whole population?—Perhaps so.

1577. I see that there is one man here, William Craig, who served in the Royal Artillery, aged 77, in receipt of 1 *s.* 4 *d.* a day?—Yes.

1578. Now, how does he come to be in the workhouse?—I have not inquired into any of these individual cases, but I have seen similar cases, and you would very likely find that that man is paralysed, or perhaps is blind, and that he has no friends anywhere, and that he can be infinitely more comfortable in the workhouse on his 9 *s.* a week than he could possibly be by himself, if he had it outside.

1579. Possibly; but may it not also be the case that this pension, which is not paid daily, although at the rate of 1*s.* 4*d.* a day, but quarterly, is very likely to be squandered?—Yes, I have known cases of that sort.

Lord Brassey.

1580. You answered several questions put to you by Mr. Ritchie with reference to a system of age pensions based upon voluntary contributions. Now can you conceive it possible to establish a system of age pensions based upon compulsory contributions?—No, I cannot.

1581. You cannot conceive a system to be established?—I cannot see where the compulsion is to lie.

1582. On the labourer?—On the individuals; that is Canon Blackley's scheme, or something of that sort.

1583. Yes?—In this free country, where labourers migrate from place to place, and carry no certificate of identification with them, I think it would be extremely difficult. If every English

Lord Brassey—continued.

labourer and workman were required to have a *livret* as a Frenchman has, it might be easier; in England, I do not see how it is possible.

1584. Of course, the circumstances of individuals differ so materially that an equal obligation might operate very unfairly in certain cases?—Certainly it might.

Lord Lingen.

1585. I understood you to say, Mr. Hedley, that the bulk of the in-door paupers could not have contributed out of their own resources during any part of their career to a pension scheme?—I do not think they could.

1586. You had before your mind the earliest part of the wage-earning period, we will say from 13 to 20 or 21, during which the man would not have been married?—Yes; they often marry before that.

1587. Therefore, with regard to those that are now in the house, we might say that, in your opinion, the bulk of them must have become dependent by the time they had reached the age of 65 or 70; they could not have helped it. I am not saying whether I agree with that or not, but only that that seemed to follow from your evidence?—I am not prepared to say that a good many of them, if their mode of life had been different from what it was, might not have made better provision. I am not prepared to say why those who have been ratepayers are now in the workhouse; the reasons which have brought them to their present position; it may have been carelessness in business; it may have been drunkenness.

1588. I understood you distinctly to say that, speaking generally, quite generally, those that are now in the workhouse could not have made provision for themselves?—Yes, I think that is the case with the bulk of them.

1589. Taking into account the earlier as well as the later part of their wage-earning period?—Yes, my Lord.

1590. Well then, it would follow from that, would it not, that those who are now in the house, speaking of them as a class, must have become dependent at the time of life that they have reached; it would follow from those answers?—That would be true, I think, with most of them.

1591. And you do not think that it would be any prudent mode of attempting to meet that destitution which has fallen upon them to increase the measure of out-door relief. Whatever other remedy there may be, you think that would be a bad one?—I think that would be a bad one.

1592. Being then under the present system in the workhouse, these indoor paupers, I understood your opinion to be that the workhouses, speaking of them as a whole, gave relief in as comfortable a form as it could be given, all things considered?—I quite think so, my Lord.

H.R.H. The Prince of Wales.

1593. I shall only ask two questions. Do you know any reason connected with the conditions of other unions in London why the system pursued at St. George-in-the-East should not be everywhere adopted, especially with reference to co-operation with charitable institutions?—I know no reason, Sir, why the same system should not be adopted everywhere, but the action of charity is voluntary,

H.R.H. the Prince of Wales—continued.

and it is necessary to get volunteers to undertake the work which is undertaken by volunteers at St. George-in-the-East.

1594. Have all these other unions an equal supply of charitable institutions with St. George-in-the-East?—I should say generally a larger supply; St. George-in-the-East is not very well supplied with endowed charities.

Mr. Stuart.

Has heard London paupers would object to removal to country: but not from themselves.

1595. One point was raised last week, and again to-day, the question of the removal of workhouses from London into the country, especially, at any rate, so far as refers to the old people, and I think you mentioned on both occasions the unwillingness of the old people to be moved. Do you speak of their unwillingness from direct knowledge of it, or because you have been told it exists?—Because I have been told it, and heard it constantly.

1596. But you have not heard it directly from the examination of the old people themselves?—Because at the present time they are not removed except in the case of the Strand Union.

1597. But you have not entered into the question with them?—No, I have not.

1598. Then in the case of the Strand Union, have you heard that complaint from the old people themselves?—No, I have not.

1599. Then do you know of any other objection to that removal?—To the removal ——

1600. Of the aged poor into the country where they might be established in some separate houses?—Besides that objection, there would be the expense which would be entailed by constantly bringing them backwards and forwards.

Expense would be great, even allowing for value of present sites.

1601. But I should like to ask you a question on that expense. Do you know just now what is the annual value of the site of any one of the great workhouses of London?—I am not prepared to say what any particular site would fetch because I do not think that any site has been sold since I have been in London.

1602. No; but let us take one workhouse. Let us take the Shoreditch Workhouse with which I am best acquainted. Do you know how many acres that stands on?—I should say, including the infirmary, under two; not more than two.

1603. Well, suppose that site might be valued at 10,000 *l.* a year. Would you add that amount do you think to the cost of the aged paupers by removing them into the country?—I do not think that the sale of the site of a London workhouse would be sufficient to provide a site in the country, and all the expenses attendant upon the erection of new buildings.

Cannot say how many London paupers are London born.

1604. I have only one more question to ask, but that one question is this. It arises out of an answer you gave. Have you any information, or any means of getting information, as to how many of the people who are on the poor-rate in London are London-born or not?—I cannot answer that question.

Chairman.

Inmates of workhouses, men who have been below average of working classes.

1605. I did not quite apprehend the answers you gave to Lord Lingen's questions with regard to the capacity of the old inmates of the workhouses to have provided for themselves had they been sufficiently prudent and thrifty in their

Chairman—continued.

earlier days; now, let me ask you this question, do you think that these old inmates of our workhouses are a fair sample of the working men of England?—A fair sample of the lower classes of the working men of England.

1606. You think they are that?—Of the casual class.

1607. You are already, then, altering the terms of my question. Are they a fair sample of the working men of England?—Ought I not to know, my Lord, exactly the meaning of working men, because we are all working men more or less.

1608. I think the question is one fairly understood; a man earning daily wages?—Well, they are all men who have lived by earning daily wages.

1609. That is not my question; that is not my meaning at all; it is not how they have lived, but whether you consider them from force of character, from general ability to work, a fair sample of the ordinary character of the British workmen, or whether you consider them on the whole to consist very largely of what we may call poor creatures?—I think a great many of the old men, men of 65, are fair samples of the working men. I know, also, that there are vast numbers in the metropolitan workhouses who are certainly much below that standard.

1610. Do you think that the larger proportion of these men who are receiving relief in the workhouse are below the average in character, in vigour, of the ordinary workman?—I certainly think the majority of them are below.

But with prudence, sobriety, &c., could no doubt have helped themselves.

1611. Well, at the same time you probably have no doubt that if they had all been sober, prudent men a large proportion of them would have been able to lay by something against their old age?—I think so.

1612. They were not so utterly helpless as to be unable to contribute something had they not been drunken or otherwise improvident?—Not exactly by laying by, but somehow or other they would have been in a different position altogether.

1613. That is to say that they might have done something to provide for their old age?—They might have kept a little shop, or they might have been in a small business.

1614. Now, we come back to the question about the rent; you say that it is still the practice of some boards to give a sum to the applicant which would enable him to pay his rent?—They do not give it under that name, they give him the money and I know that it goes to pay rent.

1615. Then there is no understanding between the applicant for relief and the boards of guardians that it should be applied to his rent, is there?—No, not that it is to be applied to rent; no understanding of that sort.

1616. I daresay you are aware that it was one of the charges brought by the Commissioners in the famous inquiry of 1834 that guardians gave sums for the payment of rent, not forgetting that they themselves were frequently the owners of the cottages in which the applicants lived?—Yes.

1617. Now do I take as the general result of your evidence that you think that all the poverty, the old age poverty in London, that charity does not provide for, can be provided for by in-door relief?—Except what charity ought to provide for, yes.

1618. Do you think that by proper organisation in-door relief on the one hand, and the application of charity, private or endowed, on the other, would cover the whole field of old age poverty?—I think it would, my Lord, and I have heard enormous sums mentioned as the aggregate of London charities which would more than meet it.

The witness withdrew.

Mr. JAMES STEWART DAVY, Inspector of the Local Government Board, called in; and examined.

Chairman.

Had 20 years' experience, in 200 provincial unions.

1619. You are, I think, a barrister-at-law?—Yes.

1620. And you have been Assistant Inspector and General Inspector of the Local Government Board for a good many years?—For nearly twenty years.

1621. And you have had in your district at various times a very large number of unions in various parts of the country?—Yes, both in the north and in the south.

1622. How many do you think?—I have had over 200 unions, including Lancashire and the East and West Ridings of Yorkshire.

And studied foreign systems.

1623. I think you were also employed to make a report upon the German Poor Law System for the late Government?—Yes; I was, my Lord.

1624. And generally you have given attention to the foreign poor-law systems?—That is so, in France and in Italy.

Great improvement

1625. You, as a Local Government Inspector, have had largely to do with extra-metropolitan

Chairman—continued.

places; within your experience have great improvements taken place during that term of 20 years?—There has been a very great improvement in the workhouse buildings, and that improvement has accelerated during recent years. I do not know that I could give a better illustration to the Committee of the new and the old system than by quoting from a letter which is in my possession, from Sir Francis Bond Head, who held, at the time of the passing of the Poor Law in 1834, the office of Assistant Commissioner in Kent, which corresponds to the office now held by our inspectors.

1626. What is the date of the letter?—1835; before the Kent workhouses were built, he wrote this to Sir John Shaw Lefevre, "My principle for a poor house is this: build poor men's cottages, but instead of having one long street, bend it into a quadrangle which forms also a prison, having within itself an area of ground in which the Board can introduce any system it may choose." That being his principle, he induced

Chairman—continued.

the Kent guardians to build upon it, and you will see to this day, in a great many of the Kent workhouses, nearly all in East Kent, and some in West Kent, those old buildings, poor men's cottages turned into a quadrangle, and you will see added to them the administrative improvements, and you will see very often, separate schools, separate vagrant wards, and separate hospitals, so that you may form a judgment of the progress which workhouse buildings have made since the Poor Law was introduced. You can tell their age by looking at them as a geologist can tell the age of rocks by the strata.

1627. What provision has been made for the accommodation of the old and infirm in these workhouses?—The old and infirm are warded, as a rule, with the sick. That is a system which is good for the old and infirm; it may have somewhat the disadvantage of lowering the standard of what we require for the sick, but as a matter of fact, the old and infirm get the benefit of these new buildings.

1628. Do they form a considerable proportion of those who are kept in the sick wards?—I think, roughly speaking, and eliminating certain classes of sick paupers, about 80 per cent. of the sick in workhouses, are those that may be called incurable; that is to say, who have no reasonable expectation of going out again to earn their own living; and of those incurable cases I should think the larger proportion would be old people.

1629. And of those, are a great proportion old and infirm?—About 80 per cent. in the country workhouses are permanent inmates.

1630. We have been told, and I have no doubt you will confirm the statement, that the whole system of nursing has been revolutionised within that time?—The whole system of nursing has, in my experience, been revolutionised. When I first began, it was rather the exception in a small country workhouse to have a paid nurse. Now, paid nurses have become absolutely universal, except in the case of some very small workhouses, where the matron still acts as nurse. I may say that I have one workhouse in my district now with 11 inmates in it; I have another with seldom over 20, and in those cases there is not always a paid nurse. And then from paid nurses we have now got to trained nurses, and trained nurses are being introduced with great rapidity everywhere; so much so that the demand for trained nurses almost exceeds the supply.

1631. Are you speaking now of Kent, at this moment, or of all the districts with which you are familiar?—I am speaking of unions of which I have knowledge altogether, but I have been in Kent and Sussex for four or five years.

1632. I ought to have asked you this question before when you mentioned 200 unions; in what part of the country did they mostly lie?—I have had in my former districts, Lancashire, Cumberland, Westmoreland—part of Cheshire—Derbyshire, and the East and West Ridings of Yorkshire, and I began as an assistant inspector in North and South Wales.

1633. You had the strictly rural parts of the country as well as the manufacturing and mining?—Yes, that is so.

Chairman—continued.

And sleeping accommodation: illustration of general improvements, Sheffield.

1634. Among other improvements for the benefit of the old, they are now, I think, each provided with a bed of his own?—That is a great change. When I first went into the Lancashire district it was not at all uncommon to have the aged people sleeping two in a bed, but now such a thing is unheard of. I was very much interested the other day by that scheme of classification from the Sheffield guardians. It is only 15 or 16 years ago since I complained very much to that very board of guardians of the accommodation of their then workhouse. I complained that the inmates were sleeping two or three in a bed, and that the whole place was overcrowded, and I remember at that time one of the Sheffield papers had a leading article in which it said this, "Is the union to be put to an expense of 100,000*l.* "because Mr. Davy objects to the inmates sleeping "two in a bed?" Now, we have that board of guardians, with a workhouse which has every modern requirement, and striving, whether rightly or wrongly is another question, to get a more complete classification of the inmates than you have in any other union. I think that is a most striking fact.

Dietaries of aged liberal enough, but being revised on chemical lines.

1635. We have had put in the dietaries of various unions, but, in your opinion, are they everything that they should be under all the circumstances of the case?—Some of the dietaries were sanctioned much too long ago, and they need revision; but of late, the last two or three years, we have taken the matter up, and are pressing for a revision of dietaries which are out of date.

1636. Where you are not satisfied with them, was it on account of the insufficiency or general unfitness of the dietary?—The dietaries for the old and infirm, what is called No. 2 Diet, are generally good enough; that is to say, the quantity is enough, and, as you are aware, the medical officer has the power of putting anybody he pleases on what is known as medical diet when he can practically order what he likes for them; but of course we know a good deal more about dietaries than we used to. We are now bringing a certain amount of chemical knowledge to bear upon the question.

1637. Have you any difficulty in getting an improved dietary fitted to the coudition of the old and infirm introduced?—My difficulty with boards of guardians is rather in getting an uniform dietary, and I have rather to point out to them that the dietaries that they propose are excessive.

1638. You have had little or no experience of any niggardliness on the part of the board of guardians in dealing with that?—In the matter of dietary there is no niggardliness, and there never has been in my experience.

Employment not bright or elevating enough, especially for old men.

1639. Now about the employment of the old and infirm, are you satisfied with the existing arrangement?—That, to my mind, is the weakest part of workhouse administration, and Dr. Aschrott, who wrote upon the English poor laws, and whose book is really the standard work upon the subject, says that in his judgment the employment of inmates is the one point on which objection may be properly taken to the English workhouse, with its present administration. I agree that the difficulty of finding satisfactory employ-

Chairman—continued.

ment in the majority of country workhouses has not been solved.

1640. Is he not rather comparing the state of things in England with the state of things in Germany with respect to employment?—I think not. He was a man who devoted a great deal of attention to the question of employment, not only in workhouses, but in prisons. His main objection is that there is nothing elevating in the employment given in the English workhouses.

1641. So I understand. I have read his observations upon that point, and I find that the German systems, of which he and you approve, are very much bent on the elevation of the inhabitants of the workhouse?—That is so.

1642. Well, but if I read the statistics, and, indeed, if I believe the evidence that I have heard, only 10 per cent. of the inmates of the English workhouses are what are called technically "able-bodied"; and so far are they from being really able-bodied that to only one out of those 10 can that epithet be applied with anything like accuracy. You have therefore an extremely small body of men to whom an elevating employment can be applied. The great bulk of our inmates are old people, who are, I am afraid, beyond the reach of elevation by the nature of the employment that they have?—It was for that reason that I purposely used the word employment, and not labour. So far as the elevation of the old inmates is concerned I admit that the bulk of the people have not much future before them, but still they can be given employments which will help them to be contented and help them to behave themselves while they are still in the workhouses.

1643. Yes, that seems to me to be an excellent object. Can you suggest any improvement in the employment which would have that effect?—Well, of course chess and draughts and games of every sort are provided for them I think almost everywhere, and lately there has been a great improvement in the quantity and quality of books and newspapers that are given to the old people to read.

Games and books more usual than formerly.

1644. These are amusements?—Those are to a certain extent amusements; but what you want is some light and regular employment with a definite object. Of course, the old people now are never, I think, employed in oakum picking, or in stone breaking. Those are very stupid employments, even for the able-bodied, because they are skilled labour. They are stupid as test-work, and for the old and infirm they ought not to be allowed for a moment. Fortunately they are now very unusual. Some of the old women can knit and sew, and that is what I call an employment which fits my desire.

1645. As far as I can judge, the employment of the women, the old women in the workhouse, is of a very fitting and adequate character?—It is if they are fortunate old women, who knew how to knit and sew before they came in, but if they have had some other occupation and do not know how to knit and sew, I am afraid they have very dull lives; it is cheerless comfort.

Brabazon employment scheme; aged taught

1646. Is any attempt made to teach these old people?—Lately, what has been called the Brabazon Scheme has been introduced.

1647. Would you be good enough to describe

Chairman—continued.

that scheme?—The scheme is this: charitable ladies visit the workhouse, and each of them takes a certain number of the old inmates and teaches them to knit, and to net, and to sew and to do wool-work, and they are assisted in their teaching them by many cunning devices. An old agricultural labourer, whose hands are warped and stiff, so that you would think that he would never be able to make anything at all, does wool-work, and he is better for doing it, and the officers of the workhouses are better for his doing it. In some of my country unions the results are quite wonderful and most satisfactory. For instance, in the little union called Battle, which is near Hastings, I do not suppose there are more than a hundred people, but there everybody seems to work; everybody seems to do something.

1648. You think it is due to a more intelligent administration of the workhouses?—It is due primarily to the ladies who teach, but it is also due to some extent, of course, to the good sense of the officers.

1649. Would you tell us something about the manner in which the ladies have applied themselves to improve the employment at Battle. Who are these ladies?—They are ladies who live in the neighbourhood; Mrs. Egerton is the leader of them.

1650. I want a general description of them, as to whether they are authorised by the guardians, and so forth?—They are authorised by the guardians to visit. They visit, and they come to terms with the master and with the matron. They then provide the necessary materials in the way of wool, and so on, and they pick out the old people who are willing to work. They give a good deal of time, and they teach them; and then when the mats and the comforters, and so on, are made, they have a sale, and the proceeds are sold. It is a *sine quâ non* of the success of the system that the proceeds should not be given to those who work alone, but should be expended for the general good of the inmates of the workhouse, because it was found that if the workers alone got the proceeds, there was a good deal of discontent among the others, and a good deal of trouble in getting the house-work done. That system has just been introduced at Tonbridge and the Isle of Thanet, and I have no doubt it will, to a great extent, meet the want if we can get a sufficient number of ladies with good sense to help us.

1651. In your opinion it is spreading?—It is spreading, and it will spread. I never felt myself justified in forcing it on the attention of a board of guardians, simply because the success of the scheme depends so largely on the tact of the ladies who start it, and also on the intelligence of the officers, and you cannot command tact, and you cannot command intelligence. I do not think you can buy them.

1652. The task with women appears to be rather simpler and easier than it would be with men?—Women are much more adaptable than men to the new conditions.

1653. But how would you apply this system to the old men?—It is the old men that the most curious results come from. It is the old men who make mats and do wool work. I should like to

Chairman—continued.

say that it is interesting to know that the Brabazon Scheme, as it is called, is no new scheme; that in the Report of the Commissioners of 1834, there is an account of the efforts of a committee of ladies to do precisely the same thing in the Gravesend Union before the year 1834.

1654. Do you think that the success of these various attempts to improve the condition, and raise the character of the inmates of the workhouses is so assured that the Local Government Board would be justified in issuing circulars to the various boards of guardians calling their attention to what has been done and what may be done?—I should, myself, prefer to leave that to the inspectors, because a circular on a matter of this sort, which is very often not understood by a country board of guardians, is apt to be neglected; but as I say, of course, the great difficulty is that you must have officers rather above the common, and, although the workhouse officer may be an excellent man, if he has not got any initiative and any administrative ability to begin with, you cannot hope to work the scheme with any chance of success.

1655. So that you must feel your way in applying it?—That is so.

1656. Have you any other observations to make on this question of employment?—No.

1657. Now, one matter which has attracted a good deal of interest and attention is the question of the classification of these old people. Have you any observations to offer upon that point?—I think that there is already to a considerable extent sub-classification by conduct in the workhouse. I mean to say that the better classes of old women naturally get into the matron's sewing-room, and so on, and that in large workhouses my opinion is that the inmates have a tendency to sub-classify themselves, but as to classification by conduct I have great doubts. I do not think myself that a workhouse master or a board of guardians is a very competent authority to decide upon the merits of the past character of a person.

1658. Do you mean by conduct the conduct of the inmate previous to entering the workhouse?—That is what I mean. It is very difficult to say what would disqualify: what sort of misconduct outside would disqualify an inmate from being placed in the first class inside.

1659. But I suppose in the long run those who have been well conducted outside are likely to be well conducted when inside?—I do not know that. For instance, one of the most useful paupers I have ever been acquainted with was a man who began life as a clergyman, and he was the most hopeless drunkard you could possibly imagine. The moment he was outside the workhouse he was drunk, and he came back in the most horrible state, but inside the workhouse his conduct was perfect. He would do any work for the master: I think he even read prayers for him.

1660. Still, as a general proposition, I suppose I should not be far wrong in suggesting that the well conducted outside were the well conducted inside?—That may be; but here again you may have an old lady who is very well conducted outside but yet may be wonderfully disagreeable to live with inside, and, of course, in all those sub-classifications what we have to consider is really the comfort of the inmates. What I have to say about that I think may be summed up in this, that any classification which tends towards the comfort of the other inmates or the better administration of the workhouse is good, but any classification which depends upon the judgment, which must be more or less arbitrary, which the master or others may form of the past character of an inmate, is open to considerable objection.

1661. I suppose classification has been made very much more easy, and has been more generally adopted since the enlargement of the workhouses, and their general improvement?—Yes, certainly.

Thinks classification by workhouses might well be extended, but inmates should not be removed far from friends.

1662. Have you any scheme of classification for improving the present system?—I think not. On the whole there is an immense deal to be said for sub-classification by putting different classes in different workhouses, but, as I heard Sir Hugh Owen point out, the great objection to that is removing the people very far from their friends. Now, the visits of friends to inmates of workhouses I look upon as an immense check to any harshness. At the same time there is much to be done in the way of amalgating small workhouses. I know one with 11 inmates. There is no earthly reason why a union of that size should not be added to the next union, but the Board have often tried to do that, and they have been invariably beaten by the enormous local opposition that exists to any proposal for altering union areas.

Powers of Central Board in practice as to bad workhouses.

1663. Does there exist in your present district, or did there in your former districts, in some workhouses, a hopelessly bad and indefensible system?—We have some in existence. I have two or three workhouses in my district the construction of which is extremely bad; there is no doubt about it; they ought at once to be rebuilt on better plans.

1664. What measures can the Local Government Board in those cases take to bring them up to their proper level?—The Local Government Board are really very powerless in the matter; they can shut up a workhouse; they can make the board of guardians spend a small sum, a very small sum it amounts to, it is a certain proportion of the annual expenditure in rates, in improving the workhouses; but they cannot make them build a new workhouse. Practically, our *ultima ratio* is the threat to amalgamate the union or lop certain parishes off it, and the board of guardians dislike that so very much that, when they think we really mean to do it, they will do anything in the way of building.

1665. Have you known that threat resorted to?—Yes.

1666. And with what result?—Always building.

1667. But the case is present to my mind of a workhouse of which the defects are of the gravest character, and I am told that it has been before the Local Government Board for six or eight years, and that they have been unable to induce the Guardians to do what is

Chairman—continued.

requisite. Now, I have no doubt that the Local Government Board in these cases have expostulated, and have urged the guardians to do their duty; but, in your opinion, in such a case as that the only effective way is to threaten amalgamation?—If the guardians fail in their duty, and if the ratepayers fail in their duty, and give the Board absolutely no help, I do not really see what else can be done.

1668. Than amalgamation?—Than amalgamation with the neighbouring union or unions.

1669. And you never knew the threat of amalgamation to fail?—I think not; but I should say that where you have these bad workhouses there is very often some reason, some special difficulty. For instance, there may be a threat hanging over the head of a union of being split up and being put into two counties, or a difficulty as to where the new workhouse should be. There may be the difficulty that the area of the union originally is so unfair that the incidence of local taxation falls with too great weight upon the people, and then the population grows and the people really cannot afford to face the heavy expenditure that would be necessary to put their workhouse into a proper state. There is generally some reason, and the policy of the Board has been rather to persuade local authorities than to force them.

Approves of tobacco, tea, &c., for aged.

1670. We have heard of the introduction of a good number of minor luxuries, tobacco, and so forth; do you think the effect of that is good?—I myself am in favour of it. I think we have got to the stage now when those minor luxuries may be safely given. I mean to say, minor luxuries in the way of tobacco and tea, and special clothes to go out in; but I should like to tell the Commission, with reference to that last scheme, that it was proposed in the Eastbourne Union, which is in my district, to give the old people special clothes to go out in. A lady guardian, who knows a good many things about the people, suggested that the question should be referred to the paupers themselves. The paupers held a meeting, at which a good many speeches were made, and they resolved unanimously to ask the guardians to allow them to retain their uniforms, and not to give them new clothes.

Thinks paupers should go out in not distinctive dress; but they do not always like this, as it discounts begging.

1671. They did not mind the brand of pauperism when they went out into the streets?—Well, it is very difficult to say; we are rather apt to import the ideas and notions of our own class into the minds of paupers.

1672. Is that so?—I think so, and it is very difficult to say what is really in their minds.

1673. Is that so; we have had a great deal of evidence as to the great disinclination of many of the poor people, not paupers, to enter into the workhouse on account of the supposed degradation?—Well, we are only talking, I think, now, my Lord, mainly about the clothes.

1674. Anything that would stamp them as paupers?—I say myself that I think we are rather apt to suppose that the pauper class are influenced by precisely the same motives as ourselves, but I should suppose that the reason of the wish to keep the uniform was, that there was a counterbalancing advantage in the little tips which would be given to anyone who walked about in workhouse clothes.

Chairman—continued.

1675. How about the liberty that is given to attend places of worship; do you not think that an old man would rather dislike attending a place of worship in some recognised poor-law garb?—I should have thought so myself; I should certainly have thought so myself, but the experience of Eastbourne shows me that I do not quite enter into their feelings.

1676. May you not be raising rather too large a superstructure upon a narrow basis?—I merely mentioned it as a case of interest. I am of opinion, and after the Eastbourne case I may say I am still more of opinion, that they ought to have clothes like other people, because it would take away from paupers that which they are very glad to have, an effective instrument of mendicity

1677. We have been told here by other competent witnesses that in general in well-conducted, liberally-conducted, poorhouses the inmates had two sets of clothes, one to stay at home in, and one for going out in, when they are allowed to go into the streets?—That is so.

1678. And that every effort is made to provide them with dresses which will not be recognised as the uniform of the workhouse?—That they have two sets of clothes is certain, but that their best set, in which they go out, can by any possibility be mistaken as being anything else but a workhouse uniform I do not agree.

1679. During your long experience as an inspector, have many complaints reached you from the inmates of ill-treatment; of rough treatment?—The number of complaints that I get in country unions is very few indeed, and when they are made they are made in what appears to me the most reasonable way. It is quite common; it is not a rare thing at all for old people to tell me that if they had only known how comfortable the workhouse was they would have come in years ago. That is quite a common thing, and I attribute that to the fact that they are conquered by the material comfort of it, and they get used to the sacrifice of personal liberty. But in towns, of course, the case is rather different.

1680. Are they generally on good terms with the officers?—I think they are on very good terms with the officers, as a rule. Of course, in towns you do get a much larger number of complaints, and I attribute that to the fact that the personal communication between the pauper of a large urban union and his officers is not so close as it is in the country unions. It is very often through subordinates. And also the guardians themselves do not know the paupers in urban unions like they do in country unions; and then, again, in town unions you get unfortunate people who have fallen from a better class of society, and who feel the restraint more, but in country unions the content of the people is, I think, quite remarkable.

1681. Of that you speak positively?—Yes.

1682. Then the exceptions are really very rare where the officers act harshly towards the inmates?—I think so. They are very rare. When I suspect that an officer is harsh in his conduct I turn him out of the room and examine all the people. In one case I thought a master was very harsh in the way he behaved to the paupers, but I went into the thing thoroughly, and I was

Chairman—continued.

obliged to confess to myself that I was mistaken; that it was merely that the man was a badly-mannered man, but that he was harsh to them was not true. I should like to quote, with your permission, my Lord, on the general question, what Dr. Aschrott says. He came absolutely unprejudiced to the observation of English workhouses. He says, "The management of "the workhouses is a model of imitation. All "the legitimate wants are amply satisfied "without disregard for the necessity for care-"ful and economical administration. The "proper mean is preserved between the humani-"tarian indulgence and the stringency demanded "by the interests of the community." That is what Dr. Aschrott says. The most eminent French expert is M. Emile Chevalier, a personal friend of my own. I am quite certain, although I cannot put my hand on anything he has written and printed, that that is also his opinion.

1683. You have said a great deal as to what tends to make the workhouses attractive to the poor; is there anything on the other side that makes them deterrent, wholesomely deterrent?—Well, the objection to all these schemes for introducing greater comfort is this, that the position of the pauper inside the workhouse would become better than that of an independent labourer outside, and then, of course, if it were so, it would turn the Poor Law into a pauper manufactory. I think it was Sir Francis Head also who said that the workhouse should have a centrifugal and not a centripetal influence; but this objection always existed. There is no independent labouring man who, so far as material comforts are concerned, is so well off as the in-door pauper.

1684. That might be said with equal truth of our convict prisons?—Yes; and I am sure the case in which a man who can maintain himself and yet live in a workhouse will always be rare, even if you do increase the comfort of the people inside. I would recall to your recollection a controversy which seems to me to have a very intimate bearing on this. When the Poor Law was introduced into Ireland, it was said at once that it would be impossible to start workhouses where the diet and the clothing should not be better than that of the Irish cotter, and it was said that if you do start these workhouses the people would come and beseech you to be let in; that the workhouse, so far from being a deterrent, would be an attraction. The Poor Law Commissioners answered that the enforced cleanliness and the discipline, and the fact that an inmate would not be master of his own time, would be ample deterrents, and that they were perfectly right is shown by this pamphlet, "Outdoor Relief in Ireland," which was prepared at Earl Spencer's request by Sir Alfred Power, K.C.B. The workhouses, except at the time of the famine, have never been full. There has never been any rush to get into them, although I suppose the difference between the workhouse dietaries and the common food of the people outside is immense. I think that fact will encourage us in the belief that we can go a good deal further in the same direction without our workhouses ceasing to be a deterrent.

1685. I suppose good discipline does act upon undisciplined people as a great deterrent?—It is a great deterrent.

1686. The regularity of life?—The regularity of life.

1687. The rules to which all must submit?—That is so.

1688. And that is found to be even the case in the infirmaries?—Yes.

But the best infirmaries do probably attract to their union.

1689. Especially during the first month or so?—Yes, I think so, but at the same time I have known cases where I have more than suspected that the existence of a very fine workhouse infirmary caused a set of the old and infirm people towards the union where that infirmary was.

1690. Where was that experience gained?—The best instance of it that I know was what used to happen in the Manchester Workhouse, where a very fine infirmary was built. I think I satisfied myself at the time that there was a set towards it. It may be so with towns generally, especially with London; it certainly is alleged to be so in the case of Paris, where it is stated that no less than 78 per cent. of the inmates of the *hospices* are country bred. But I do not think the tendency is sufficiently extensive to lead us to dread that workhouses or workhouse infirmaries will lose their deterrent character.

General standard of comfort raised.

1691. I suppose that you have observed that the general standard of comfort among the labouring classes has been considerably raised in late years?—That, to my mind, is an additional reason why we are justified in raising the standard of comfort of the inmates of workhouses. The labouring man to-day is, of course, very much better off than he was 20 years ago. Food is cheaper, clothes are cheaper, everything but rent is cheaper.

1692. And that operates perhaps insensibly, but certainly operates, upon the minds of the guardians, in the provision they make for the comfort, food, and lodging of the inmates?—I am quite sure it does.

1693. Do you think the utmost point of comfort has been reached, or would you suggest any other changes in that direction?—I should not suggest any other change in that direction; I think we are going quite fast enough.

1694. Now do you think that the cases are many in which men deliberately go to the workhouse in order that they may enjoy its undoubted advantages in certain points over their own lodging and mode of life?—I think those cases are rare. I have known cases. I heard of one, oddly enough, this morning, but they are rare, and it certainly would not be so in a properly managed workhouse, with able-bodied men. Occasionally a man might like to spend the winter in a workhouse infirmary and would come in.

1695. The able-bodied is a sort of technical term which hardly corresponds with the epithet?—That is so. A man would be called able-bodied who was not worth half-wages.

Danger that best infirmaries may draw paupers from other unions, rather than encourage pauperism.

1696. Now, have you found that there has been an immense improvement; perhaps the greatest improvement has been in the sick wards and in the infirmaries?—That is so, yes.

1697. Has the excellence of the accommodation and treatment there, do you think, tended to pauperise the people in any way?—

Chairman—continued.

Yes, I think that a great many people now, who would have struggled on, either with or without out-door relief, are glad enough to come into one of these new infirmaries, more especially if they are detached from the workhouses, and are called infirmaries and not workhouses. I think that is my experience.

To be met by making entrance through workhouse.

1698. In some places attempts have been made to eliminate the notion than an infirmary is in principle different from a workhouse by making them go through the workhouse premises into the infirmary; that is so, is it not?—That is the scheme.

1699. Have you known that to be done?—I suggested that a good many years ago. In the case which I mentioned just now, to avoid the people coming into the town in order to get into this infirmary, that plan was adopted.

1700. And you think it has been effective in deterring them?—It has had some effect.

1701. I suppose the only way to prevent that would be to lower once more the comforts and good treatment of the infirmary?—I think the more excellent way would be to increase the comfort of the other infirmaries; to make them all more on a level. The reason why the sick people gravitate into one union and into one infirmary is because that infirmary is specially good, or has a reputation for being specially good.

1702. My question has reference not to the preference of one infirmary to another, but to the attraction that the infirmary exercises over the poorer classes, by inducing some people to overcome their reluctance to be pauperised?—That may be so, but I do not think that I could find in one of these new infirmaries many people who ought not to be in an infirmary at all. I should find perhaps a good many people who would have stayed in their own union if it had offered them anything like the same comforts. Of course, I am of opinion that the evil that you suggest might exist, but I do not think it exists to any great extent.

The word workhouse deterrent.

1703. Have you found any alteration for the worse in the very creditable dislike which the bulk of our people have to enter into the workhouse?—I see some indications that it is less than it used to be, but I do not know that the dislike to enter the workhouse has been so far weakened as to give an indication of any future mischief of any moment.

1704. Are there any other deterrents except the fear of lowering their character in the eyes of their neighbours? For instance, the old traditional feelings connected with the management of the workhouse; have those a deterrent effect?—I think so. I think a great many people would go into a town hospital who would not go into a workhouse infirmary, because their friends do not like it. If, for example, you were to change the name of Medway workhouse infirmary, and call it the Medway Infirmary, I think people would go into it who are kept out by the word workhouse, because their friends do not like them to be said to be in a workhouse infirmary. I have known a board of guardians attempt to check the set towards their infirmary by refusing to take any letters addressed to any inmate that had not the word workhouse upon it, and I have no doubt that did exercise a certain amount of deterrent influence.

Chairman—continued.

Worst workhouses where out-relief is given.

1705. I suppose this improvement that has taken place in the buildings has had this good effect, that it has fortified the guardians in their determination to insist as much as possible upon applicants for relief going into the workhouse?—I think if you were going to diminish your out-door relief very much it is an absolute necessity that you should have a workhouse quite up to the mark. My experience is that the worst workhouses are always in those unions where the most out-door relief is given; that where a board of guardians begin to screw up their administration, and give less out-door relief, *pari passu* you will find an improvement in the workhouse go on.

Workhouse test seldom offered in country unions which small of out-relief refused relief.

1706. Now as to the application of out-door relief, what observations have you to make?—I should like to say first that the workhouse test in a country union, as a test, is very seldom mentioned. The paupers who come into the workhouse come in to a great extent on their own application, or on the relieving officer's orders, those orders coming up before the guardians for confirmation. It is not very often that a country board of guardians who administer relief in the slack way that a great proportion of guardians do will give workhouse orders as a test. What they do is to give small doles of out-door relief to the people who are going to get out-door relief and when they do not want to give out-door relief they take the course, against which I always protest, of refusing relief altogether.

In-door relief not increased.

1707. Now with reference to the general tendency that there has been to make a larger use of the workhouse than formerly, and to secure it as a test of real poverty, I see by the 21st Annual Report of the Local Government Board (for last year), and from Sir H. Owen's evidence, that the ratio per 1,000 of the population of the in-door poor, in spite of the stricter administration of the law, has decreased, considerably decreased. If you take the year 1849 the perentage is 7·7; if you take the year 1892 the percentage is 6·4?—Yes.

1708. Although undoubtedly a much larger proportion than formerly of the applicants for relief are sent to the workhouse?—That is so, they have an order for the workhouse of which they can avail themselves.

1709. Well, but that would seem to show that these very great improvements have not had the effect of increasing the number of in-door applicants, nor have these great improvements, as attractions, counterbalanced the deterrent effect of the stricter administration of the law in accordance with the Act of 1834?—That bears out my contention, my Lord, that the workhouse has not by any means ceased to be a deterrent in spite of all the improvements that we have introduced. With regard to the decrease of the number of out-door paupers, the number of out-door paupers is absolutely no safe measure of the degree of poverty, nor of the condition of the people. The only criterion, so far as the Poor Law is concerned, is to be found in the relative numbers in the workhouse.

Is out-door relief no test of poverty.

1710. Does that mean that the Poor Law returns are not, in fact, any safe criterion of the amount of suffering poverty that exists in the

Chairman—continued.

country?—The in-door returns are the great criterion of the number of destitute persons, but the out-door returns are not an absolutely safe criterion, because numbers of out-door paupers are not destitute, and are merely getting out-door relief as a subsidiary source of income, and not because they are urgently in need of it.

1711. And not because they are absolutely destitute?—Not because they are absolutely destitute.

1712. You think there is a greater number of persons receiving out-door relief who, if the law were strictly administered, would be refused it?—They would be refused out-door relief, and they would disappear from the pauper list altogether.

1713. And that you think without inflicting great hardship?—I have seen the pauper lists reduced immensely in a good many unions, and I have never heard of any wide-spread hardship in any union resulting from that decrease. That it never would happen, I cannot say; a great deal depends upon how it is done. Among other instances I know, of my own knowledge, was the fact that in my early days in Manchester I saw the out-door pauperism reduced from about 3,000 to about 600, and at that time I was a great deal in Manchester. I heard most things that were going on, and I never heard one authenticated case of hardship.

1714. On the other hand, I suppose you have heard of cases of persons who have suffered from real hardships rather than ask for relief, either in-door or out-door?—The most pitiable cases, and also I have known cases of out-door paupers who had suffered great hardship.

1715. From the inadequate assistance given on the notion that this assistance would be increased from other sources?—Yes. My contention is that a board of guardians is not entitled to search out cases of distress, but when they have by a quasi-judicial decision accepted a man as a pauper, and given him out-door relief, they are responsible for his treatment. They ought to see that he is properly clothed, properly housed, and properly fed. They have no business to send him 2*s.* a week, and wash their hands of him.

1716. You think that portion of their duties is not so well performed as that which relates to the administration of the workhouse?—I hope to have an opportunity of convincing the Commission that that is so, that the relief which is now usually given to out-door paupers is inadequate, and that the pauper is not properly looked after as he ought to be either by the relieving officer or by the medical officer. That is part of the system.

1717. Would you be good enough to amplify that a little?—I amplify it in this way. Half-a-crown a week is about the outside relief that is given to old people. Now, if you only give half-a-crown a week to old people, supposing that they pay a shilling rent, it is not enough for them to live upon. Therefore, they must either be living with their relations, in which case I have nothing to say, or they receive charity, or have other sources of income which are unknown to the guardians, or not fully known to the guardians. That is bad relief, and an injustice to the ratepayer. Or, thirdly, they are starving, which is grossly cruel; or, fourthly, they are

Chairman—continued.

earning money, and if they are earning money, for every penny that they earn, by even casual employment, they are taking precisely the same sum from an independent poor person.

to wage-earners if earnings supplemented.

1718. Would you carry your condemnation of that last alternative to the utmost. Would you say that a poor woman, we will say, who has become a widow and who has relief from the parish, should not be allowed to earn something by washing or by needlework in order to improve her condition?—The more I know of the Poor Law the more diffident I get about being quite certain almost about anything, but the one thing I am certain of is this, that anybody who gets relief from the poor-rate should not be allowed to earn anything, never mind how casual the earnings may be.

Illustrations.

1719. They should be compelled to sit with their hands before them?—I would rather they sit with their hands before them; I would rather they should be given 1*l.* per week to enable them to do it, than that they should be given inadequate relief, which forces them to compete with the independent labourer. I think the greatest hardship on the aged poor is that they have not a chance alongside of the subsidized pauper. Labour is defrauded of her just due. I want a day's charing done; that charing has to be done; there is 1*s.* 6 *d.* for doing it. If a woman whose rent is paid by the guardians earns that 1*s.* 6 *d.*, the 1 *s.* 6 *d*, is not there to pay the independent poor person who would have done it. This is a question so important that I should very much like to put before the Commission some figures which I took quite by accident yesterday only. I happened to be in Brighton. Brighton is a well-managed union, with a very excellent workhouse, and a most humane board of guardians, and their system of relief is in many ways good; that is to say, they take a great deal of pains to learn the facts about the paupers. They have no less than 37 per cent. of their paupers in-door, the average in the county being only 24 per cent. in-door, so that they may be counted rather strict. I took the first 19 names on the permanent out-door relief list, the names of persons over 65. They all received about the same amount, about 2*s.* 6*d.* to 3*s.*; out of those 19 cases, seven lived with their relations; five earned something, the earnings stated; four had charities which were acknowledged, and three had no means. This is the sort of case with no means: a woman of 75 receives 3*s.* a week relief, and pays 2*s.* rent. Now, that case is put before the board of guardians as a case where the woman has no means and no occupation. Either that woman is starving, or she is earning something, or she has sources of income unknown to the guardians. That is one case. The next old women, who pays 1*s.* 6*d.* rent, and gets 3*s.* relief, has no means, no relations. The third case is even more remarkable of those who have no means. Here is a man of 78; he pays 5*s.* 9*d.* rent a-week; he sub-lets some part of his house for 2*s.* so that his net rent is 3*s.* 9*d.* He receives 2*s.* 6*d.*; he has no means or earnings, and the consequence is that he lives on 1*s.* 3*d.* less than nothing. That is how the case is put before the guardians.

From Brighton, where out-relief is carefully, on the whole, given.

Chairman—continued.

1720. Are those cases, the extravagance of which is obvious, strictly enquired into by the relieving officer?—The relieving officer knows something about them; he visits them every quarter; he has to report upon them; every quarter they come up for confirmation, and very often one of the guardians knows about them.

1721. I suppose your theory of those cases is that they do receive some unacknowledged assistance?—I have stated the four things they may do.

1722. Still, they were not starving?—They were certainly not starving.

1723. They do not admit receiving any assistance or charity?—They do not admit receiving any assistance or charity.

1724. And they receive less than nothing on the whole?—Less than nothing on the whole.

1725. Well, then, there must be fraud?—They are either lying, or they have sources of income unknown to the guardians, and it is the business of the guardians to find out what sources of income they have. The danger is not only lest they should have too large sources of income, which would render them disqualified for out-door relief, but lest they should have too little. I feel most strongly that the board of guardians is bound to see that the person, when they have once admitted him as a pauper, is properly kept, and when they accept statements like these it is quite clear that they do not discharge that part of their duty as they ought to. They chance it too much.

Showing want of adequate investigation in some cases.

Chairman—continued.

1726. All that would require a very strict investigation of the circumstances of each applicant. Do you think that a single relieving officer would be sufficient for that purpose?—He is not; he could not do it.

1727. Do they ever employ assistant relieving officers?—They have at Brighton a chief relieving officer and an assistant relieving officer, and four sub-relieving officers. They all sit in one office, compare notes, and prevent what is technically known as "overlapping." It is not a bad system. But this kind of relief is not an exception. At Tonbridge I did precisely the same thing, just taking the first two pages of a relieving officer's book, and there I found that, out of 26 cases, 15 work, five had charity, and six lived with relations. There the scale was 2*s.* and a gallon of bread a week. One man was a crossing sweeper. One of the women had actually two boarded-out children from a London orphanage with her.

The Witness withdrew.

Adjourned till To-morrow, at Noon.

SIXTH DAY.

Wednesday, 22nd February 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. Lord Brassey, K.C.B.
The Right Hon. Lord Playfair, K.C.B.
The Right Hon. Joseph Chamberlain, M.P.
The Right Hon. C. T. Ritchie.
Sir Herbert E. Maxwell, Bart., M.P.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. James Stewart Davy, called in; and further Examined.

Chairman.

1728. Do you think that the supervision of all people receiving out-door relief is sufficiently practised? — Assuming that I am right in my contention that a board of guardians is absolutely responsible for the well-being of the out-door pauper, I think that the present system of supervision of the out-door pauper leaves very much to be desired. In the first place, the relief is very frequently given for so long a time as 26 weeks, and very commonly for 13 weeks, and there is no guarantee that the relieving officer will actually see the pauper, or visit his house during the period for which the relief is given.

Insufficient supervision

Chairman—continued.

Chairman—continued.

1729. I suppose that, as a general rule, the visits and inquiries of the relieving officer would take place just about the expiry of the time for which the relief was given?—That is so. With regard to permanent cases, the relieving officer usually visits before the case comes up again for revision, as it is termed.

1730. How, when the grant has been given for these long periods which you have mentioned of 26 and 13 weeks, would you propose that the guardians should act so as to satisfy themselves that the pauper was receiving assistance?—I think that no relief ought to be given for a longer period than say six weeks. I should prefer that it should only be given for a fortnight. That is a counsel of perfection which would probably be rather difficult to carry out in our large unions, but certainly the relieving officer ought to visit the pauper at his own home, I should say not less than once a month, because if he does not, the guardians can only know whether the pauper is not in distress or whether he has got other means of subsistence by some accidental communication from the guardian of the parish, or from an outsider.

1731. There might be an alteration in the relief, either by increasing or decreasing it according to the circumstances?—Yes, and there is no greater test of an ill-managed union than to have upon the relief list a very large number of unvaryingly permanent cases; because it is then perfectly certain that the relieving officer does not exercise that active surveillance over the affairs of the paupers that he ought to do.

1732. I suppose that inadequate supervision leads to a considerable increase of expenditure?—It leads to a considerable increase of expenditure, and it may also lead to great hardships to the poor, for the relief given may err by reason of defect, as well as by reason of excess.

1733. Is it your opinion that the supervision of relieving officers is frequently inadequate?—Yes, I think it is.

1734. I mean in those cases in which the relieving officer has more to do than he can properly undertake?—Yes, in those cases where he has more to do than he can properly do; and also the guardians are very often to a considerable extent to be blamed for the fact that they do not insist that the relieving officer should keep the books properly. I frequently have to call their attention to the omission of entries in the column of the application and report book, which is called "date of last visit to the home of the "pauper"; and, I think, also, that the fact that the relieving officers do not, as a rule, pay at the houses of the paupers themselves is a cause of the insufficiency of supervision. If relieving officers were bound to pay at the paupers' own house, at least one visit a week would be ensured. As a matter of fact they now pay at relief stations to a great extent.

1735. Is that due to the imperfect performance of the duties of the relieving officer, or to the fact that their powers are over-taxed?—I think, to a great extent, it is due to slackness on their part; and to the fact that I do not think the board of guardians sufficiently appreciate the principle which I have endeavoured to put before the Commission; that they are responsible for the well-being of every out-door pauper.

Chairman—continued.

1736. Has it ever occurred to you to recommend an increase in the staff by appointing additional relieving officers or assistant relieving officers?—Very frequently.

out-door paupers on part of guardians.

1737. And how has that recommendation usually been met?—Usually in urban unions the guardians will take the matter into consideration, and they usually accede to the request. Of conrse one does not bring a matter of that sort before the guardians without very strong cause; but in rural unions it is rather difficult to mutiply officers, because really they have very few cases on their books, sometimes only 100.

Recommendations for an increased staff.

1738. There has been a recent nursing order of the Local Government Board as to which you desire to make some observations?—The Local Government Board have recently issued an order empowering boards of guardians to appoint a nurse as an officer of their own in order to look after the aged paupers and out-door paupers who may require some nursing. That order has not been taken much advantage of as yet, but its existence is an indication of the sort of spirit in which these matters are now approached.

Nursing for out-door poor.

Mr. Roundell.

1739. As an officer of the Local Government Board or of the guardians?—As an officer of the guardians; the guardians have the power to appoint. In some of my unions the board of guardians have not appointed a paid nurse of their own, but they have subscribed to nursing institutions with a view to getting the services of nurses for their paupers.

Chairman.

1740. Have you observed that the out-door paupers are generally worse lodged than other people?—The out-door pauper being of course of the lowest class of the population gradually gravitates towards the worst and cheapest of cottages.

Out-door paupers the worst-lodged class of people.

1741. Are they found occasionally in cottages unfit for human habitation?—That is not at all unfrequent. It goes on until somebody or other calls the attention of the guardians to the state of the cottage in which the pauper lives, and the guardians take means to see to it, but to my mind a much greater systematic consideration is needed as to the state of the cottages in which the paupers live.

1742. Has there been any improvement in that direction of late?—There has been an enormous improvement concurrently with the general improvement in the sanitary state of the country since the passing of the Act of 1872. A great deal still remains to be done by country unions, especially in those with decreasing populations.

Mr. Pell.

1743. The Act you refer to was the Act of 1875, I think?—That is not the Act; the Act was passed constituting the rural sanitary Authority in 1872. The Public Health Acts, generally, were consolidated by the Act of 1875.

Chairman.

1744. Then much depends upon whether the rural sanitary authority does its duty in that respect?—A great deal.

1745. And have you anything to say as to the manner in which that duty is performed?—It is improving, and improving steadily, especially in places where the medical officer of health is an independent person.

Chairman—continued.

The charge for both in-door and out-door relief falling on the union tends to keep up out-door relief.

1746. Are there in the fiscal and electoral arrangements of the union, any encouragements given to out-door relief? — I think the whole of the fiscal arrangements of the English unions rather tend to increase out-door relief, for this reason, that the relief is paid for both in-door and out-door from the common fund which is raised upon the whole union, the electoral areas being the parishes. My observation is that a guardian who may as a general principle be in favour of in-door relief, when he comes to see this or that old woman is applying, who comes from his own parish, she being probably a woman whom he has known for a great many years, feels himself justified in supporting her claim; whereas he might not support the claim if the cost of the relief came on the parish alone, and not on the whole union. I think he is influenced by the fact that the relief is paid out of the common fund of the union, and does not fall upon the parish. It is extremely frequent in large country unions for the matter of out-door relief or in-door relief in a particular case to be left to the guardian of the parish. The other guardians vote in accordance with his opinion, and when their turn comes, and they have some pauper applicant who comes from their own parishes, and whom they want to recommend for relief, the other guardian whose suggestion they have just adopted will in his turn vote for them.

1747. And they do that, you think, because the payment comes, not out of the parish, but out of the whole union?—I think that is putting it too broadly, but I think they are considerably influenced by that knowledge, though they would not admit it to themselves.

1748. Do you attribute that occurrence to a state of things which has been completely changed?—No, I do not. It has been suggested that out-door relief should be paid from the parish area, and in-door relief from the union, and also it has been suggested that in-door relief should be paid from the county area and that out-door relief should be a national charge, but these, of course, are very wide questions which rather go beyond the scope of my evidence; they are matters of general policy.

1749–50. On which you prefer to give no opinion?—I have no objection to say this, that I should think that if out-door relief were paid by the parish and worked entirely by the parish that you might possibly have very little out-door relief, but on the other hand there would be always a risk of wages being paid out of relief; in fact, that some influential employer of labour might capture the relief administration and pay his wages out of it. That was the experience before 1834.

Chairman.

Out-door relief reduced by one-half in the last twenty years.

1751. Has there been within the large area all over England with which you have been acquainted a general reduction in the unions in the giving of out-door relief as compared with in-door relief?—There certainly has, during the 20 years that I have been watching the Poor Law, been a reduction by one-half.

1752. Has that change been accompanied by any increased hardship in the position of the poor?—I think not. It has been concurrent with an

Chairman—continued.

enormous improvement in the condition of the labouring classes.

1753. Increased expenditure for the benefit of the poor would at first sight seem to be to their advantage, but you have generally observed that a decreased expenditure, when accompanied by good administration, has caused no hardships to the pauper class?—As I said yesterday, I am perfectly certain that a decrease of out-door relief is and must be accompanied by an increase of wages. I believe that out-door relief given to people capable of doing any work, or of earning anything, tends to decrease wages.

A decr of out relief means increas wages.

1754. That is an opinion which has often been stated, and stated as likely to arise by anticipation; would you be good enough to give your reasons for that opinion?—If this inquiry were with reference to the able-bodied upon regular wages, I think it would be only necessary to appeal to history and to experience on the point. With reference to the aged poor who are not in receipt of regular wages, but only of casual earnings, I wish to insist that if a person is maintained out of the poor rate, and has his or her rent paid, that person is kept upon the labour market, and if it is necessary that any work should be done, any casual work, say a day's charing, or a little needle work, or a little nursing, and that work is given to the pauper who is subsidised by the State, some other independent person is deprived of the opportunity of doing that work.

Instan of out-pauper under-selling indepe dent labour

1755. That is an injury to the labourers who have not become paupers, which disappears when the pauper is removed into the workhouse?—The pauper is then taken off the labour market, the labour market is no longer interfered with by his presence, and the sum that he has earned is earned by somebody else, and that must be so.

1756. Do you wish to say anything more upon this particular subject?—This is a matter on which I feel very strongly, because I take it that our consideration ought not to be given only to the aged pauper, but to the aged poor person; and I wish to give two instances which seem to me typical. One I know personally, one I know happened. A woman applied for relief, but the guardians objected, "But you are employed by "so-and-so," a charitable gentleman, "to run his "crèche." "Yes," she answered, "but he tells me "that he cannot afford to pay me the wages which "he has paid hitherto, and that he must get some "woman who is getting some little help from out-"door relief." That story was investigated by the board of guardians, and it turned out to be perfectly true that this gentleman had felt that he could not afford to pay as much wages as he had been paying to an independent person, and so a subsidised pauper was employed, with the result that the independent woman was obliged to apply for relief. The other case, which, of course, is an every-day incident, and must be an everyday incident, is one of a woman I know very well. She gets 2*s.* 6*d.* a week from the parish, out of which she pays 1*s.* 6*d.* for her cottage, which used to belong to the chairman of the board when the relief was given, and she ekes out her subsistence, for of course she cannot live on 1*s.* a week, by doing a few days

Chairman—continued.

charing, and by also being the general parish midwife. Nobody is born in the parish without her presiding at the function. Well, I was talking to a labourer's wife the other day, and I asked her how she was getting on, and she said she was doing pretty well, but that she would do much better if the woman I have referred to was in the house, because then she would get the charing of one or two other houses, and would get the midwifery work of the parish, which she considered herself competent to perform, as she was the mother of nine children. These cases seemed to me conclusive.

1757. You were employed, I think, by the Government to inquire into the working of the Elberfeld Poor Law system?—I was so employed in 1888, at the suggestion of Mr. Rathbone.

1758. Could you give us in a succinct form an account of what that system is?—Yes, being as brief as possible. In the German Empire there is a federal statute which applies to all the states within the Empire, regulating to a certain extent the granting of public relief. That statute does two things. It fixes the areas of chargeability in each of what are known as district unions, which to a certain extent correspond, so far as Poor Law matters go, with our counties; and local unions, which to a certain extent correspond with our unions. It also prescribes general regulations to be observed by every German state with regard to the settlement of paupers, and sets up an authority in Berlin to decide cases of settlement which are not only between union and union, but as between state and state. That is the federal law. Within the limits of that law each of the states within the Federation can enact their own Poor Law. The Elberfeld system has grown up under the Prussian Poor Law. The Prussian Poor Law makes it the duty of a union to relieve every destitute person in it who is chargeable; it puts the administration of the relief into the hands of municipalities, so that all over Prussia it is not a distinct body who are chargeable with Poor Law relief, but a committee of the municipality; and, thirdly, and this, to my mind, is the most important point, it provides that every citizen of a parish who has the right of voting is bound to undertake any unpaid office in the Poor Law administration for which he may be chosen, and to serve for three years, or for such longer periods as may be laid down in the regulations of the parish. If he refuses without reasonable ground, he is liable to lose his municipal vote for from three to six years, to be declared unfit to undertake any honorary office, and to be compelled to pay from one-eighth to one-fourth more municipal taxation. That is a compulsory power which is, to some extent, analogous to the obligation in this country on a man to undertake the duties of overseer or sheriff, or to serve as a juryman.

1759. What is the date of that law?—1871.

1760. Are you not quoting a law that is posterior in time to the foundation of the Elberfeld system, which, if I recollect rightly, was originally a voluntary system?—The Elberfeld system was dated so long ago as 1853.

1761. And was a voluntary system?—I am not quite sure whether the provisional statute of

Chairman—continued.

1871 as to compulsory service was taken from an older statute, or whether it is a new provision introduced into that statute.

1762. Could you now state, in as few words as possible, how that law practically works?—The compulsory service in connection with the Elberfeld system?

1763. What are the methods they employ for relieving the poor, for ascertaining the condition of the poor, and for alleviating the condition of the poor?—I thought it better to make that preliminary statement before coming to the actual case of Elberfeld.

1764–5. Your report* has been circulated among the members of the Commission, and those who care, as I hope all will, to study it, will have ample opportunity of doing so. What I now want to see is the bearing of that system upon our inquiry, which is as to the best means of relieving the wants of the aged poor; what part of the Elberfeld system you consider possibly applicable to improving the condition of the aged poor in England?—I think, if I might be allowed to suggest, that I had better briefly describe exactly how it comes about that the relief of the poor there is entrusted to voluntary agents, to quasi-voluntary agents.

1766. Well, you must take your own line?—The Poor Law authority of Elberfeld, as I have already stated, are, practically, a committee of the corporation, four members of the municipality, and four other persons, and a president; the town is divided into 364 sections.

Mr. Hunter.

1767. What is the population?—One hundred thousand. Each of those 364 sections is under the charge of an almoner, who, at the time I visited Elberfeld, had four paupers under his care. Since then they have gone a step further; they have made a later regulation, by which the almoner is to have two paupers under his care; 14 of those sections and 14 almoners, with an overseer, constitute a relief authority; the pauper or the applicant makes an application to the almoner of his section; the almoner investigates the circumstances, and writes down all the facts upon a card, and, if necessary, relieves the applicant immediately in kind. Every fortnight the 14 almoners of each district meet to consider and to decide on the cases to be relieved, and, the next morning, all the minute books are taken and put before the president of the Poor Law authority, who examines them with a view of securing uniformity; once a year the minute books of the almoners and overseers from 26 districts are examined by the central authority, and also revised.

Division into sections under charge of almoners.

Each almoner has two paupers under his charge whose cases he must investigate.

Chairman.

1768. There is no such thing as a relieving officer?—There is no such thing as a relieving officer; the whole system is based upon voluntary service; and it is an out-door system, in this sense, that there is no test, they have no workhouse, and the workhouse is not used as a test of

No workhouse test. The fact of destitution to be verified by the inquiries of the almoners.

* "Reports on the Elberfeld Poor Law System and German Workmen's Colonies." Published as a Parliamentary Paper. [C. 5341] 1888.

Chairman—continued.

destitution. If the almoners are in doubt whether a person is as destitute as he represents himself to be, they have to find it out by a more minute investigation of his circumstances, and not by the rough and ready means, as it may be put here, of the offer of the workhouse to see whether he is destitute or not; that is the gist of the system; but I should like to point out that, although having no workhouse, still they have a very great deal of in-door relief. In the first place, it is quite clear that under that system there must be considerable difficulties as to what is to be done with the people who are not only destitute, but who are destitute *quâ* house-room, who are homeless; for them they have an asylum, which is very like an English workhouse, in which they have about 40 people.

In-door relief for the homeless.

1769. In a population of about 100,000?—Yes; but then the Poor Law authority has control over the town hospitals, and there, of course, they relieve their sick, and have a great number of sick; and they have also a great number of deserted children, for whom they have schools; and they also have almshouses, where they put old people who are really too old and sick to look after themselves. So that, although they have no workhouse test, so to speak, no less than 27½ per cent. of the persons chargeable to the rates were relieved inside institutions, which is considerably higher than the average in the ordinary English union. That is to say, they had 2,100 out-door paupers, that being the mean number, and they had 795 in-door paupers, which gives that percentage.

For the sick and for deserted children.

27½ per cent. relieved inside institutions. This percentage higher than that of in-door poor in England.

1770. What means have the municipality of knowing whether this duty is properly performed by those voluntary agents?—They have to depend on their committee, their *Verwaltung*, as it is called, to whom they entrust the duty; and at Elberfeld, where there is a great deal of public spirit, they evidently take immense pains to select the right men for the post.

1771. Then is it your opinion that, in that way, out-door relief is given under conditions more careful, and more carefully employed, than in this country?—It is certainly given under conditions which are very much more careful, because the almoner exercises a constant supervision over the affairs of the pauper. They ought to know precisely what he has got, and what his relations are getting. There is no Board that I have ever attended where there was so keen a desire to make the relatives contribute towards the support of their sick as there is at Elberfeld.

Efficient supervision under Elberfeld system.

1772. Your complaint with regard to out-door relief in this country was, that it was very imperfectly administered, that it was given without inquiry very often, and that the sums granted were very often quite inadequate. Now, did you find any similar weakness in the administration of the Poor Law at Elberfeld?—It struck me that there was the same weakness in the administration at Elberfeld as there is in an English union, that there was a competition with the independent labour market.

1773. But what you stated about the imperfection of the system of out-door relief in this country was, that in most cases the sums given were, if the cases were deserving at all, inadequate?—Yes.

Chairman—continued.

1774. Did that imperfection exist in the Elberfeld system to any extent?—I think not, because the almoners assist them in many ways otherwise, besides a mere money grant. They give them what they want. What a poor person wants is very often not money; what he wants is help, or advice, or assistance to get him over some difficulty; and the Elberfeld system will meet him in much the same way as a proper charity will meet the difficulty.

1775. But they do not insist, in cases where they give relief, upon the recipients of the relief withdrawing altogether from the competition of the labour market, from employment?—They do not.

1776. And did you consider that the operation of that Elberfeld was distinctly injurious to those who were not receiving out-door relief?—I think it must be so.

1777. Is that the conclusion you draw from what you think must be, or from what you saw?—That is the conclusion from my English experience, and the conclusion at which I arrive from a consideration of the circumstances.

1778. Was there anything special in their method of dealing with the old?—No; their method of dealing with the old is very much the same as the method of dealing with the old under the Poor Law, plus an active charitable agency.

1779. They have, concurrently with this public system, charitable agencies at work?—Yes, they have certainly; but an Elberfeld almoner will write letters all over Germany to help one of his people.

1780. In what sense, to help them?—I was going to give you an illustration. At the meeting I was present at, there was an almoner whose section was being revised, and he attended with the other almoners and overseers, and the president of the administration was examining his books, and he came across a case where one of his people had wanted a sewing machine. She had had some trouble, and she had had to sell her sewing machine, and the almoner actually got one for her from the German Emperor. He had taken the trouble to write to Berlin, and had got it.

1781. Now do you think it possible, and if possible desirable, that a system of voluntary agency like that which you have just described should be founded in England?—I think not. That is to say in the first place, you must remember that this system is not altogether voluntary, that the almoners are bound to serve, which to my mind, makes an enormous difference; and in the next place——

1782. So far that is simply inapplicable to the state of things in England?—Yes, that is simply inapplicable to the state of things in England.

1783. Now what portion of it is applicable?—I think that no portion is applicable, except the lesson that friendly supervision over the affairs of poor people is good for the people, and good for the supervisors; but as to any practical change in the English Poor Law system based on the Elberfeld plan, I do not think that it is possible.

1784. Then could you summarise briefly what

Chairman—continued.

you consider are practical improvements in the methods of conducting the relief of the aged poor?—In England?

1785. Yes?—Well, considering the question of the aged poor as well as the question of the aged pauper, I think that the restriction of out-door relief, in cases especially where any work is done, is highly desirable. It has been said that what is good for the hive is good for the bee, but what is good for the bee is not always good for the hive; and what may be kindness to the individual may be cruelty to the class. I therefore think that all public relief should be so administered as not to do injury to the independent labourer.

1786. In neighbourhoods where a very large amount of out-door relief exists would not that necessitate an immediate and extensive enlargement of the workhouse?—I am perfectly sure it would not, because I have seen on a good many occasions a great restriction of out-door relief, but I have never seen that any large proportion of the persons who were offered the workhouse came into the workhouse. I have before my mind the very notorious case of Manchester, where, as I was saying yesterday, I observed the out-door relief was knocked down from 3,000 to about 600, while the numbers of the workhouse did not materially increase; and that that is so can be seen on a large scale from relief statistics for the last 40 years, where you will find that out-door relief went down to one-third of what it used to be, whereas in-door relief has not very much increased.

1787. In the rural districts, where the workhouse accommodation is frequently not very good, and where the numbers receiving out-door relief are very much in excess of those receiving in-door relief, do you think your answer equally applicable?—I think it would be; but I must not be held to advocate the doctrine that all out-door relief should immediately be abolished. I think before you can safely cut down relief in the unions, you require very devoted boards of guardians, I mean to say boards of guardians who have a very high conception of their duties, and who are willing to take very careful trouble; and it is perfectly clear that such men are rare. It was so under the old Poor Law. We know of some parishes, even under the very unsatisfactory laws before 1834, where there was well managed administration. So that it would depend very much upon whether one got such men as Wheatley of Cookham, Lowe of Bingham, or Nicholls of Southwell, as guardians before out-relief could altogether be abolished with safety.

1788. You think that the administration of out-door relief must be conducted by much more careful examination before any change can be made?—Very much more careful examination and unbiassed examination of the cases by independent men.

1789. I suppose, wherever any alteration in the system has been effected, it has generally been due to one, or at most two members of the board of guardians?—That is so; it is a very difficult thing to find the right men.

1790. Are the cases numerous in your knowledge where a great reduction of out-door relief has been made in the rural districts by more

Chairman—continued.

strictly applying the spirit of the Poor Law?—Very numerous indeed.

Restriction of out-door relief due to desire for better administration and not for economy.

1791. Well, in those cases they have generally been due to the efforts of some individual to persuade the board to act upon his principles?—I think it is somewhat remarkable that those reductions have been due to some individual who has got firmly fixed into his mind the fact that the Poor Law ought to be administered for the general welfare, and not for the welfare of this or that old person. I have hardly known a case where administration of out-door relief has been restricted from motives of economy, of saving money. Of course a saving of money is effected, but I have never known a case, I think, where boards of guardians have said, "We will save a "lot of money by stopping out-door relief."

1792. You never knew a case of that kind?—They do not do it.

Co-operation between the guardians and charity more difficult in the country than in towns.

1793. Have you heard in the country of what we have been told is apparent in some large metropolitan unions, a desire on the part of the guardians to co-operate with any charitable societies which may exist among them?—The charitable societies in the country are so very scattered and so very few that I have not; but, of course, they do, to a certain extent, co-operate with village charities, with the people who give money to the charities; but I am afraid, however, that it is very often the case that the person who wishes to do something for the old person does as little as he can, and then tries to get some more out of the poor rate.

1794. Of course you would desire to see a reduction; that is, you would desire to see the amount contributed out of the poor rate limited to the lowest point at which, with a due regard to humanity, it could be, and to allow of any further alleviation and improvements in the lot of the recipients to come from those charitable sources?—That is so, because I think the charity is good for the giver and good for the recipient; whereas I think the Poor Law relief is bad for the recipient, and it is given with a mistaken notion of being charitable by proxy, and in that way it is very often bad for the giver.

Lord Lingen.

Number of almoners required by Elberfeld system against it on a larger scale.

1795. Before we quit the subject of the German scheme, did I understand you to say that there was one almoner to every two paupers?—In Elberfeld there is one almoner to every two paupers, but in other towns which have adopted this scheme there are a great many more, the proportion of paupers to almoners is very much larger. Elberfeld has carried the scheme to a much greater and more extreme point than any other town.

1796. Do you think that a scheme that involved such a very large administration, would be applicable to any English union, the almoner being the relieving officer under another term?—I do not think it would. In Berlin, for instance, they have more than 2,000 unpaid persons engaged in the administration of Poor Law relief, compulsorily as almoners. I had only three weeks allowed me to get together the facts, so that I did not attempt to go into the Berlin system; but it seems to me extremely probable that the employment of so large a

Lord Lingen—continued.

number of almoners would break the system down by its own weight.

Out-door relief should be adequate and not merely supplement earnings.

1797. On the subject of out-door relief I understood you to hold that, when given at all, it should be adequate to maintain the out-door pauper?—That is so.

1798. In fact your argument was founded upon this, that so far as it goes in supplement of wages it reduces the rate of independent wages?—I purposely, my Lord, used the word "earnings" because we are not talking about able-bodied constantly employed people.

1799. What I wanted was your opinion on the matter?—That is my opinion.

1800. Now does not out-door relief as given in aid of the maintenance of the pauper's family work in this way: Supposing the son is earning wages, and he said, "My father, if I take him "into my house, will cost me," I only name a sum, not necessarily the right sum, "will "cost me five shillings a week. I can "afford three shillings a week out of my wages, "but I cannot afford five shillings a week." Would you consider that that case was on the same platform with the out-door relief that went in supplement of wages?—It might be held, of course, that, to a certain extent, the son's wages were supplemented because he ought to pay the whole of the cost of his father's maintenance, and you relieve him of that much.

1801. But I will assume in this case that he could satisfy the guardians that three shillings a week of this five shillings was, on his part, as a matter of fact, a reasonable contribution?—I think the answer to all those cases is this: that where we have imperfect administration, as we must from the nature of things have, there must be anomalies, and then you cannot carry your views to their very logical conclusion.

1802. But would you, if you could, prevent donations of 2*s.* a week being given as out-door relief to supplement the 3*s.*, which was all that the son could be reasonably called upon to contribute, and would you bring his father into the house under those circumstances?—I should not if the son was contributing to the utmost of his ability.

An allowance to an aged pauper living with child is not directly in aid of wages, and is desirable on other grounds.

1803. To that extent, therefore, or in that particular class of cases, you would allow the out-door relief to go in supplement of other means?—That is so, because you have a certainty that that pauper is properly looked after, which is the great point; the pauper is not earning anything directly, which is another great point, and though it may be, indirectly, relief in aid of the wages of the son, still it is the best arrangement that can be arrived at under the circumstances, and, as I say, you cannot, of course, carry your principles to their very logical conclusion in individual cases.

1804. Now to go a step further, suppose instead of the man's son, the clergyman of his parish says, "the charitable funds that are at "my disposal from the collections in church "would allow me to give this man 3*s.* a week; "but I cannot, with reference to other claims, "afford to give him 5*s.*;" would you allow there the parson's 3*s.* to be supplemented by the parish 2*s.*?—The man not working?

1805. The man not working?—If you are giving out-door relief, there is no economic

Lord Lingen—continued.

objection to that so far as I can see; of course, I must guard myself against this: in dealing with old people I have not said a word in the way of discouragement of thrift amongst the aged, because that is outside the scope of our inquiry, I presume.

1806. Then with regard to the choice between in-door relief and out-door relief; you mentioned that the relief being a union charge, and not a parish charge, the guardian of a particular parish had a sort of tendency—to say job is not exactly to use the word I would like—to favour a pauper who came from his own parish for out-door relief, considering that his parish would only pay a fraction of the whole charge?—That is so.

1807. Whereas if his parish paid the whole he would look sharper?—That is so.

1808. That was your evidence?—Yes.

1809. Now, under the Local Government Act there is this provision: the in-door pauper receives, certainly in London, I do not know whether it is the same all over the country—the guardians receive for an in-door pauper 4*s.* a week, but they receive nothing for an out-door pauper, that, as far as it goes is a remedy for the evil that you spoke of, would not it be so?—That provision in the Local Government Act only applies to London.

1810. And that was made in pursuance of the charge which Mr. Goschen, when he was at the Local Government Board, introduced, when he made the Government Grant which is now superseded by the County Council Grant on the in-door pauper only, and not on the out-door pauper?—That is so. In London for a good many years, ever since the Acts of 1867 and 1870, the Metropolitan Poor Fund has paid certain charges on in-door paupers, and that principle has been substantially extended under the Local Government Act, 1888.

1811. Should you be in favour of extending that distribution throughout the whole country?—I should like to see some fiscal arrangement made so that boards of guardians could decide upon whether they would grant in-door relief or out-door relief without any thought as to whether one costs more or costs less than the other. I should like it to go to that extent, but I do not think that I should be prepared, without very considerable reservations, to say that I should like the workhouse made—say, a national charge.

1812. You would consider, as I gather from your evidence, that it should be a condition of any improvement in the terms of out-door relief that everybody who reasonably ought to be in the workhouse should be got there, and that the out-door list should be very greatly reduced?—I think that is a proper policy.

Lord Brassey.

1813. You told us yesterday of various suggestions by which life could be made brighter for the aged poor in workhouses; now is not it the case that the want of any privacy, the being herded together with uncongenial companions, is one of the greatest objections to workhouse life?—To a certain extent it is; there is a difficulty of course in the small workhouses in sub-classification, even according to conduct, as I pointed out yesterday.

Lord Brassey—continued.

1814. Now, can you suggest any means by which more privacy can be given to the aged poor, more particularly to married couples, to people who are in the workhouse not from their own fault, but from their misfortune; do you know, for instance, of any workhouse in which separate married quarters are allowed, or in which cottages have been provided?—Yes; there are several workhouses in which that is the case, the West Derby Workhouse amongst others, where there is a row of cottages which were primarily for the accommodation of married couples on condition that they should scrub and clean each cottage. That is the sort of provision made there.

1815. Is that provision appreciated by the inmates of that workhouse?—I think it is. I have even heard an ill-natured whisper that alliances were arranged in order to qualify for those cottages, but I have no doubt that the arrangement is appreciated by the inmates, and that where you have not got married couples to live in them, two old women live together.

1816. Do you see any objection to the system?—No, I do not; and I should like to say this, that I think although old married couples, as has already been given in evidence, as a rule do not live together, still I think whether they wish it or not that they should meet during the day, that they should take their meals together in large workhouses whether they like it or not.

1817. You spoke yesterday of the Battle Union, in which I naturally take a considerable personal interest. In that case you said that a great improvement had been noticed in the condition of the inmates; for example, by the introduction of the Brabazon System, giving work to be done suitable to old people had been successfully carried out; do you think that the system of visiting workhouses by ladies is desirable, and should be extended?—I welcome all visitors to workhouses, and especially the visits of sensible ladies. I think they are a check against harshness; I think they are an important help to me in satisfying myself that workhouse inmates are properly cared for, and they do a great deal of good not only to the inmates, but to the officers themselves.

1818. And those ladies can do something for the inmates which you can scarcely look for from the matron of the workhouse?—Certainly.

1819. Did not you say that you thought it was impracticable to suppplement the paid work that was done by the relieving officer by a voluntary agency such as is used under the Elberfield system; now do you think that it is really impracticable to supplement very usefully the work of the relieving officer by a voluntary agency. I take it that the work of the Charity Organisation Society is a supplement, and a very useful supplement to the paid work of relieving officers by a most valuable private association; don't you think that that might be extended throughout the country?—I think what I said with reference to the Elberfeld system was that in my judgment it would not work as a substitute for our present system, but as you may infer from a sentence in my report I expressed the opinion that as subsidiary to the investigations of the relieving officers it would be a useful system to introduce. I may say that my opinion that it is impossible to hand over the administration of English Poor Law Unions to unpaid agents are based not on the question of Poor Law machinery, but on my view of what is the duty of the State in the matter.

Lord Brassey—continued.

1820. You gave us your objections to the discharge of the duty of the rich to the poor by exclusive reliance upon the Poor Law agency, but is it also the case that there is this objection to relying entirely upon private charity, that under that system many people escape their proper obligations; is it not true that it is found by experience that the same people give to everything, and that many people who ought to give, give money to nothing?—That is so. The functions of the Poor Law are, in my judgment, mainly of a negative character. It saves a man from starvation, but it cannot do anything for him except that. If it does it is apt to become mischievous. But the functions of the charity are, on the other hand, beneficial to him in another sense; they can do something additional for him, but the State cannot rely upon charity.

Pensions: against State aid.

1821. Have you given your attention to the desirability and the practicability of establishing a voluntary pension fund under the management of a State Department?—I have acquaintance with it by reading about it, but I have no special knowledge of the work of friendly societies.

1822. Does it commend itself to you that the State could help in the way of working a pension fund on the voluntary principle?—I am, I suppose, by constitution very much against State aid, and would very much rather that the men should do their own work for themselves.

1823. But do you think that the whole field could be adequately covered by private associations, valuable as they are, but still limited in their capability of covering the ground?—Of course, I cannot speak as an expert in this matter, but my own judgment is rather in favour of subsidising private efforts, for the simple reason that I do not believe that the State does these things well.

1824. Of course, if you have considered that a compulsory system would be impracticable, and that everybody should be appealed to privately help in a matter of that sort, we must accept that as your evidence?—My objection to a compulsory system is that I am perfectly certain that such a system would not last long. A compulsory system of contributions to pensions by everybody would very soon give way, and as in the case of everything else, exceptions would be made as to receiving pensions, and then it would become simply a system of out-door relief.

1825. Do you see any objection to the people, the neighbouring gentry in the country, and such like people, endeavouring to make a workhouse life cheerful by entertainments and other efforts of that kind in workhouses?—Certainly not. The only possible objection that could be raised to that would be that it would make workhouse life so little deterrent that it would be an obstacle to thrift; for a man might say that a workhouse was a very good thing, and quite a comfortable means of subsistence for his old age; but I pointed out yesterday, I, myself, do not

No harm in making the workhouse more cheerful.

Lord Brassey—continued.

believe that. I believe that the workhouse, even with the extra comforts and luxuries which are being introduced, will always be sufficiently deterrent.

Sir Herbert Maxwell.

1826. You have traced the influence of outdoor relief as tending to lower earnings or wages in a district?—Yes.

1827. Might not the same influence be traced in any charity?—Yes.

1828. That is to say, if you and I were out of friendship to pay the house rent of an old man in a village, you and I would, *pro tanto*, be lowering the wages of the district?—If, otherwise, the old man would go into the workhouse, and was kept out of the workhouse and kept on the labour market by our paying his rent, we should be subsidising wages, but the charity which depends on the action of the private individual, and for which the private individual is solely responsible, seems to me to differ *toto coelo* from State aid; which is to some extent contributed by the very persons who are competed with by the subsidised pauper. That is to my mind the distinction.

Mr. Henley.

Power of guardians to combine for special purposes with other unions, not now made use of.

1829. Can you tell me if the provision of Section 8 of the Poor Law Act of 1879, which enacts that, "where on any "representation it appears to the Local Government Board that the combination of two or "more unions not in the metropolis, for any purpose connected with the administration of "the relief of the poor would tend to diminish "expense, or would otherwise be of public or "local advantage, the Board may, with the consent of the guardians of the unions to be combined, make an Order for combining such "unions for the purposes named therein, and for "constituting for the execution of such purposes "a joint committee of the guardians of each of "the combined unions." Do you know if the provisions of that statute have been carried out at all?—I do not know. I have never had experience of their being carried out. I took a great interest in the passing of that section, and I have endeavoured on several occasions to get combinations of boards of guardians, but I have always been defeated.

Would make sub-classification more easy.

1830. But taking a district where the classification of persons is bad, on account of the character of the inmates, might it not be desirable to take one of the workhouses and to adopt it for the use of the aged poor?—I think so; I think that the objections which are urged to the sub-classification of inmates by the allocation of a workhouse to one class in the county do not apply where the work houses are all in one town, and within easy reach of one another. Take, for instance, the town of Leeds, where they have no less than four workhouses and a school, it would be, probably, advantageous there that that section should be taken advantage of, and that some——

Not applicable to the country because of great distances.

1831. I was asking you, first of all, with regard to the country districts; in your present district, would it be applicable there?—I think not; it might be applicable in certain instances, but it is open to the fatal objection that the poor would be taken far from their homes and from their friends.

Mr. Henley—continued.

1832. Well, take the large towns in Lancashire and the West Riding of Yorkshire?—In the large towns, it seems to me that that section would work very well.

1833. Take the town of Manchester, divided into four different unions, would not it be an advantage there to have one of the adjoining houses so employed as to relieve the workhouse proper, so that the aged poor might have more freedom and be better attended than is possible now in the workhouse?—I think it is extremely probable it would, but a good deal turns upon the local circumstances as to what the precise extent of the advantage would be; but it is obvious that one advantage would be that you would get better classification and more uniformity of treatment.

1834. With regard to the dislike to enter workhouses of which we have heard before, is there a greater dislike in the country districts than in the town districts?—I think there is; I think the wrench is greater.

1835. You are speaking of the country districts?—Yes.

1836. With regard to the town districts; is there any great dislike to enter the large infirmaries which they have in towns?—I think not; not with sick people.

1837. And with regard to aged people who go into the aged wards of the workhouse, is there great indisposition to enter the workhouse?—I am glad to say that there is some indisposition left, but I do not think it is as intense as it used to be; I find very often that the indisposition to enter a workhouse is more a question of the opinion of their friends and neighbours than of the applicants themselves; but the old people do not mind much; they know they will be comfortable, but the friends and relations do not like to have it said that their relatives are in the workhouse.

1838. But in the large unions, such as Manchester, would not people draw a very broad distinction between the workhouse proper and the infirmary?—Yes, they do, at least they were led to do so after the building of the new Manchester Infirmary, which is a very magnificent building.

1839. Have you observed that the conduct of masters or matrons has exhibited such harshness as would indispose people to accept an order for the workhouse?—Certainly not.

1840. With regard to the relieving officers, have you observed anything in their conduct which would deter the poor from seeking to obtain relief through those officers?—With regard to the relieving officers, their work is not done under me, and I cannot speak with the same certainty with regard to them, but I should be very much surprised if harshness to the applicants were at all common, because it would be so extremely unpopular with the boards of guardians.

1841. How do the inmates of the workhouse compare with the working population outside the workhouse?—Well, they are certainly not fair samples of the working population. Of course they are failures; I do not say that they have all failed from vice, but they have failed from vice, and they have failed from slackness, want of backbone, which prevents them earning their own living. I may say that that state of things is also found in one's own class of life. Men

Mr. Henley—continued.

gravitate towards the workhouse from this sort of moral and mental defect. They never did, and never will do anything to earn their own living. Of course, that class goes to the workhouse, and if you add to those all the drunkards and the people of bad character who are also there, it stands to reason that the workhouse population cannot be accepted as anything like an average sample of the labouring class.

1842. They are failures in life?—Yes, and it is a very remarkable thing, as it seems to me, that for a good many years I have been watching to find a pauper who at the time of his relief had been a consistent teetotaler, and I have not succeeded in finding one. I have asked many relieving officers and they have told me their experience was the same. I do not in the least say that it is the duty of a man to become a teetotaler; the lesson that I deduce is, that if a man has sufficient grit or backbone, or self-denial to be a teetotaler, that man will not become a pauper; he will succeed; he will never be out of work, and he will be able to make provision for himself.

Chairman.

1843. I understand you to say that it is not the mere fact that he abstains from drink, but that by abstaining totally from drink he has shown a strength of character which exhibits itself in other ways?—That is precisely my inference from the fact. Teetotalism is not only a form of thrift, but it is an indication of character.

Mr. Pell.

1844. Prussia is a kingdom in which there is a declaration of legislative right to relief, I think; if you are in doubt look at Mr. Doyle's Report to the Foreign Office on the Foreign Poor Laws?—I now find, by referring to Dr. Aschrott's book, that there is a declaration that a destitute person shall be supplied with work.

1845. Why I put that question was this: Do not you think that might have influenced the German Government in encouraging such a system as prevails at Elberfeld, the knowledge of that right?—I think not. It is precisely because I have the misfortune to disagree with you about the right to relief that I think the Elberfeld system, as it stands, is not applicable in its entirety to the English system.

Mr. Roundell.

1846. What is the right to relief?—In my judgment a destitute person in England has a right to relief, but it is not a complete right. To adopt the technical language of jurisprudence (I am referring to Austin), there is no sanction; that is to say, the guardians are bound to relieve any destitute person, but the destitute person cannot put the pressure of the law upon them to compel them to do so, nor can he sue on his right, nor can he indict them for refusing to give him relief. Still it is their duty to give relief, and if there is neglect on the part of the relieving officer to relieve a destitute person, and the destitute person dies of starvation, that relieving officer may be indicted for manslaughter; but that is clearly a cumbrous way of enforcing the right, to die first and thus to make the negligent person responsible for manslaughter.

Mr. Pell.

1847. Does not your answer imply that, although the applicant for relief, who is refused, cannot bring an action in case the applicant is really a destitute person, and assistance is refused, the relieving officer can be prosecuted for not performing his duty as the representative of the Board?—Yes, if the applicant dies. It is because the right to relief is not complete that in Poor Law matters the Central Government is justified, to my mind, in interfering much more than with any other part of the local administration. It is bound to see that the duties which the local Poor Law authorities have towards destitute persons are carried out. The relief is really an affair of the State, which is relegated for the sake of convenience to the local authorities, and the State is, therefore, bound to see that those duties are performed, and it is for that reason that the State interferes.

1848. Just one more question on the subject of the Elberfeld system. I think the English Commissioners who went over to Germany to inquire into the Elberfeld system stated this: "That the workhouse is no part of "the Elberfeld system, and that yet some of the "most experienced in the administration of the "Poor Laws look upon this as a serious defect "and one that in course of time must be "remedied"?—Judging from the reports of the German Poor Law Conference that is so.

1849. I will just go back again to the question of relief of old people under the English Poor Law. Now I must go back a little distance; the earlier English Poor Law was extremely severe and strict, and I might almost say cruel, upon the old as well as the young, on account of its being a very strict law of settlement, prohibiting people going where they could best get relieved. In 1723, I think there was an Act which absolutely prohibited — you may say prohibited — out-door relief generally, a very strict Act that prevented at all events out-door relief being given to able-bodied persons old or young?—That was the Act of 1723, which had the effect of decreasing the out-door relief to a great extent. At that time there was the same inquiry as there is now as to the disinclination of the poor to enter the workhouse, and it was suggested that workhouses should be called by a "softer and less unpleasant name." That is a fact which I take from Eden.

Out-door relief was forbidden by Act of 1723

1850. Do you consider this a fair description for that time of the Poor Law: "The principle of "giving out-door relief to able-bodied persons, "which already existed in the unions that had "adopted Gilbert's Act, was now made general. "As stated above, the Act of 1723 had expressly "provided that poor persons who refused to enter "the workhouse should lose their right to relief." That is Dr. Aschrott's description; do you believe that to be accurate on the part of Dr. Aschrott?—Yes, but I should not put it in that way myself, but that is what it comes to.

1851. He says, "The strict principle was not "suited to the ideas which now held sway; and "accordingly it was repealed on the ground that "it is inconvenient and oppressive, inasmuch as "it often prevents an industrious poor person "from receiving such occasional relief as is best "suited to his peculiar case, and in certain cases "holds out conditions of relief injurious to the "comfort and domestic situation and happiness of

Mr. Pell—continued.

"such poor persons." Therefore the Act of 1723 was repealed, and the principles which had governed the establishment of the Gilbert unions were put into general force, and I now want to ask you—that was in 1796—I want to ask you whether you are aware of this change in the condition of the people. In 1750 the cost per head of the population for the relief of the poor was 2*s.* 2*d.* per head, whereas in 1780 it was 4*s.* 5*d.* Now came the change in the law by which the first inception of out-door relief came. In the year 1800 the cost was 8*s.* 5*d.* per head of the population, and it ran up in 1818 to 13*s.* 4*d.*, and then people began to think over a new law, and that, mark you, was only the cost of maintenance, that was separable from the cost of the officers. Do you believe that to be a fair statement?—If Dr. Aschrott makes it I have no doubt it is a fair statement.

Increase of out-door relief by end of the 18th century.

1852. It is an official statement, it is not my return. Well, now, were the old people, as far as you have read, I am old enough to remember the state of the people myself, but you are younger; were the old people under that system of assistance in the shape of out-door relief in a comfortable condition, or were they not in a most miserable condition?—After the Act of 1723 the administration was strict, and the amount of relief given kept continuously low until in 1774, or thereabouts, Gilbert's Act, which directed the overseers to give out-door relief, was passed. In 1795, which is the date of what is known as the Speenhamland Act, the magistrates began by fixing the rate of wages to introduce the allowance system. The system spread, and in one generation the relief increased from 1,000,000*l.* to 8,000,000*l.*; the labourer became practically a serf *adscriptus glebæ*; and by 1834 the reform of the Poor Law by a return to the old principles became an absolute political necessity. The cause of the interval of lavish administration is doubtful. It may have been a back wash of the wave of the French Revolution.

Its evil effects on the working classes.

1853. There was some sort of a wave of supposed tenderness for the poor that must have led to this change in the law at the end of the century; is there anything in the circumstances of the condition of things at the present day, so to speak, that would lead you to believe that there is somewhat of the same feeling going now against the strict administration of the Poor Law and in favour of some scheme of pensions?—I am very hopeful about the Poor Law; it has been so great an administrative success that I am very doubtful whether we can ever go back.

Pensions.

1854. Have you found among the people, in your inquiries, among what are called the masses, have you found among the masses a desire for pensions?—I have never heard the subject discussed by labouring men.

1855. You have not heard the thing mooted. Supposing success attended this enterprise of obtaining these pensions (now we are coming to the Poor Law question), do you think a pension of 5*s.* a week would be a specific, or anything like one, for pauperism in the cases of those who speculate in life on getting out-door relief; that is to say, do you believe that the men, of whom there are thousands, or the women, in this country who would receive the 5*s.* a week on a Monday, would not be as destitute as they were at the beginning on the Tuesday morning?—I am afraid there would be a considerable number of such cases.

Many men and women would squander their 5*s.* on the day which they receive.

1856. Now, with regard to the granting of this form of assistance to the old, have you considered the extraordinary cruelty that the children have to undergo who are the children of those in receipt of out-door relief, the poor food, the poor clothing, while the pauper is enjoying himself very likely in the public-house?—Certainly; I suppose that the out-door paupers would have the worst homes and the worst-kept children of the population.

1857. Questions have been put with regard to the relieving officers' duties, and you stated, and perfectly truly, that you did not think that as a rule, certainly in the unions where out-door relief is in a somewhat normal condition, the relieving officer has time given for efficient carrying out of his duties?—I stated that there was a good deal of of slackness; I think he might be more energetic. I have not said the officer had not time for his duty.

1858. I will take your opinion; do you think, at all events in the badly-administered unions, where there is a profusion of out-door relief, do you think that the relieving officer has time to make a searching inquiry in the cases in which he ought to make it periodically as well as in the first instance?—If the guardians believe that he ought to make a searching inquiry into the cases periodically, I should say that the relieving officer had very often more work than he could do. But if he merely has to visit the case before the next revision day, then I should say he had not much to do. It depends on the standard of what the relieving officer's duties should be.

1859. Concerning the practice of many boards of guardians in England, with these facts before them, that the relieving officer is pressed for time and unable to carry out his duties efficiently, has it been the practice of many board of guardians sanctioned by the Local Government Board to allow the relieving officer to take other duties upon him wholly inconsistent with and wholly differing from the relief of destitution, such, for instance, as those of the school attendance officer?—The relieving officer is very often the school attendance officer; he is occasionally the vaccination officer, and he used to be very often the inquiry officer, and so on.

1860. That, again, would make it still more difficult for him to find time for the proper fulfilment of his duties. It is attempted by the Local Government Board in their General Orders to secure adequate relief inside the workhouse?—The relief inside the workhouse is, of course, adequate.

1861. As regards food, clothing, warmth, and so on, and even religious consolations, such as they are. But so far as out-door relief is concerned, there is nothing whatever on the part of the Board above to secure that the out-door relief should be adequate; do you remember as to that?—No, that is a matter which is left to the judgment of the boards of guardians.

1862. Do you think it desirable that there should be some change in the law by which no board of guardians should give less relief than that which we are perfectly certain would be

Mr. Pell—continued.

requisite for an old person to keep body and soul together in a decent way?—Do you mean to say that the minimum of out-door relief ought to be fixed?

1863. Yes?—I should be very unwilling to so far interfere with the discretion that boards of guardians have.

1864. Therefore, although you have said that to give this small pittance interferes with the wages of the independent, and after all is inadequate for the relief of the individual who receives it, still you would not wish to see the law interfered with, but would let the cure come by a better feeling on the part of the public?—I should merely let the cure come by the growth of a better spirit, and a more humane feeling on the matter.

1865. You are acquainted with Lord Robert Montagu's returns of the endowed charities of every parish, I daresay?—I have seen them.

1866. Do you know if the relieving officers ever make use of them so as to see whether a pauper is receiving perhaps a considerable sum from some endowed charity, and at the same time that he is being afforded relief?—I think that a good relieving officer would.

1867. But there has been no circular from the Board on the subject?—Not within my knowledge.

1868. Now we have had your views put very fully, and I am going to ask you one more question; do you think they are popular views?—I am not sure, but among the people who have the right to form an opinion, that is to say, people who have devoted a certain amount of time to, and who have read the literature of, the subject, or have gained some practical acquaintance with it, I am not certain they are not popular views; but, I think, that with the people who have devoted no time to the study of the subject they are unpopular views, and it is because I think they are unpopular views that I have felt it to be a matter of duty to state them clearly and fully.

1869. Do you think that there are 20 unions in England in which if you were a candidate for the office of guardian, and that your views were put before the people, you would have any chance of election?—It is quite impossible to answer a question of that sort, but I think I should back myself.

Mr. Roundell.

1870. Taking the small endowed charities to which reference has just been made, have you considered whether it would be expedient to utilise them for the charitable purposes to which you have referred in relation to out-door relief?—I think that the board of guardians ought to have a very full knowledge of the charities and of the recipients of the charities.

1871. I was looking rather to a possible change to be made by the Charity Commissioners in the appropriation of those charities, so that charities might serve the purpose that the Charity Organisation Society does in certain towns?—I think it would be a good thing.

1872. I wish to ask you whether, in your opinion, if that were done there would be any departure from the principle laid down in the Court of Chancery from Lord Hardwick downwards with regard to funds which have been left in old times for the benefit of the poor. The principle of the Court of Chancery, I believe, has been not to allow these benefits to be given to persons who are in receipt of poor relief, on the ground that that would be not a benefit to the poor but relief to the ratepayer; would there be any inconsistency if they should be allowed to make this appropriation under this improved administration of the Poor Law?—It is a good many years since I looked at these cases, but, if I remember rightly, the ground of the decision was, that if they were given to paupers the funds would not be applied to the benefit of the poor, but would be for the benefit of the poor rate. I see that that difficulty would more or less stand in the way, for I suppose that the pension would be given to a man who is felt to be an exceptionally hard case, and it would be given instead of taking him into the workhouse. That is the difficulty which I am afraid would exist.

1873. Then another point; if some of the workhouses were discontinued as you said yesterday, particularly in small places, would there be any necessity for having in the place of a workhouse in a small town like Petworth any receiving house?—I think not; but unions vary so enormously in size, and no very great inconvenience is found from the very large unions; for instance, I have one union in my district of more than 72,000 acres; the union which you have just mentioned is but 44,000 acres, and if it were annexed to the neighbouring unions, the two unions would not amount to the 70,000 acres which has been worked with practically no inconvenience. I must say that a great deal might be done in the way of the amalgamation of small unions and small workhouses.

Advantage of joining small unions.

1874. Then another point; as to the Brabazon scheme with regard to the aged poor women at Battle; would the principle of that be applicable to the aged men inmates of workhouses?—Yes, certainly to aged men. I regard the instance of Battle as being on the whole the most successful instance of the application of the scheme to a small union with which I am acquainted. At Battle the thing that would strike you most if you saw it would be the fact that the old agricultural labourers are put in the way of employment which is pleasant to them, and which is good for them.

1875. Then with regard to the Chichester Union, to which reference was made in the House of Commons, and which I believe is under a peculiar local Act, am I not right in stating that some members of the board of guardians are men in receipt of weekly wages?—That is so.

Working men guardians at Chichester.

1876. Is any difficulty found with regard to the hour of meeting; has any inconvenience been caused to those guardians?—I have not heard the question raised there, but as a matter of fact it must be more or less inconvenient to the working-men members, because the hour of meeting is 10 o'clock.

1877. Can you say what your experience has been as to the influence of those working men guardians upon out-door relief, and upon the ad-

Mr. Roundell—continued.

ministration of the Poor Law generally?—They are capital guardians, and certainly the relief at Chichester has dropped during the last year by $\frac{7}{10}$ per cent., and the union is very well administered. I mean to say this, when I say "well administered," it is strictly administered.

1878. And is that at all due to the presence of these working-men guardians?—That I cannot say.

1879. Can you say whether their influence as a class is felt upon the board of guardians?—I think so.

1880. Can you trace to the presence of those guardians any more careful or more discriminating treatment of the poor?—The chairman has told me that he has found them of great use in deciding upon cases of out-door relief. He has found their advice to be of great use, but I have not seen it myself.

1881. From the knowledge of the members of their class?—From their knowledge.

1882. Then you spoke just now of the tendency of out-door paupers to gravitate to the worst cottages, and you referred to the failure of the rural sanitary authority generally, is that at all owing to what has been stated, that the rural sanitary authority is more or less connected with and dependent upon the landlords?—I think not. My experience is that more depends upon whether the medical officer of health is an independent person than upon the constitution of the rural sanitary authority.

1883. And not with regard to vested interests? I should think not.

1884. You told us of the very great change which had taken place in the Sheffield union within the last 13 or 14 years; can you say to what causes generally that change is attributable?—I think it must be mainly due to the accident of the persons who desired to get elected as guardians, but of course that is due again to the general improvement in popular feeling on these matters.

1885. Yes, and with that you would connect what you said just now to the effect that you were very hopeful as to the future of the Poor Law?—Yes, I am very hopeful of the future of the Poor Law.

1886. Coming from natural causes and natural tendencies?—Yes, coming from natural causes and natural tendencies; and, generally speaking, the building of a first-rate workhouse has an immense effect in altering the constitution of the board of guardians. Men are perfectly hopeless of introducing good administration when they are face to face with a building that does not afford adequate accommodation for the sick and old. An improved building leads to improved guardians.

Mr. Broadhurst.

Hardship of removal in the case of old people.

1887. Are you in favour of the removal; do you approve of the system of the removal of old people over 60 years of age?—I have a strong opinion that old people, say over 60, should not be subject to the ordinary law as to the removal of paupers. I think it is a hardship on the old people, and I think that an old person should be actually relieved by the union in which he lives.

1888. And you would go so far as to agree to legislation on the subject?—I think that legislation on that matter would be a very good thing. I should absolutely prohibit the removal of any person over the age of 60.

Mr. Broadhurst—continued.

1889. You have spoken, as other witnesses have done, about the objection of the poor and the aged to going into the workhouse. Do you know that it is frequently the case that they have lived the greater part their lives in one cottage, in the same cottage?—That is so.

1890. And you are of opinion, are you, that the associations attached to the cottage where they have reared their family might have a great deal to do with their objection?—Yes.

Chairman.

1891. May I interpose a question; he would not be entitled to removal unless he had left the parish temporarily?—I took simply Mr. Broadhurst's two questions as not being dependent upon one another. I thought he had left the question of the settlement.

Mr. Broadhurst.

1892. You think that might be a very substantial reason?—No doubt it would be a substantial reason on the part of the individual for wishing to stay there.

1893. Then you said that you should not agree to certain relief from the guardians until after having satisfied themselves that the relatives, we presume that would in most cases be the sons, had to the utmost of their ability assisted the parent?—Yes.

1894. Now would you tell me what you would consider the utmost of ability in the case of a farm labourer with 10*s.* to 12*s.* a week?—Supposing the farm labourer had a family, I should think the guardians would have very great difficulty in getting an order when the case came before the magistrates. The guardians occasionally make the attempt when they think that the man ought to pay, but it is discretionary on the part of the guardians, and it is subject to the ultimate decision of the magistrate.

1895. But supposing the man had not a family, and he was earning, say 11*s.* a week, and he had a wife?—Well, if the question came before me, as a magistrate, I should say he ought to pay.

1896. Out of 11*s.* a week?—It is very difficult to give an opinion, because the circumstances of men vary very much in different localities; a man may have 11*s.* a week; he may have a cottage with a lot of ground to it; he may have harvest wages; he may have other sources of income. As to a man who gets 11*s.* a week all the year round as an average——

1897. That is the man I am speaking of?—Well, I have no experience of him; I have never lived in a country where the wages are so low.

1898. You spoke to-day about the improved administration, as you were pleased to term it (I do not object to it), in the case of Manchester, by which the numbers in receipt of Poor Law relief were reduced from 3,000 to 600?—Yes, those were the figures, I think.

1899. Have you any record of what became of the 2,400?—I have not; they simply disappeared into the labouring population.

1900. They might have gone into the Irwell, for all you know?—Well, we know they did not go into the Irwell, because there were no inquests.

Mr. Broadhurst—continued.

1901. And they could all have gone into the workhouse?—The workhouse was open to them.

1902. If it were a substantial case he could have gone into the workhouse?—He could have gone into the workhouse. I should say that concurrently with that the Manchester guardians built a workhouse at a cost of more than 100*l.* a bed.

1903. Were there any steps taken by the guardians to investigate where they had gone?—I am sure there were, but I cannot give you any particular details of it.

Mr. Ritchie.

1904. May I ask whether it is not the duty of the guardians in cases of that kind in some way or other to make some inquiry about him, if he refuses to go into the workhouse, to see if the man is destitute?—If there is any doubt about the case, as a rule the relieving officer is instructed to watch it, and although a workhouse order is, logically speaking, adequate relief, still the relieving officer is bound, in case the man refuses to go into the workhouse, to give him adequate relief in kind, until the next meeting of the guardians.

Mr. Broadhurst.

1905. Yesterday, while under examination by the noble Chairman, you said you were anxious to give evidence with regard to the aged poor, I think, and with regard to out-door relief and medical relief. Did you give any evidence with regard to the medical relief question?—I do not think I gave any evidence.

1906. Have you, in the course of your experience, had cases brought under your notice of great hardship to the poor under the present system of obtaining the authority of the medical officer to attend him?—No, I think not. Orders for medical relief alone are, I am sorry to say, given almost as a matter of course by most boards of guardians. The relieving officer brings up a case and says, "This is for medical relief." The chairman initials it without question; that is my experience.

1907. Yes, but in cases of urgency?—In cases of urgency, of course, the medical officer is within his rights if he refuses to attend a man who is not a pauper without an order.

1908. From the relieving officer?—From the relieving officer, and it is, of course, conceivable that the relieving officer may not be found to give the order at once. That is conceivable, but that is an imperfection of the system which I do not think can be very well remedied.

1909. A week or two back a case came under my notice where death resulted, after many hours of racing about to endeavour to find the relieving officer, the medical man having refused to attend in the meantime without the order, and when he arrived I think the woman was dead; what do you say to that?—Well, I hope it was not in my district, because, if it was, I think it extremely probable that I should have to hold an inquiry as to that relieving officer.

1910. And you think it would be the duty of the Poor Law inspector to investigate that?—Certainly it would. A complaint would be made to the Local Government Board, and it no doubt with the papers would be referred to the inspector of the district, who might, if the case was one demanding an inquiry, hold an inquiry upon oath upon it, and if there was negligence the relieving officer would be called upon to resign his appointment.

Mr. Broadhurst—continued.

1911. You were speaking about the improvement of administration by the local sanitary authorities outside London?—I mentioned it as bearing upon the character of the houses which were inhabited by the out-door paupers.

Inspector attend some meetings of sanitary authorities.

1912. Now, that implied that the Poor Law inspectors have some authority over the sanitary part of the administration; have you?—We attend the meetings of the local sanitary authorities, and all papers relating to sanitary matters in my district come through my hands.

1913. And is that generally so with other inspectors?—Yes, we attend all rural sanitary meetings once a year, and we attend urban sanitary meetings when we are required to do so.

1914, Who requires you?—The Local Government Board.

1915. And what did you mean by the phrase independent medical officer?—I meant a medical officer who is independent of private practice.

1916. Then although you attend the meetings of the urban sanitary authority——?—When required to do so.

They can see the reports, but do not, themselves, inspect the cottages.

1917. You have no knowledge whatever as to whether they really see to the sanitation of the cottages?—The knowledge that I have is derived from the fact that the reports of the medical officers of health in each case, which they are bound to make every year, come through my hands; I can read them.

1918. But you do not see the cottages, the property?—No.

1919. So it is all paper knowledge?—All paper knowledge.

Mr. Loch.

Free grant of out-door relief discourages thrift.

1920–3. I should like to know whether, in your opinion, the tendency to avoid making any provision for old age depends at all upon the administration of the Poor Law?—That is certainly my opinion.

1924. Would this be a fair sample of what a guardian might expect to see in some rural unions, "All our cottage neighbours expect to "get out-relief if they should want it as they "grow old, and they think no shame of receiving "it"?—I think that would be rather an extreme case.

1925. But the children, though they are sensitive about their parents going to the workhouse, do not consider out-relief to constitute pauperism even in a sense that they are ashamed of?——

Relief in the workhouse looked on as degrading; out-door relief as a right.

1926. There is an immense difference between the way in which the poorer classes look upon relief inside the workhouse from out-door relief?—It is perfectly true that people will allow their relations to be kept at the cost of the poor rates without making any effort for them as long as they get out-door relief, but the moment they get in-door relief they will make every effort to help them.

1927. And they often provide for sickness, and also for burial, but they are often satisfied to leave the question of provision for old age to their chance of getting Poor Law relief?—That apparently is so; they get sick relief from their clubs as they get older, and the sick relief from their clubs seems to me to be held by them

Mr. Loch—continued.

as an adequate provision for the old-age pension.

1928. Well, take an imaginary case of this kind: 'a man is in receipt of relief of 6*s.* a week from his club; the guardians treat that as 3*s.* He requires 12*s.* to live upon; the guardians give him 9*s.*; he is thus in receipt of 15*s.*; 15*s.* is more, probably, than he would get as a labouring man.' Is that right according to the proper administration of the Poor Law?—After a good deal of consideration I feel bound to say that, in my opinion, the doctrine of the Local Government Board, as laid down in their letter to Sir Richard Paget, as to relief to persons receiving club allowances, is the right doctrine, and that it is the right practice for boards of guardians to take every penny into account in fixing the amount of relief.

1929. Next, I should ask what is the reason for that?—My reason for that is this, that, in the first place, I see an insuperable difficulty in any board of guardians making a distinction between the form of thrift which is exemplified by a contribution to a friendly society and any other form of thrift. I cannot see why a board of guardians should make any distinction between savings invested in a benefit society and savings invested, say, in pigs or a cow, or in a 10-pound note. I cannot see that there is any distinction in principle. And besides that, I think that any attempt to subsidise friendly societies by increasing the amount of pay would tend to weaken friendly societies. To my mind quite the most pitiable cases who apply for relief are those of people who have subscribed to a club for years, and find their club bankrupt and unable to pay anything to them when they are entitled to a benefit. If club payments were subsidised from the poor rates I think these weak clubs would be encouraged. They ought to be suppressed, and the poorer classes should be protected from the risk of being robbed by welshing slate clubs.

Thinks friendly societies should not be subsidised by relief.

Poor victimised by bad clubs; the saddest relief cases.

1930. I should like to draw, if possible, another reason from you; the inducement that is thus given by supplementation puts before a man a strong reason for holding on to both funds, does it not; to his club, as long as he can get it, and to the Poor Law, as long as he can get it?—That would be so much a question of administration.

1931. And, further, you help to destroy, perhaps, that not very strong feeling of discredit which attaches to the receipt of out-door relief?—Some of the relief, at all events, inasmuch as it is given to him rather as a reward.

1932. And so he becomes a pauper, but rather upon more favourable terms?—He becomes a pauper upon more favourable terms.

1933. It would be equally fair, would it not, if two men started on the same lines, and one through his thrift provided for himself entirely, and the other had less than he thought enough, to give a bounty to the man who provided for himself entirely, inasmuch as the other man upon this system would have something like a bounty?—Any administration of that kind would, to my mind, introduce the highly-dangerous principle by giving relief not from the destitution of the poor, but from the view that a board of guardians may happen to take of his merits.

Danger of making boards of guardians judges of merit.

Mr. Loch—continued.

1934. And if a system of out-door relief were based upon a recognition of these receipts from friendly societies, would it not lead to a control of the friendly societies in some way. I am taking it for granted that the system is adopted that friendly societies' money is counted in, and that the man is privileged as a recipient of friendly societies' moneys?—I do not follow you.

Relief should destit only, not in of sav

1935. If the system were adopted of giving out-door relief to persons who were in receipt of sums from friendly societies, would it not follow that, if that was a regular asset in these calculations the friendly societies themselves should come under some State control?—The friendly societies would calculate upon it.

1936. As a matter of fact, there is a large number of different forms of saving to which people in the country generally resort, through which they make some kind of provision for old age?—There are a good many.

1937. With regard to those who are aged paupers over 65, is it your experience that the date of chargeability is sometimes or very frequently very much earlier?—It would be so in a great many cases, but I do not know that it would be so in a markedly large proportion.

1938. The argument is constantly used that there are so many persons who are in receipt of poor relief who are over 65, and that some scheme is necessary in order to prevent their pauperism. I believe you would have no reason to believe that a system of grants from the State, as is suggested by Mr. Charles Booth, would affect that type of pauperism which you now find in the workhouse?—It has been very well said that a pension is like any other form of property; it is wholesome to the possessor in proportion as the process by which it has been acquired is a guarantee of those qualities which will cause it to be well used.

1939. Then your answer, I take it, is in the main in the negative?—I should be of opinion that a very great number of persons would misuse their pensions.

1940. If the system of no partial outdoor relief were adopted, outdoor relief would reduce itself to a very small amount, would it not?—I think that outdoor relief that would comply with the four conditions under which I think it might be safe to give outdoor relief would be very rare.

1941. Those conditions have been before the Commission?—I have put the four possibilities I think that attach to inadequate relief.

1942. And if there was no partial relief charity would have a freer scope for provision for old age, a responsibility might attach to it in many cases?—There is no doubt that in proportion as outdoor relief is curtailed we all have to give more to our poorest neighbour.

1943. In the case of charities it is better, both in the interests of the Poor Law and charity, is it not, that the lines between them should be clear and charity should not supplement Poor Law relief?—It would seem to me the more proper function of charity to keep people from becoming paupers rather than to supplement Poor Law relief, because, *ex hypothesi*, we suppose that Poor Law relief should be adequate.

The f tion c chari keep pe from comin paupe and r to supp ent the p rates

Mr. Loch—continued.

1944. One difficulty in making provision for old age is said to be the lack of wages; would you agree to a paragraph in Mr. Stevens' report, which I read to Mr. Knollys, that he is convinced that the administration of relief in Lincolnshire is mainly what causes the pauperism to be high there, and that much of the outdoor relief given has a tendency to keep down wages, thus relieving ratepayers, who eargely employ low wage-earners at the expense of other ratepayers. That applies to the question of the inability to save for old age?—I have already stated that in my opinion the more outdoor relief is restricted the more wages will tend to rise, and if it were possible to abolish outdoor relief, on which I express no opinion, I am certain that wages would rise.

1945. Then, indirectly, outdoor relief prevents a provision for old age in that way too?—I suppose it does.

1946. I just wanted to ask one or two questions about Elberfeld. The minute investigation there practically takes the place to a large extent of the workhouse test?—It does in Elberfeld itself.

1947. I think that there was one institution there to which you did not refer, the Arbeitshaus?—That I did not refer to because the Arbeitshaus, so far as I understood, both in Berlin and Elberfeld, is an affair of the police.

1948. True, but the police have a law, which of course you know, that beggars, idlers, drunkards, &c., are referred to this Arbeitshaus?—That is so; the police in Germany, as a rule, take off the hands of the guardians their most difficult cases.

1949. And there is a tendency in Germany, for instance in Altona, to establish the English workhouse system?—In Altona there is a workhouse on English principles, although the investigation and relief is conducted on Elberfeld principles, and in that case the workhouse is more used as a test than in our case, because the Altona administration say openly that if a man is offered the workhouse and refuses it, they have no more duties in respect of him, and if he is really destitute, he is handed over to the police.

1950. And the German definition of the necessity for relief differs somewhat from ours. Their word is that the person should be in need of help; ours is that he should be destitute; is not that so?—I did not remember it; perhaps it is so.

1951. I only wish to lead up to this, that taking a lower standard than we do as to destitution, it would be possibly more easy for them to deal with old-age cases through the almoners than it would be for us. Is that likely to be so, do you think?—Yes, I think so.

Mr. Humphreys-Owen.

1952. As to the question of surveillance by relieving officers, I suppose the conditions of town and country are entirely different, are they not?—They are very different.

1953. And any rules that might be laid down for regulating the relieving officers' work in large centres of population would be inapplicable to the country districts?—So far as those rules had

Mr. Humphreys-Owen—continued.

reference to the number of paupers under his charge, and the area over which he had to work.

1954. And further, is there not a greater stability in country districts; there is less change of condition both of the pauper himself or herself and of the relatives who are liable to assist?—That is so, and of course the pauper in a town, the rents being very high, has no probability of staying in the same house all his life as in the case of the person whom Mr. Broadhurst gave as an instance.

Out-door relief for payment of rent objectionable.

1955. As to that I rather gather that you would not be absolutely opposed to out-door relief, if given to old persons, taking the form of paying rent?—I am very much opposed to paying rent.

1956. You are?—Yes.

1957. What would you do in the case of a very small freeholder, the man who had cribbed a piece of land from a common and built himself a cottage, and was found by the relieving officer in a state of destitution?—Well, I suppose he would have to be relieved if he were in a state of destitution.

1958. I am assuming that the cottage itself is in an insanitary condition, a nuisance, and injurious to health?—I have not infrequently had cases exactly like that, where you could not say that the man was destitute, because he had some property; he might have even a bit of land which he had got probably by user. Probably he had no title deeds, but there it was; it was his. He is not destitute because he has property, but as his property is not available to buy bread and medical attendance, he is destitute, and must be treated so by the relieving officer.

1959. And should you consider that a case for exceptional treatment, assuming now that he was not so far an invalid as to require his removal to an infirmary—would you allow him to have out-relief?—I do not think the fact that he owned a bit of ground would make any difference in the case, because it is not material—it is not material to his destitution.

1960. Then supposing instead of owning it himself, he rented it from a landlord who himself was a poor man not able to indulge himself in the luxury of building good cottages, the rent of which would not pay him interest on their cost?—Then I certainly should not pay him the rent of his bad cottages out of the poor rate.

Standard of comfort in the workhouse varies with the local standard outside.

1961. I suppose the standard of comfort in the workhouse is practically settled by the ideas of the guardians themselves, is it not?—It is to a great extent, but the guardians are strongly influenced by the opinions of the Poor Law Inspector with reference to these matters.

1962. However, I suppose you would find that in a rather poor rural district where the standard of comfort in the district round was humbler, the accommodation in the workhouse itself would be more scanty?—It has that tendency, and more especially in these times in a district such as you have described, where the population is decreasing, for it becomes increasingly difficult to induce guardians to improve workhouse accommodation in a district where the population is decreasing.

1963. And if the standard of comfort in the country round is low, the hardship of a low

Mr. Humphreys-Owen—continued.

standard of comfort in the workhouse then is not so much felt?—There must be some sort of reciprocal relation between the standard of comfort outside, and the standard of comfort of the in-door pauper. They vary directly.

1964. I think you said that so far as you could judge the guardians were never influenced by motives of economy in cutting down out-door relief, but do you not think, on the other hand, a great many guardians give out-door relief under the belief that it is more economical, their calculation being that it is cheaper to give a man 1*s.* 6*d.* or 2*s.* outside the workhouse than to pay his maintenance at 4*s.* or 5*s.* a week inside the workhouse?—The guardians, I am sure, give out-door relief to a great extent from a confused notion of economy. They think they can keep this old woman or that old man for half-a-crown a week outside whereas in the workhouse he or she would cost 4*s.* per week, entirely forgetting that in the one case the relief is final and rather deterrent and in the other case the half-crown given out-door brings numbers of other half-crowns in its train. It is a confused notion of economy.

Out-door relief given from mistaken notions of economy.

1965. So that, after all, economy does come in to some extent as one of their motives?—To a very great extent, but the motive tends towards greater out-door relief, and not towards the abolition of out-door relief.

1966. Then I suppose that that would be an argument in favour of adopting the suggestion that the out-door relief should be a parish charge, and the in-door relief a union or county charge?—That would, no doubt, tend towards doing away with out-door relief, but, as I have already said, all that I desire in the matter is that the guardians should approach each case, and judge of it on its merits without being biassed by any money consideration one way or the other.

1967. But, on the other hand, supposing that the tribunal for settling whether the relief should be in-door or out-door was a parish, the representatives of a parish under the present system, there would, as I think you have mentioned, be a considerable tendency to incline the scale in favour of out-door relief. They would be sorry to send their neighbours into the workhouse?—While they think in-door relief and the workhouse test is a very good thing in the abstract, they do not care to apply the principle to an old woman who perhaps they have known all their lives; that is to say, they think more of the welfare of the individual and not of the welfare of the class.

1968. I think we may assume that the ultimate motive is a good one, but then it would be no bad thing to counteract that tendency to indulgence by the opposite motive of economy in this way, that the guardians, before they gave out-door relief to the old woman, would have to consider whether it would not be a charge upon rating of that particular parish?—Yes, that would be so.

Out-relief might be charged on parish.

1969. Do you not think it would be possible by a better administration of parochial charities, combined with giving the out-door relief by parishes, by making the out-door relief a parochial charge, to discriminate between different classes of poor?—Perhaps that would be the effect.

Mr. Humphreys-Owen—continued.

1970. Parochial charities might reasonably be so altered as to form old age pensions for a better class of persons than those who would be relieved by the Poor Law?—That is what I should like to see, but thinking it over since, it seems to me that the difficulty mentioned by Mr. Roundell is a very great one. It should be the subject of special legislation.

1971. That is that it would be contrary to the doctrine of the Court of Chancery?—That it would be contrary to the doctrine of the Court of Chancery.

1972. That would not be the case, would it, if these pensions were clearly not given to Poor Law cases; it would only then be very indirectly in relief of the rates?—That is so.

1973. As to Elberfeld; what is the position in life of the almoners there?—The almoners are all sorts of people, from the working men up to the highest classes. In one town, in Bremen, they told me that they did not think the working classes made the best almoners because they had not time enough, but with that exception I think people are of opinion that anybody makes a good almoner who is naturally qualified.

1974. Have you any idea how many hours a week it takes?—I do not know at all; I should not think they know themselves. The people live near them.

1975. At all events, there are plenty of busy professional men, working men, and busy men, who are almoners.—Certainly.

1976. Where do the funds come from that they administer?—The funds are handed over to the Poor Law administration by the municipality. They are raised partly out of the general taxation of the municipality, and partly by certain fixed receipts, such as the profits of the official newspaper; a tax on theatre tickets, and so on, but there is no direct Poor Law charge.

1977. Have you any idea at all as to the amount of pauperism in different occupations; for instance, it has been said I think pretty frequently that the agricultural labourer almost universally has to look to the Poor Law for his support in old age. Could you say the same of any of the other great industries of the country?—I should not say it of the agricultural labourer.

1978. Well, possibly you would confine it to the Midlands. I should agree with you as to many parts of the country, but as to the Midlands and the Southern Counties, would not that be so?—I think myself that the amount of pauperism is almost entirely, to put it quite plainly, a matter of administration; the matter of the out-door pauperism.

1979. Then you would not consider that one industrial occupation is more guilty than another in contributing to the burden of old-age pauperism?—I think not, and you must always remember this in discussing that question, that the profits of all industries have an immense tendency to equalize themselves, and that the migration of the agricultural labourers into the towns is having the direct result of raising the wages of the agricultural labourer.

1980. Then people say also that that is lowering the rate of wages in towns?—As I say,

Mr. Humphreys-Owen—continued.

wages have a great tendency to equalise themselves.

1981. As to friendly societies, although they do not subscribe for old-age benefits *eo nomine*, is it not a fact that after 65 the incapacity from sickness is so great that practically the sick relief becomes an old-age payment?—It is so in many cases. In that Brighton list, for instance, which I took, there was certainly one man who was getting 2*s.* 6*d.* a week from a friendly society called the Druids.

1982. And in the case of the Foresters and Oddfellows, their actual sickness experience after 65 is a considerable number of weeks in the year?—I do not know that from my own knowledge, but I believe it is so.

1983. Then that being so, do you think that a State aid to friendly societies entirely confined to members above 65 would be open to the same objections as those which you have urged, to general aid?—I think that I have only urged objections to subsidies to friendly societies being given in the form of an increase of their benefits out of the rates. I have myself no objection whatever from a Poor Law point of view, or from any other point of view, to a subsidy of friendly societies which would ensure certain conditions as to solvency and audit. What I object to is subsidising them at the other end.

1984. Which do you mean by the other end?—I mean by increasing the pay which they give to poor people who apply to the guardians. I would not subsidise them at that end. If I subsidised them at all, I would subsidise them in such a way as to give them the subsidy as a condition of good administration.

1985. Then, of course, that would be open to the great objection that it would mean State interference with the friendly societies?—That would be a matter for the friendly societies to consider more than anybody.

1986. But, however, the State certainly could not be asked to subsidise a friendly society unless its tables were thoroughly sound, and unless the society gave guarantees that its administration would keep them sound?—That is about it.

Chairman.

1987. But has the State ever been asked to subsidise friendly societies; I always understood that friendly societies objected very much to that?—I said, my Lord, that it was a matter for the friendly societies to decide.

Mr. Humphreys-Owen.

1988. I have only one more question which relates to a question of Poor Law administration; I daresay you know that many of us apprehend that in cases where the Compound Householder Acts are in operation, the election of working men guardians might be injurious to Poor Law administration, because under those circumstances working men do not directly feel the incidence of the rates. Can you tell me whether the Act is in operation in Chichester, whether in point of fact the Chichester working-men guardians you spoke of are compound householders? — I do not know, but I should think the Act would not be in operation, but I do not really know.

H.R.H. The Prince of Wales.

1989. I think your duties as inspector have taken you considerably to the provinces, to the country districts?—Yes, Sir, that is so.

1990. And that you have inspected more workhouses in the provinces than in the metropolis; is that so?—I have no official cognisance of London administration, and I have not inspected the London workhouses.

1991. Therefore, you cannot tell me whether you know any great difference between the great workhouses in the country and those in London?—I should think that there was not much difference. By saying that I have not inspected London workhouses, I meant that I have never inspected them officially; but I have been over several of them, and I should think that the great workhouses in the country were very much like the London ones.

Advantages of country workhouses over town workhouses in matter of providing employment.

1992. But is it not the case that those who are able to work have more to do in the country workhouses than in the London ones?—In the country workhouses they have the immense advantage of having some land which gives opportunity for the best of all labour.

1993. Because when I visited the Lambeth workhouse last week I was under the impression that the men were employed in such occupations as oakum picking and chopping wood, but I ascertained that that had been given up. The only work that the men had to do was cleaning up the workhouse and keeping it in order. Those occupations, such as picking oakum and chopping wood, are frequently practised in all the provincial workhouses, are they not?—So far as the old are concerned, there are not many unions which have oakum picking as an occupation. So far as wood chopping goes there are many still; but the work is the tying of wood rather than the actual chopping of it.

Inspectors able to find out what is going on in other districts without holding formal meetings.

1994. Now, are there any means by meetings or conferences of inspectors by which systematic efforts might be made to extend throughout the country the more successful efforts made in some unions to alleviate the cheerless life of the inmates of workhouses by agreeable occupations?—No, Sir, I think an inspector has to pick up as best he can what is going on in other districts; he meets his colleagues informally, but we have no general meetings now; we had at one time, but they have been given up.

1995. You do not think that this can be arrived at in any way by their meeting more frequently?—I think, practically, we pretty well know what is going on.

1996. You have, I think, a very considerable knowledge of the administration of the Poor Law system abroad, especially in Germany?—I have some knowledge of it, Sir.

1997. And you have, we know, written a report upon the subject. The system at Elberfeld has only been adopted, I think, in some German towns, not in all?—Not in all.

The Elberfeld system not applicable to England.

1998. Good as that system may be in Germany, I think, from the evidence you have given to-day, you do not consider it would in any way be applicable or useful in England?—I do not, mainly because I do not see that there is any possibility of introducing the system of compulsory service.

H.R.H. The Prince of Wales—continued.

1999. Can you tell me whether in Elberfeld the municipality has any difficulty in obtaining its visitors without the exercise of its compulsory powers?—I was told in Elberfeld by the president that they never had had any difficulty in getting the 350 almoners; but then, of course, Elberfeld is a town of very high standard of public duty. Every citizen is interested in the system; they are proud of it, and I think that the president is a very exceptional man. He is a man of great tact and knowledge of the world, and he is always able to put his hand upon the right sort of people to work the system, without even threatening the compulsory powers.

The witness withdrew.

Adjourned till Tuesday the 28th instant, at Noon.

SEVENTH DAY.

Tuesday, 28th February 1893.

In the Queen's Robing Room, the House of Lords, Westminster, S.W.

PRESENT:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. Lord Brassey, K.C.B.
The Right Hon. J. Chamberlain, M.P.
The Right Hon. C. T. Ritchie.
Sir Herbert E. Maxwell, Bart., M.P.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. J. H. Allen, called in; and Examined.

Chairman.

2000. You are a guardian of the parish of St. Pancras?—Yes.

2001. And you have paid a good deal of attention, I think, to the question of the relief of old persons?—Yes.

2002. Have you any definition upon which your union acts with respect to age?—Well, I have taken 65 as what you would call an old person; is that what you mean?

2003. Yes?—Sixty-five I have taken for the age.

2004. That is, you have taken it for your own purposes?—For our own purposes.

Chairman—continued.

2005. I suppose your experience will have told you that there are many men of 65 that are able to earn their living, and on the other hand, that there are many below that age who are impotent, disabled, and unable to earn their living?—Yes. I should not think there were very many above 65 able to earn their living; that is to say, to do regular work. They would be able to do what they call odd jobs; but I should think after 65 there would not be many.

2006. Will you state the facts which you have to lay before us with respect to these aged people?—Perhaps I had better give you the number of the aged in-door poor first, shall I?

Chairman—continued.

2007. The in-door poor?—The number of aged inmates in the different establishments of the parish on January 1st 1893 was 1,134, of whom 228 were bedridden, the number of males and females not bedridden being nearly equal, viz., 440 men and 466 women. Taking the 440 men first: it is found after careful inquiries by visitors, officials, and others, as well as from the statements of the men themselves, that at least 300 have been brought to the workhouse through drink, idleness, or improvidence.

2008. Whom do you call visitors?—The lady visitors; we have a ladies' committee composed of about 20 or 30 members, and they visit regularly in the workhouse. With regard to the 466 women the causes are more numerous. A portion only can be said to have come in through drink or improvidence. A certain number are being paid for by their husbands or relatives on account of some form of ill-health which renders it necessary for them to have that attention which they cannot receive at home.

2009. Would you explain that if you please a little. You say a certain number are paid for by their husbands or their relatives on account of some form of ill health?—Yes.

2010. How is it that they are not supported at the public hospitals instead of coming into your infirmaries?—Because you see the public hospitals will not keep them; they are chronic cases, and therefore the workhouse is the only place where they can be received.

2011. Then this is a form of relief you give to these women because you believe that but for that they would be unable to get any effective medical assistance?—Well they would be able to get the medical assistance, but still their homes are so poor that they would not get that amount of attention which is necessary, or the same kind of attention, which they can get in the workhouse.

2012. Very good?—A certain number are in the house because their tempers make it impossible for relatives or friends to live with them.

2013. Well, now, that seems an odd reason at first sight. I have no doubt you have something to say for it, but it seems odd reason to admit people into a workhouse for incompatibility of temper as it is called?—Well, there is no doubt about it, they come into the workhouse for that reason.

2014. Without reference to the ability of their husbands or friends to support them?—Oh, their husbands would be called upon to pay for them.

2015. But do you really mean what seems the natural conclusion from your statement, that women are brought in because they make themselves disagreeable by their tempers at home?—There is no doubt about it, my Lord. There is a certain number of women in our workhouses at the present time who cannot live with their friends, and therefore they come into the workhouse.

H.R.H. The Prince of Wales.

2016. I understood the Poor Law authorities would only take into the workhouse people who were perfectly destitute, but if persons are

H.R.H. The Prince of Wales—continued.

admitted simply because their friends want to get rid of them, or they do not wish to live with their friends, they are not destitute, and therefore they ought not to be allowed to come into the workhouse at all; is that not so?—They claim to be destitute, and we are obliged to take them in.

under guise of destitution.

Chairman.

2017. They claim to be destitute?—Yes.

2018. But that is a claim into which you enquire through your relieving officer?—Exactly.

2019. But if you find it is not destitution, but incompatibility of temper that makes their family desire that they should be put into the workhouse, would you still admit them?—Oh, they would not state that as a reason for coming in.

2020. They would not state that as a reason; no, no; but you would have an enquiry made?—We would have an enquiry made.

2021. By your relieving officer?—By our relieving officer, yes.

2022. Well, go on please?—The great majority are in the house owing to paralysis, partial blindness, rheumatic and other complaints, which make them use the workhouse as a hospital at first, and finding it fairly comfortable, remain there. A large number are more or less feeble in mind and body, and use the workhouse as an asylum.

2023. I suppose you justify the admission of all these people by the fact that they pay, or that their husbands or relations pay for them?—Just so.

2024. That is so?—That is so.

2025. Do you, in all these cases, exact payment for such patients?—In all cases.

2026. Have you been able to ascertain, at any rate approximately, the number of persons who have entered your workhouse through misfortune, and not through misconduct?—I have taken the opinions of the matron, the master of the workhouse, and the medical superintendent; I have put it down if you will read my paper. There cannot be more than 100 old men and 150 old women who are inmates through misfortune pure and simple; but the matron of the workhouse says there is not nearly such a large number as that. The master of the workhouse says it would be very difficult to put his hand on such numbers as I have stated. I should just like now to read a letter from the medical superintendent, which he sent to me on this subject; he says, "I have carefully read "your observations on 'old age pauperism,' "and you have stated facts and figures "so clearly and succinctly that I can do "little more than absolutely corroborate all "you say. I should like to add, however, that "from my experience as resident medical officer "here for the last 16 years, I think you have "made a very generous allowance in putting "down the number of aged who have become "chargeable, through no fault of their own, at "250. Intemperance is, in my opinion, a great, "if not the great cause of pauperism, and of "disease so commonly accompanying it; so "commonly that 90 per cent. of our total admis-"sions are sick or infirm; and I therefore believe

Small number in house through misfortune.

Chairman—continued.

"that our present Poor Law, with enlightened "and humane administration, offers to these un-"fortunate people a better asylum than could "be found for them under any possible scheme "of State pension."

2027. What is the population of St. Pancras?—234,437, Census 1891.

Mr. Henley.

2028. Was that letter which you have just read from the medical superintendent of the St. Pancras Infirmary?—No; the medical superintendent of the workhouse; the infirmary is a different establishment.

Chairman.

2029. Then you believe that out of this large population the number in your workhouse receiving in-door relief who are the victims of misfortune is something like, at the outside, 250?—Yes.

About 1 : 1,000 of total population.

2030. In a population of about 240,000?—Yes.

Very few who have tried to make provision or been in solvent societies.

2031. Have you among those discovered any who had endeavoured, by thrift, and by joining various societies, to provide for their old age?—There is a very, very few indeed; there are some.

2032. Have you known any who were members of the large and solvent friendly societies?—I came across a case the other day of a man who was offered out-door relief; I think it was the Hearts of Oak he belonged to. He was receiving a pension from them, and he told the relieving officer that he preferred to go into the workhouse. We were prepared to give him out-door relief to as large an extent as we could, but he said, "No, he wanted to go in;" that was one case that I can call to mind.

2033. But you think those cases are rare?—They are very rare indeed.

2034. Please now give particulars about the out-door relief?—There were, on 1st January 1893, 108 men and 577 women above 65 years of age in receipt of out-door relief. Of these, 11 men and 80 women belonged to pauper families, and 34 men and 71 women whose poverty is known to be the result of drink and improvidence.

2035. Would you explain what you mean by pauper families?—Well, whose relations I may say are paupers. Descended from pauper families. Yes. In all probability most of these cases were put upon the books some years ago, when the administration was more lax than it is at present. 17 men and 58 women have shown signs of thrift, and 50 men and 280 women are being assisted by relatives.

Out-door relief: very few on list have put by anything.

2036. The total number is 685 of persons receiving out-door relief, and of these you say that 17 men and 58 women, that is 75 persons, have shown signs of thrift. What do you mean by that expression?—Well, that they have put by something for their old age, have belonged to clubs or in some way or another have put by for their old age.

2037. And you say that 50 men and 280 women, that is 330 out of the whole, are being assisted by relatives?—Yes.

2038. Then is the relief you have given apportioned to the probability of their receiving that assistance?—Yes, it is apportioned to the amount that they receive from their relatives.

Chairman—continued.

2039. What is the amount of out-door relief that is given at St. Pancras?—Well, it varies from 2*s.* 6*d.* a week up to 4*s.*

2040. And does that variation depend on the report of your relieving officer?—Entirely.

2041. Is the highest sum that you give, 4*s.* a week, in your opinion sufficient to support people who have no other resources?—The only persons we should give 4*s.* a week to would be persons who have got some income of their own, either from their club or else from their relatives. 4*s.* a week we do not consider, or, of course, any other amount of out-door relief, nearly sufficient to keep a person alone.

Given aid re lation earn &c., for t main tenan

2042. Is any portion of your out-door relief given for the entire support of the pauper?—No, because we do not consider it is sufficient to entirely support them.

2043. To whom do you give the 2*s.* 6*d.* a week?—Well, those are the ordinary cases which come before us, and we find that they are able to do a little work of their own, such as old women who are able to do needlework, and so on, and their income would probably amount to about 6*s.* or 7*s.* a week, together with the 2*s.* 6*d.* a week.

2044. It is, in fact, in aid of such earnings or wages as they can make?—Exactly; yes.

2045. And do you consider that a strict application of the Poor Law?—Well, no; I do not think it is. I am sorry to say we do not apply the Poor Law very strictly in St. Pancras.

2046-7. Well, have you any rules (I believe they are called recommendations) which prescribe the rate of assistance to be given to applicants?—No, we have no rules or regulations.

2048. You deal with each case as it arises?—We deal with each case as it arises. May I explain the principles upon which we give out-door relief?

Con diti

2049. Yes?—The applicants must be of good character, must have some other means besides the allowance from the board, either from their own industry or from relatives, must live in a decent room, and, if too old to look after themselves, must be well attended to by friends. Those are the principles we go upon.

Mu red l late wit res

2050. What is the amount that is now spent in Poor Law relief?—The amount in St. Pancras at the present time is about 7,000*l.* a year.

2051. What is the highest amount that the out-door relief ever attained?—£32,000 a year.

2052. In your opinion are the poor of the parish well off now; have they suffered from this diminution, or have they improved by it?—I am certain they have improved immensely; they have not suffered in the least.

Lord Brassey.

2053. And what was the largest number you ever had of persons in receipt of out-door relief?—When the amount of relief was 32,000*l.* a year, I do not know; I cannot answer.

Chairman.

2054. How many workhouses have you got in St. Pancras?—At the present time we are re-

Chairman—continued.

constructing our workhouse. We have the old one, which is partly being re-constructed, and one down at Streatham.

2055. What class do you send to Streatham?—We send the men, only men, only healthy men.

2056. That is to say, men who are not in the infirmary?—Men who are not in the infirmary, yes.

2057. And do you attempt any classification of them at Streatham?—No, not at all.

2058. Do you attempt any classification in your workhouse?—The classification at the present time consists in this; that they are classified into infirm, healthy, and imbeciles. Then there are additional wards for women with children, lying-in wards, girls, boys, married couples, and sick children, and probationers. The only persons who are not classified at the present time are the old poor; that is into deserving and undeserving.

2059. The aged poor; are they supplied with any employment?—Yes, they do what work they are able to do, which, of course, is not very much, but they do the work of the house, and the best of them are employed as porters, clerks, and messengers. Some of them, one or two of them, go out with the bread van. Each relieving officer also has one old person to attend upon him at his relieving station.

2060. For what purpose?—Well, for the purpose of acting as a porter or messenger.

2061. Can you suggest any alteration which you think would be an improvement in the present system of the administration?—I think myself that what should be called deserving poor are so very very few in number, that they might easily be dealt with by organised charity outside.

2062. Let me ask a question about that; do you mean the deserving poor among those who apply for assistance?—Yes, exactly.

2063. Do you believe in the existence of a large class of suffering poor who do not apply for assistance?—No, I do not think there is. As to the persons who apply to us for assistance; the deserving poor, that is; if they have to apply to the parish, I think we ought to be able to relegate them to organised charity outside; but in addition to that there are, of course, some border-land cases which might be called neither good nor bad, and these, I think, the parish ought to deal with. They ought to be dealt with on the lines somewhat that we have laid down in St. Pancras, and we think that those lines or rules ought to be distinctly laid down by the Local Government Board.

2064. Do you think that the working of those charitable institutions to which you have referred prevents many from becoming paupers?—Oh, yes; there are at the present time being dealt with by the Charity Organisation Society of St. Pancras 36 cases, and the amount of pension given to them comes to 540*l.* a year.

2065. By charities?—By charities.

2066. Have you any cases in which you supplement the relief given by charities?—Yes, we have some of these out-door cases; I mean by charity such as is given by the churches and chapels. They very often give an old person 2*s.* or 3*s.* a week, and then they may get perhaps

Chairman—continued.

2*s.* or 3*s.* from their relatives, and then the out-door relief of 2*s.* 6*d.* a week keeps them going.

2067. Do you think that the position of those poor who apply for out-door relief is sufficiently inquired into?—I think so; by the relieving officers, you mean?

2068. Yes?—I think so; yes.

Systematic co-operation of relieving officers and volunteers would be of value.

2069. Are the relieving officers assisted by any voluntary agency?—No.

2070. Do you think voluntary agency, the agency of volunteers, ladies or gentlemen, could be attained to assist the relieving officer in ascertaining the real position of those people?—Yes, I think so.

2071. You think it could?—I think it could be.

2072. But you say there is none at this moment?—There is none, because the relieving officers, I suppose, do not take the trouble to find out from the clergy and the different agencies in the parish; that is to say, there is no regular systematic plan.

2073. Have you any other suggestion to make?—No; these are my principal points, that the deserving poor ought not to come to the Poor Law at all, and that the Local Government Board ought to lay down strict rules as to how out-door relief should be given, in what cases, and what cases should receive out-door relief.

Mr. Henley.

2074. To aged poor?—To aged poor. I feel very strongly upon that point. That is the only way in which it can be effectually carried out.

Mr. Ritchie.

The few cases of misfortune not proved by any special test.

2075. You stated that there were 250 people in the workhouse, you believed through misfortune. By what process of investigation did you arrive at that conclusion?—From my own inquiries, the inquiries of visitors, inquiries made by relieving officers, and the master and matron and superintendent of the workhouse.

2076. There was no particular test of misfortune that you applied?—No.

2077. Such as belonging to friendly societies or anything of that kind—Oh, no; and in addition to that there were the statements of the men themselves.

2078. Of course you are talking about the aged poor?—The aged poor only.

2079. Then were you able to go back so far in their lives as to ascertain whether at some previous portion of their lives they could not have commenced to make provision?—The relieving officers were enabled to take the cases back for a great many years past. May I give you this list, which contains five cases, which will give you instances of how people came into the workhouse. The first is G. B., who has been an inmate for some years. This man was previous to admission to the workhouse travelling cashier to the Great Eastern Railway Company, at a salary of 500*l.* per annum, and was, after repeated warnings as to conduct, made to resign. He was then taken to America by relatives (well off), but upset them all, and came to England and entered the

Mr. Ritchie—continued.

workhouse, where he is now employed as clerk in the master's office.

2080. But do you call that misfortune?—No, no; I am giving you persons who were in the workhouse through their own fault. Do you want them?

2081. No; I thought you were to give us particulars of those cases which you had inquired into, and come to the conclusion that they were in the workhouse through misfortune?—No; I have no such cases.

Special circumstances in which a society pensioner asking for workhouse was offered out-relief.

2082. I think I heard you say just now that some man who had belonged to the Hearts of Oak was in the workhouse, and that notwithstanding the fact that you were prepared to give him as much out-door relief as was necessary?—A reasonable amount, yes.

2083. Then I imagine you did not offer him the workhouse at once; you offered him out-door relief—We offered him out-door relief, yes.

2084. But why should you offer a man out-door-relief who wishes to go into the workhouse?—Well, we thought it was very hard on such a man, who had been a saving man, a prudent man, and a hardworking man all his life, that he should go into the house, so we gave him the alternative, but he would not accept it.

2085. I mean, surely in administering the Poor Law, and managing as you do with out-door relief, all this is not good. Surely were you not going a little beyond your functions in offering out-door relief to a man who wanted to go into the workhouse?—No doubt we were.

2086. This is a system which might add largely to your out-door relief?—Yes; I think we went a little beyond what we ought to have done; but we were struck with this particular case, which is a case that seldom happens, that we offered him out-door relief.

2087. Did I understand you that he had a pension?—Yes; I think it was from the Hearts of Oak, of 4*s.* a week, or whatever they give.

2088. Then, what did you do with that pension when he came into the house?—I think the pension lapses when a man comes into the house. Old age pay it is—it is not sick pay; they get a pension for the remainder of their lives of 4*s.* a week.

Lord Brassey.

2089. It is almost a pension.——

Mr. Ritchie.

The pension lapsed on his entering the house.

2090. It is a pension?—I think I am right in saying that the pension, as we may call it, lapses when he comes into the house.

2091. Because I think we had it in evidence before that pensions of that kind were applied to the benefit of the persons in the workhouse, and gave them some little increased luxuries over their fellows. But, so far as you know, that pension ceases?—That pension ceases, I think.

Chairman.

2092. Where did you get this case from? From what source did you obtain it?—From the relieving officer. He could give you all the particulars.

Mr. Ritchie.

2093. You are not quite certain that it was the Hearts of Oak?—I know it was one benefit society. But I will be able to ascertain that.

2094. Will you be good enough to ascertain all the particulars in connexion with the case to which you have alluded, where an applicant for relief was in receipt of pay from a benefit society, and come again to the Commission and give them full details?—I will; yes.

Mode of giving relief.

2095. Well, now, you spoke about the mode in which you granted out-door relief. You said that you gave 4*s.* a week only in cases that were assisted by relatives, to supplement the assistance given by relatives?—Just so; yes.

2096. And that the 2*s.* 6*d.* a week was given to the persons earning wages?—Yes. There is no rule about that at all, because each case is judged on its merits. We have no particular rule. A person earning wages might get 4*s.* a week if it were really a good case.

2097. That is what I was going to ask?—Yes.

2098. Now, would you mind telling me just what takes place when an application is made to you for out-door relief?—Yes. An old person, we will say 65 years of age, comes up for out-door relief. The relieving officer then has to make his statement, and I always, as chairman of the Out-door Relief Committee, ask them what means they have of living. They frequently say, "Well, I am earning 2*s.* 6*d.* a week by "sewing," or something of that description (I am speaking of an old woman), and then I go into the question of relatives to find out whether they are able, or in a position, to do anything for them. If we think they are we summon the relatives to the board, and ask them what they are prepared to do. Of course, first of all, there is the question of character, you know. But I think those are the leading questions we put to them.

2099. Then, may I take it that your system is to ascertain what is the outside help, whether from relatives, or from charity, or from work, which the applicant can rely upon, and then supplement it by such a sum as will, in addition to the other sum, in your opinion, be sufficient to keep the individual who is applying?—Just so; yes.

Duty of relieving officer to investigate cases of out-door relief.

2100. Well, then it is the duty of the relieving officer to visit that person from time to time to see whether the outside assistance is being maintained, is it not?—Yes.

2101. How often is it the duty of the relieving officer to visit the persons in receipt of out-door relief?—Once a week.

2102. And, as a matter of fact, is there any precaution taken to see that the relieving officer does that?—No. The guardians cannot follow the relieving officer about. Those are the rules; he is bound to do it.

2103. How often do the guardians meet for the purpose of administering relief?—We meet once a fortnight; that is to say, we have two divisions. We divide St. Pancras into North and South. The North meets once a week, and the South meets once a week.

2104. Then do the relieving officers report to you at those meetings with regard to the condition

Mr. Ritchie—continued.

of the aged poor that you have relieved outside the workhouse?—Not every week; it is only when they come up for renewal.

2105. But do you not think it would be advisable that your relieving officers should report more frequently than that, from time to time, as to the condition of the old people that you relieve out of the workhouse?—He only reports if there is any change. If there is any change in the circumstances, then he would report it. But if things are exactly the same as when we gave the relief, there would be no necessity for making a fresh report.

2106. Except that it would satisfy you that the relieving officer was doing his duty?—Yes.

2107. You have no means of ascertaining at present as to how often the relieving officer visits the aged poor in receipt of out-door relief, have you?—No.

Mr. Pell.

2108. Does not the last visit of the relieving officer to the pauper appear in the application and report book?—Is it not down there?

Mr. Ritchie.

2109. Would you kindly take the application and report book, and tell us how often, taking any particular case, the relieving officer has called?—Taking the top case the date of the application is 2nd November; November 9th when he goes again.

Mr. Pell.

2110. Was not that case re-considered on November 16th?—November 16th, was it?

Mr. Ritchie.

2111. I want to know whether you have any record of the visits of the relieving officers to the aged poor who are relieved outside the workhouse?—His bounden duty is to visit them once a week.

2112. Is there any record there as to the performance of that duty?—No; there would not be a record here except when the case comes up again for renewal.

2113. For how long do you give out-door relief, as a rule?—Sometimes we give it for 26 weeks, in the case of very old people.

2114. Then you have no information before you at the board as to whether the relieving officer has called on these aged persons any time within these 26 weeks?—No; except that it is his bounden duty to do it.

2115. Is it not within your knowledge that cases of starvation have occurred, I do not say in your particular parish, in consequence of the visits of the relieving officer not taking place as it ought to have done amongst the aged out-door poor?—I have no knowledge of any; certainly none have taken place in St. Pancras.

2116. Do you not think it would be advisable, looking to the fact that the relief given by you is to supplement something else that is not of itself sufficient to maintain the aged poor person; do you not think that it would be very desirable if your relieving officer had to place before you periodically evidence that he had visited that aged poor person?—Do you mean every week?

Mr. Ritchie—continued.

2117. I will not say every week; but periodically; at short intervals?—How often he has visited the case?

2118. Yes. It is his duty, you say, to visit it every week?—Yes.

2119. Do you not think that it would be desirable that your relieving officer should prove to you, the guardians, that he was performing that most important duty?—Well, it might be desirable; but we have never felt the necessity for it in St. Pancras.

Staff of relieving officers fully adequate to do this.

2120. How many relieving officers have you in St. Pancras?—We have got nine.

2121. And what is the population?—234,437.

2122. Do you believe you have got a sufficient number of relieving officers to secure that they shall be able to visit these people once a week?—Quite sufficient; yes. I may explain that in two of the poorer districts each of the relieving officers has an assistant relieving officer.

Wants L. G. B. to lay down rules for London as to out-relief on St. Pancras lines.

2123. You spoke about the desirability of the Local Government Board laying down distinct lines for the relief of the aged poor, who, you said, were upon the border land?—Yes.

2124. What is in your mind with regard to the regulations which the Local Government Board ought to lay down?—I thought I had read them. I think it so important, you know, that there should be an uniform system of out-door relief all over London. That, I think, is really what we want; and the only way that we can get an uniform system in London is by the Local Government Board laying down the rules. It is no use, in my opinion, guardians themselves making rules, because they are not stuck to. But if the Local Government Board were to lay down rules they would be observed all over London.

2125. Can you conceive any rules that might be laid down by the Local Government Board which might not be inapplicable to individuals. Is it not, in your opinion, necessary that any rules in connection with such a matter as that should be of an elastic character, to allow for differences?—Yes. But they can lay down general rules. At the present time there are no rules laid down for out-door relief by the Local Government Board.

Requiring good character, &c., and other means.

2126. It is left to the discretion of the guardians?—It is left to the discretion of the guardians entirely. But what I should like to see is some principles laid down in the same way as we apply them at St. Pancras; that is, that the applicants must be of good character; must have some other means besides their allowance from the board, either from their own industry, or from relatives; must live in a decent room, and if too old to look after themselves, must be well attended to by friends. That is what I want to be done by the Local Government Board.

2127. Then you would not give any out-door relief to any aged poor who were not able to produce evidence that they received adequate assistance from a relative or some other source?—

Mr. Stuart.

2128. What is the area, do you know, of the St. Pancras workhouse. Do you know what area of ground it stands upon?—No,

Mr. Stuart—continued.

I do not know. We have one at Streatham, but that is only a temporary one.

2129. I mean the one in the town. What class of inmates are you going to put in the new workhouse?—They will all be in it when the new workhouse is built.

2130. Then you have got "Homes" for your children outside of London?—Schools.

2131. And they live in "Homes" there?—Well, there is one large school at Leavesden.

2132. Well, have you ever contemplated putting your aged paupers in the same place?—No.

2133. Then are your aged paupers in your proposed new workhouse to be taken a distance from St. Pancras? You are going to remove your workhouse some distance from St. Pancras?—No; the workhouse is being reconstructed on the present site, which is in the centre of St. Pancras; being rebuilt.

Difficulty of defining deserving aged to place them separately.

2134. Have you raised the question at all in St. Pancras whether your aged poor might not be removed to some separate place altogether in the country?—We have often thought of that. But the difficulty comes, you see: how are you to classify the aged poor; how are you to define what is a deserving case. Because we should only propose to remove the deserving cases, not the undeserving.

2135. Then it is the difficulty of classification that stands in the way?—The difficulty of classification, yes.

Would object to going far from parish.

2136. Have you heard any statement made that the poor themselves would very much object to it?—When we started this temporary workhouse down at Streatham they objected to it most strongly; they complained bitterly about having been sent all the way to Streatham. They wanted to be kept in the old workhouse.

2137. Because, I presume, they did not see their friends?—They did not see their friends; exactly.

2138. How often do you let the aged poor out?—They go out once a fortnight.

2139. For the whole day?—For the whole day.

2140. Then, generally, do they see their friends when they cannot get out?—Yes; generally.

2141. How often do they see their friends?—Once a week; on the Sunday.

2142. Do the old married people have rooms?—Yes.

2143. Do they, as a matter of fact, avail themselves of them?—We have accommodation for 16 old couples, and we have never had more than ten of the rooms filled.

2144. Is that because there are no aged couples in the workhouse?—Oh, no.

2145. They prefer to live apart?—They prefer to live apart.

2146. What proportion of them prefer to live apart, half?—I am afraid I cannot answer that question; I do not know.

2147. Then as to the persons who people your workhouse, the aged poor men, I mean; have you followed to any extent where they come from, and who they have originally been. I will put my question perhaps in a more definite form. Is any considerable number of them persons who have been householders, and respectable householders in your own parish, well known to be such?—I was going to read just these simple cases. They have been people in the parish, and they are in the workhouse now. I can give you an instance of one whose premises were taken by the Midland Railway Company, and they paid him about 250*l*. He began to drink, neglected his business, and came into the workhouse. Then another man was a tailor; he was brought up and apprenticed by the St. Pancras directors of poor. He made a good business in Somers Town, and had a country house at Wood Green; was a vestryman; he brought himself to the workhouse through drink. These are instances in our own parish.

2148. Those are both instances of persons whose own apparent misconduct has brought them to grief?—Yes.

2149. But have you cases of persons whom what you would call more justly the act of God has brought there: the simple continuance of circumstances that they could not have avoided?—I have no particulars of those cases; I have not followed them up.

2150. You have no knowledge therefore of the existence to any extent of such cases?—I know that they must be very very few indeed.

2151. How long is your experience?—Twelve years.

2152. During the 12 years of your experience in the St. Pancras Workhouse you have not any appreciable experience of persons of respectability who have been brought there by the pressure of circumstances, apart from their own misconduct?—Just so.

2153. Then suppose we turn for a moment to another point; you spoke of an allowance to out-door paupers, and of basing that allowance upon respectability on the one hand, and on the possession of a reasonable house to live in on the other, and of friends if they were incapable of taking care of them there; but you also said, in answer to Mr. Ritchie, that one of the conditions that you imposed there, and desired to impose elsewhere, was that they should have a certain amount of means otherwise?—Yes.

2154. Now, one of the things that you call means in that respect would be wages?—Just so, yes.

2155. We are referring still to aged poor, I presume?—Yes.

2156. Now all these aged persons who are dealt with outside, how many of those who satisfy your conditions are satisfying them by earning wages, what proportion?—We are speaking of the out-door poor now, are we not?

2157. That is the out-door entirely?—I should think all of them are satisfying our conditions.

2158. Yes, but by earning wages? you might satisfy the condition by having a pension or having charitable relief from other bodies; but I mean earning wages?—I am afraid that I could not give you the number that are earning wages out of these.

2159. But it is considerable, I suppose?—Considerable.

Mr. Stuart—continued.

2160. Could you give me any one case that you recollect of an old person who has satisfied your conditions by earning wages, and could you tell me the character of the wages he was earning, and for what job?—The principal persons who would be earning wages would be women. The wages of the old men after 65 years of age would be very very trifling; they would only do odd jobs, but the women would earn regular wages, by sewing, or occasionally going out charing.

2161. Well, have you ever had complaint made by other persons who were sewing and going out charing, that their receipts and their employments were interfered with by the assistance that their competitors got from the workhouse?—I have never heard it publicly stated, but privately I have.

2162. And do you think that that difficulty, as a matter of fact, does exist?—I think it does, yes.

2163. Have you taken that matter into consideration in the recommendations that you would urge over all London for out-door relief?—I think it ought to be taken into calculation certainly; but I have not thought over that particular point.

2164. But you would admit that it is a serious point?—Yes, I admit that it is.

2165. We have dealt very shortly with in-door relief and out-door relief. Now I should like to take the comparison of the two for a moment. What does your in-door old person cost you?—The in-door costs us 4*s*. a week maintenance. I am not certain that I am quite accurate, but it is about 4*s*. a week maintenance charges, and 3*s*. a week establishment charges.

2166. In the establishment charges, the payment off of debt is included?—Oh yes, in the establishment charges.

2167. So that the total charge is 7*s*. a week?—The total charge is 7*s*. a week.

2168. What is the average allowance that you make to your out-door poor?—I should say that the average would be 3*s*. a week certainly.

2169. Have you reason to believe that the remainder is, as a matter of fact, made up by wages otherwise?—That would be so.

2170. Of course, of that 7*s*. a week which your in-door poor costs, a very large amount is repaid by the general rate of London?—Just so.

2171. Would I be right in saying four-fifths?—Quite so; yes, quite.

2172. While the whole cost of the out-door comes from the parish?—Out-door relief is paid for direct by the parish, and in-door relief of course comes out of the common poor fund.

2173. Excepting a small residuum possibly?—Yes.

2174. We need not, I think, elaborate that; but I want to ask you what your view would be and whether you have made any inquiry into this question: suppose you were to go to one of your aged poor and ask them this question, "Would you prefer to remain in the house, or would you prefer to have 5*s*. a week and go out of it with no more consideration on our part, simply there is 5*s*. to you, go." Which would they choose?—I should say the great majority would take the 5*s*., would go out, and probably return to the workhouse the next day or the day after.

2175. Why?—They would have spent it in drink, and return to the workhouse destitute.

2176. So that the provision of 5*s*. a week for those persons would not keep out of the workhouse persons who now come into it?—Just so.

Mr. Loch.

2177. You have referred to what charitable organisations pay in dealing with cases which you have described as naturally lying outside the work of the Poor Law. Do you think that the present system by which a voluntary agency deals with those cases of charity is a good one, or would you prefer some kind of hybrid body, recognised by the municipality, and possibly receiving some assistance from the rates to deal with these charity cases?—Of course it would be much more certain; a voluntary charitable body is never certain of their money, but if this hybrid body were established no doubt there would be more certainty in getting the funds.

Thinks municipal charity would be surer than that of a voluntary body, but liable to be claimed as a right.

2178. But, as a matter of fact, have cases fallen through in which you have required charitable assistance?—Yes; I can call to mind some cases which have fallen through.

2179. What kind of cases would these be?—Well, pension cases.

2180. Would these be pension cases which were dealt with by the clergy?—Pension cases, which were dealt with by the clergy, yes.

Charity of a society surer than from churches.

2181. And in these pension cases were you led, in consequence, to make a supplementation of out-door relief when the pension, as you say from charitable sources, failed, bringing them under your class of borderland cases?—Well, you see we should not give them out-door relief at all, probably because then they had no other means except what the parish gave them.

2182. And so those cases fell through?—Fell through, yes.

2183. And to refer then again to the Charity Organisation Society; have you found that they have raised the money in those cases, going to various sources for it?—Yes.

2184. But in the case of the pensions which the clergy had to do with, there was no attempt made to raise the money from various sources?—No.

2185. And therefore the case fell through?—Fell through.

2186. But if we had a charity committee which received grants from a municipal authority, I presume that there would be created a new kind of claim for relief which does not affect a voluntary body?—I should think there would.

2187. And one great advantage of the voluntary system is that it deals with these cases as they arise, without any temptation being created on the part of the poor to consider that they have a claim?—Yes.

2188. And that is a great advantage?—A great advantage, yes.

Mr. Arch.

Relatives' contributions paid direct to guardians.

2189. I want to ask the witness whether the friends of those whom the guardians relieve outside willingly pay towards the support of those friends who receive a portion of parish relief?—Willingly; in some cases they do assist willingly, and in others they will not pay unless we threaten them.

2190. Well, then, when the law is put in force to compel them to pay, do they pay their contribution into the union funds, or direct to their friends?—No, they would pay it direct to the union funds. There is a collector of these outside sums, and they would pay them to him; it would be paid to the office of the board of guardians.

2191. And where those people are willing to pay, where there is no magistrate's order required, do they pay theirs into the union funds?—No, they would pay direct as a rule.

Mr. Chamberlain.

2192. I think you said that the maximum out-door relief that you gave to old people was 4*s.*?—Yes.

2193. You expect that to be supplemented by external subscriptions?—Yes.

2194. What in your opinion is the minimum upon which these people can live?—I should say 7*s.*; I put it at 7*s.*

2195. Then if a man came to you who had an allowance from his club of 2*s.* a week, what would you give him?—2*s.* a week; I do not think there is any such allowance as that of 2*s.* a week from a club, is there?

2196. You have just said that there was a case came before you in which a man had an allowance of 4*s.* a week?—Yes.

2197. Well, if the allowance were less than 4*s.*, if it were 2*s.* 6*d.*, or 2*s.*, what would you give him in the way of out-door relief?—We should probably make it certainly not more than 4*s.* a week; the outside we have given is 4*s.* a week.

2198. But supposing a man was getting from some external source 2*s.* a week, you have told us that 7*s.* a week is the lowest on which you think he can live; would you force that man into the workhouse?—If he could not live on the parish allowance and the assistance of his friends.

2199. Well, you have said 7*s.* is the lowest upon which he can live?—We think so.

2200. You only give 4*s.*?—Yes.

Allows that Guardians give inadequate out-relief sometimes.

2201. If then he only had 2*s.*, you would force him into the workhouse?—We should not force him into the workhouse; we should say we could not give him any more than 4*s.* a week.

2202. But would you give him 4*s.* in that case?—Yes.

2203. That is to say you would in that case give the man out-door relief, although you knew it was insufficient for his maintenance?—I am afraid we should.

2204. Would it be the same if he were receiving 1*s.* a week?—No, we should not consider that was sufficient.

2205. In that case you would offer him the workhouse?—We should offer him the workhouse. Yes.

2206. Well, then, supposing he were getting 3*s.* a week from external sources, you would offer him the 4*s.*, which would make up the 7*s.*?—Yes, always supposing it were really a good case; good character, and so on.

Mr. Chamberlain—continued.

2207. But now supposing he were getting 5*s.* a week from out-door sources, what would you offer him then?—We should probably say 2*s.* 6*d.* a week would be sufficient; at least I know we should.

2208. Therefore the man who, by his own thrift, or by the assistance of his relatives is receiving already 5*s.* a week, would be no better off than the man who was receiving 3*s.* a week? Exactly.

2209. Well, is not that penalising thrift?—I cannot answer.

Mr. Stockall.

2210–1. You stated that out of the number of those in receipt of relief there were 200 victims of misfortune?—About that number.

2212. Have you any idea as to the treatment you would give those who were victims of misfortune as distinguished from those who are suffering in consequence of their drunkenness, &c.?—I think, myself, that the greater part of them ought not to be in the workhouse at all to begin with, and if there was a better system of classification, no doubt they would be put on the favoured list and classified accordingly.

2213. What do you mean by the favoured list?—I mean the list of the deserving poor in the workhouse.

2214. Then you would give those who belonged to this deserving list a different treatment in the workhouse to those who are undeserving?—I would.

2215. In what way?—Well, you see that is a question that has to be thought out and considered; it is not done at the present time.

2216. But you have a strong opinion that these should be treated differently?—I have; yes.

2217. I should like you to give us your idea, or some idea, as to how they should be treated differently?—The only idea I have is that really they should have a separate workhouse of their own; a separate institution, you might not call it workhouse; a separate institution. These questions have never been discussed; I am only giving my own opinion; they have never been discussed by the guardians.

2218. Is it your opinion that a number of those who are now in the infirmaries are sent there because they are considered to be deserving cases?—Oh, no.

2219. No cases are sent there because they are deserving and are better treated there?—Oh, no; the only reason for sending a person to an infirmary is that it is not a chronic case, and can be dealt with by medical skill.

2220. You said that there were in receipt of out-door relief 17 males who were thrifty, and that there were 58 females who had shown thrift in some form by having made some provision for old age. What character of provision do you include in each of those cases?—In some

Mr. Stockall—continued.

shape or another they have put by for their old age; that is the only answer I can give.

2221. In what way?—Saving. For instance, a woman may have saved. I have come across cases of a woman saving 30*l.*, 40*l.*, or 50*l.*, and that I should call signs of thrift.

2222. Then would you relieve a person that had saved that amount?—If she were living on it, yes.

2223. How many cases out of the 58 would be of that category, having saved from say 20*l.* to 50*l.*?—Out of the 58, well, I should say probably there would be about 20.

Mr. Roundell.

2224. With regard to the case put to you by Mr. Chamberlain about an applicant having 3*s.* or 5*s.* a week, are you not guided in administering the poor-rate by considerations mainly of destitution, and not of degrees of merit?—I think we certainly consider the merits of the case. I think we should probably be guided by the merit as by destitution.

2225. Of the person?—Of the person.

2226. Can you state upon what general principles you have proceeded in bringing about the great diminution of relief in St. Pancras in the last 20 years, that is to say, whether by sudden reforms or by gradual reforms?—Gradual reforms.

2227. Would you just explain that?—The gradual reforms have been simply by putting on only those who are really of good character, who are assisted by their relatives, and living in a decent room.

2228. Then have you on the whole carried public opinion with you that these reforms have been brought about without hardship to the poor?—Yes, certainly.

Chairman.

2229. I have not yet asked you, nor do I think you have yet been asked; when you say that you consider the character do you mean that you would not give out-door relief to a person who had not a good character; you would compel him to go into the workhouse?—We would compel him to go into the workhouse, certainly.

Mr. Pell.

2230. I did not catch, Mr. Allen, whether you were chairman of this board?—No, I am chairman of the out-door relief committee.

2231. Does the chairman of the board receive your report upon these cases?—The books of the out-door relief committee are presented to the board at every board meeting.

2232. He does not initial them before the relief is given?—Oh, no. I might explain that the out-relief committee in St. Pancras is a committee of the whole board.

2233. So that the chairman might be present?—He might be present.

2234. Is he generally present?—Sometimes.

2235. Not generally?—Not generally.

2236. Then you, being chairman of the out-relief committee, are responsible for the relieving officers' duties?—Yes.

Mr. Pell—continued.

Requirements of L.G.B's. order as to entries in application and report book not strictly carried out.

2237. As far as regards the out-door poor; are you acquainted with the forms of the application and report book as laid down by the Local Government Board, the Poor Law Commission originally, that have to be filled up by the relieving officer before you can deal with the case?—I am acquainted with it as far as I see it there; it is put before us.

2238. Could you tell the Commission what the principal headings of the application and report book are?—Well, I cannot off-hand; I cannot without looking at it.

2239. Are you aware that it is the duty of the relieving officer to receive all applications for relief, to examine into the circumstances of every case, and make all necessary inquiries into the state of the health, the ability to work, the condition, and the family, and the means of the applicant, and to report the result of such inquiries in a prescribed form to the guardians at their next meeting. That is the consolidated order; you are acquainted with it?—Yes, I have read that.

2240. Have you, as chairman of the out-relief committee, seen that the relieving officer in your opinion has complied with that order?—No, I cannot say that I have.

2241. Therefore, persons have been admitted to the roll of paupers in St. Pancras without your being aware whether or no the relieving officer had made the inquiries which the law says he ought to make?—Yes, I suppose that is so.

Especially as to relatives liable to assist.

2242. Now, I have the book before me. One of the columns, and possibly the most important column, which you have to see that the relieving officer has filled up, is for the names of the relations liable by law to relieve the applicant, distinguishing those capable of assisting the applicant. Well, now I have looked through the book; I will not say that in no cases has there not been a compliance to a certain extent with that order; but how does this come to be inserted in the column. There are two cases on this sheet, and when I come to look at the relief-order by the guardians; that is the relief-order by your committee; I find this stated: "Guardians present, "J. H. Allen, Esq., Major General So-and-So, and So-and-So, and the others." Was that the relief that was given to these paupers? Should you say, Mr. Allen, that this book that I have got before me, the application and report book, is kept by the relieving officer, as the law requires it to be kept?—I should say it was; to the best of my belief I believe it is, but the auditor who has to go through these books every time, would he not find fault if it were not kept properly?

Guardians supplement other resources up to 7*s.*

2243. Well, passing from that, I understood you to say, in answer to Mr. Chamberlain, and I think to Mr. Ritchie, that it is your practice to give out-door relief in aid of wages, and other sources of income which the applicant may have?—That is so.

2244. Therefore, the less the man has done for himself, and the less assistance he is getting from charitable persons, the more you give him?—Yes, up to that certain amount.

2245. Up to that standard: what do you con-

Mr. Pell—continued.

sider the standard of mere subsistence in St. Pancras?—Seven shillings I put it down at.

Applicants making false statements are sometimes prosecuted.

2246. Are you aware that there are certain Acts of Parliament which have been passed with the view of stopping persons getting relief upon false statements; are you aware of that?—I do not know.

2247. I see that the relieving officer from his remarks evidently is pointing out that false statements are being made. Have you ever prosecuted a person for false statements?—Oh yes, for false statements we have.

Mr. Henley.

2248. Have you anything to do at the St. Pancras Board of Guardians with the infirmary, or is that under the Metropolitan Asylums Board?—No; we have an infirmary of our own at Highgate.

Great cost of infirmary cases.

2249. That is the infirmary that is at the head of this return?—We call it the infirmary at Highgate.

2250. I see that your cost in the infirmary is in excess of any other infirmary in London; it is 50*l.* 8*s.* 4*d.* per head?—We are very generous to the sick poor in St. Pancras.

2251. Are there many old persons in the infirmary who are upon the border line?—Do you mean between chronic cases?

2252. Who would not be wholly destitute?—I think there would be a few; yes.

Not all strictly destitute.

2253. A few who would not be considered wholly destitute?—A few who would not be considered wholly destitute; yes.

2254. And in a very strictly administered union they would not be admitted?—Yes, I dare say that is so.

2255. Then what do you do with regard to those persons with respect to repayment?—We call upon them to re-pay; that is, their friends. Supposing a woman comes in we have the husband up and make him contribute towards the cost.

2256. What I wanted to know was; do they contribute to the average cost of the infirmary or do they contribute upon the particular patient?—We make them contribute according to their means.

2257. Now, Mr. Ritchie asked you with regard to the visits of the relieving officer from time to time?—Yes.

2258. And what record there was of them. The application and report book I think has only the last visit entered in it, not the intermediate visits?—Yes; exactly.

2259. It has been recommended by the Local Government Board, but it has died out, I think that diaries should be kept by the relieving officers to show what visits they have made to the homes of the paupers, do your relieving officers keep diaries?—I think not.

Mr. Henley—continued.

2260. Do you not think it would be a check upon relieving officers and a great assistance to guardians if diaries were prescribed by order of the Local Government Board?—Yes, I think it would be.

2261. You think that would be a great advantage?—I think that would be a good plan, yes.

2262. I see you say this: that with regard to the out-door relief all that is required is, that there should be one uniform system of out-door relief, and that system should be distinctly laid down by the Local Government Board on the lines adopted in St. Pancras. Do you go so far as to say, that they should prescribe the amount of the relief to be given to aged persons?—No.

2263. Then what regulations do you think the Local Government Board ought to lay down with regard to the aged and infirm?—The general principles I would lay down that I have stated in my paper. That is what I want them to lay down. My object is this, that you can get no uniform system in London without rules direct from the Local Government Board.

2264. You have already the out-door regulation applied to St. Pancras?—Oh yes.

2265. That applies principally to able-bodied?—To able-bodied exactly.

2266. But there are several provisions of it that apply to all persons, all destitute persons?—Yes, but it does not go so far as I should like it to go.

2267. Is it the opinion of your board, Mr. Allen, that the Local Government Board should lay down rules for the administration of out-door relief?—Well, not of all certainly.

Lord Brassey.

2268. Did I rightly gather from you that you objected to any scheme, or any plan of pensions resting on voluntary contributions; did you make an observation to that effect?—Pensions coming from voluntary contributions I should not object to at all; oh, no, I think it is most important that these pensions should be raised by voluntary contributions for deserving cases.

2269. You have no objection to any general scheme by which persons should be enabled to secure —— ?—I should object most strongly to State-aided pensions; do you mean that?

2270. Yes?—Most strongly I should object to State-aided pensions.

Mr. Pell.

2271. Does that include rate-aided?—Well, rate-aided we are obliged to give, because out-door relief is the law of the country; we are obliged to give it.

The Witness withdrew.

28 *February* 1893.

Mr. S. D. Fuller, called in; and Examined.

Chairman.

2272. You are chairman of the Paddington Board of Guardians?—Yes, my lord.

2273. How long have you occupied that post?—Some seven or eight years.

2274. And had you been a guardian before you were elected chairman?—Yes; for about five or six years.

2275. Would you be good enough to describe the measures that your board has taken with respect to the relief of the aged poor?—The guardians have had two dangers which they were careful to guard against, derived from a knowledge of the Local Government Board's orders and reports: first, the danger of discouraging habits of providence, and, secondly, that of destroying the sympathy that should be between the rich and the poor. They acted upon those principles for some six or seven years, and then in 1889 they drew up, based upon their action, certain rules for their guidance in dealing with applications for relief.

2276. Can those rules be shortly stated?—Yes; I suppose it is your pleasure that I should refer to the aged and infirm only.

2277. Yes?—It was laid down that out-door relief might be granted to them if they were deserving at the time of application, had shown signs of thrift, had no relations legally or morally bound, and able to support them, and were unable to obtain sufficient assistance from charitable sources.

2278. And are you now acting upon those rules?—We have since 1889.

2279. The first rule is that they should be deserving at the time of application; what do you do with the undeserving?—Offer the workhouse.

2280. And where do you draw the limits between the well-deserving and the ill-deserving man or woman?—I do not think I could give a general answer to that, it would so entirely depend upon circumstances. We recognise not only the necessity, but the duty of discriminating between applicants.

2281. Upon whose reports and information do you act?—Primarily upon the relieving officer's.

2282. How many relieving officers have you for Paddington?—We have three.

2283. Have they any assistance?—A general relieving officer makes enquiries outside the areas covered by the other relieving officers, but his work is largely in connection with making enquiries as to the position of relatives, as to whether they are capable of assisting the applicants or inmates, who are their relatives, or not. The relieving officer is bound to make enquiries in his own district; but an applicant for inmate may have a son living at Cambridge or in some other part, and the general relieving officer goes there to enquire.

Mr. Roundell.

2284. What is the population of your union?—At the last census in round numbers it was 180,000.

Chairman.

2285. Then have you three officers, each of whom has a district in Paddington, and one who superintends those outside enquiries?—That is so.

2286. And have you satisfied yourself by experience that you can depend upon the reports thus obtained?—To a large extent; one recognises that one must be dependent for many things upon such reports.

2287. The next requirement is that they shall have shown signs of thrift; what signs of thrift do you accept as being laudable?—We do not assess thrift of necessity from a money point of view only; if we find that a parent has properly brought up his or her children, and we come to the conclusion that he or she could not have done very much more than has been done, and that the family have gone out well into the world, we accept those facts as an equivalent of thrift.

Must have been fairly provident.

2288. And then comes the questions of the relations legally or morally bound and able to support them; we can understand pretty well who are those who are legally bound to support them; who are those who are morally bound?—We had a case some little time ago where a man's relatives applied that we should take him into the workhouse. We found that his daughters were very well married, but though they were not legally bound to support their parent, we told them we considered that they were morally bound to support him, and we left the matter in their hands. They tried it again with regard to the same person about a year afterwards, but we gave the same answer, and they have not applied since.

Without relatives who should support.

2289. That was, I suppose, owing to their dislike to seeing their father taken into the workhouse; they would not have objected to his receiving out-door relief, but that they felt ashamed at the idea of his being taken into the workhouse?—No; they asked that he should be taken into the workhouse. He was in bad health, and they were unwilling to give him that nursing and that proper attendance that he should have received.

2290. You say that they were not legally bound to assist him; were you legally justified in refusing him assistance?—I consider that we have that power. We had proved that he was not destitute.

2291. Well, let me ask you about that; the rule is destitution; destitution gives a person a right to assistance and relief; is not that so?—Yes.

2292. Then we will assume in your case that the man was destitute?—No; in that case we did not think the man was destitute.

2293. Why not?—Because he was in charge, if I remember rightly, of some of his relatives who were not legally bound to support him.

2294. If they refused to support him, would not you have been bound to take him into the workhouse?—Certainly.

2295. Then you brought moral pressure where

Chairman—continued.

you thought there was a moral liability?—Yes, that moral pressure is exceedingly useful.

2296. I suppose you meet with all sorts of cases of applications for relief where the relations are, some of them, willing enough, and some are endeavouring to escape the obligations?—Yes.

2297. Do you think you can succeed in making those who are able to assist in the support of their relations, do so?—That would be only a guess on my part. We endeavour to do our best, sometimes it happens that an anonymous letter puts us on a track which we were ignorant of before, but I could not give a definite answer to your question.

And not able to be helped by charity.

2298. The fourth condition is that they were unable to obtain sufficient assistance from charitable sources; do you, before admitting a person otherwise destitute into the workhouse, ascertain that he has done his best to apply to those charitable sources?—Yes, if he is deserving.

2299. The applicant is referred to those sources before you take him in?—No, we do not want to put that upon the applicant; but generally speaking, when a person applies for out-door relief, and after we have satisfied ourselves that, primarily, he is destitute, we then inquire what charitable or other relief he has; if we are not satisfied we make inquiries ourselves as to the possibility of his obtaining charitable help outside. We do our best, if the person is a deserving person, that charity should assist him outside the workhouse. If that fails, then we proceed with his case under the Poor Law.

Which, however, is nearly always obtained by deserving.

2300. In that way you save a great number of persons from becoming paupers?—We save everyone almost, I may say, of the deserving people who apply to us, from becoming paupers; but the number of people who apply to us now are very small of that class.

2301. And the others do not attract sufficient sympathy to obtain assistance from charities?—It is not a question of sympathy.

2302. Then, what is it?—It is a question of the duty of the rich towards the poor.

2303. You think that the duty of the rich towards the poor is limited to the deserving poor?—No, I am limiting my remarks to the question of the deserving poor who apply to the guardians.

of whom very few apply to guardians.

2304. They, you say, are few?—Very few.

2305. Because they obtain assistance from the charities?—No, but because the number of deserving poor who have finally to appeal to the guardians for out-door relief, I think, are very few; for this reason, that if they are deserving, and have been deserving through much of their lives, their relations, or their friends, or their neighbours, or charity, or altogether, are prepared to assist them and do assist them, and, therefore, there is no necessity for them to apply to the guardians. That is our experience.

2306. Have you been able to make anything like an approximate estimate of the numbers of those whom you call deserving poor as compared with those who are undeserving?—No. We have no power of determining the number of those who are undeserving as regards the inmates of the house.

Chairman—continued.

2307. I did not intend to refer to the power; what I want to know is whether you have, for your own satisfaction, been able to ascertain the proportion between those two classes?—No, I should not, unless I was ordered to do so, like to do it for this reason: A person applies to come into the workhouse as destitute, and once we have satisfied ourselves that that person is destitute I consider that we have got no right to go beyond and ascertain whether his life was one of a drunken man or not.

Averse inquiry to past workho inmate

Rules guardi made genera known.

2308. Are the rules upon which you grant out-door relief so published as to be brought home to your applicants?—Yes. All new guardians are furnished with a copy of the rules when they join the board; and, as regards the poor, we have large posters, which are hung up in the waiting-rooms so that every poor person who comes in to apply for relief is able to read for himself or herself what response the guardians are likely to make for his or her relief. We find it exceedingly useful. We think this the best way to encourage the deserving poor that have no help to make application. Without such encouragement there would be no certainty that they would make their wants known, and it is only by some such means that the difficulty can be overcome, or rather diminished, of proving the absence of distress and want amongst the deserving poor. If the poor know that, whether they are deserving or not, they will only receive the offer of the workhouse; the deserving will not apply. If you encourage them by saying, "If you are deserving and cannot get relief "outside from others we will probably give "you out-door relief, and not force you to come "into the workhouse," you then get nearer to the point of answering the question, "Do you get "all the deserving poor who need help to apply "to you."

2309. You do not get many applications from the undeserving after that?—No, my Lord, for the reason I gave just now.

2310. But does the publication of those rules so alarm the undeserving as to prevent them from applying?—We hope that is the cause of very few applying of the undeserving, in the hope of getting out relief, and equally that the deserving are able to read what they will receive. We wish both classes to see that, unless they are able to comply with those conditions, they will not receive relief out of the house. Our wish has always been to discriminate between the deserving and the undeserving; that the undeserving should only have the offer of the house made to them, but that the deserving should be assisted outside the house, if not by charity then by the guardians, and our work is, before we give out-door relief to those deserving people, to do our best to get charitable relief to take them off our hands, to relieve them adequately.

Co-op tion chari essen

2311. For this purpose you are obliged to act in concert with the charities?—We could not get on without that co-operation.

2312. What are the methods you take to effect that co-operation?—Might I just mention one point before going to that?

2313. Certainly.—It was with reference to the

Chairman—continued.

statement I made just now, that some information ought to be given to the poor as to the way in which they would be treated. It is very possible to be misled by the returns of pauperism. Absence of applications for relief does not at all mean absence of poverty, but the two are sometimes confounded. There was a report made a few years ago, and it is contained in one of the Local Government Board reports of a strike in the North of England, where some 16,000 men went out. 4,000 of those were non-unionists, who greatly suffered. But when the returns for the two Poor Law unions concerned were published, it was found that there was very little increase of relief in the one and a slight decrease in the other. If you looked merely to the Local Government Board reports of those two unions, you would have had no knowledge of the amount of distress going on in those two unions.

2314. Those are exceptional cases?—Those are exceptional cases.

2315. Where a large number of workmen, hitherto independent, are suddenly deprived of the means of earning wages, who show the greatest antipathy to apply to the Poor Law Board for relief. But that is not the class you have had to deal with in London?—Still it is to the pawnbrokers you often must go to ascertain the real distress among the deserving poor, among those who do not seek relief from boards of guardians.

2316. Do you believe you have a considerable class in Paddington who are really as poor as those who apply to you, but who are prouder, and who are more independent, and who prefer to suffer rather than to receive public aid?—Some five or six years ago I think it was, there was very great distress in London, and we formed a committee in Paddington to consider how best to relieve that distress. But it was to the pawnbrokers that we went primarily for the best information on the subject, and they were able at once to tell us that persons above the usual class of poor upon whom poverty had come, were pawning their things; those people, in those days, would not have dreamed of coming to the guardians; since then, I have an idea that there is a better feeling in the union; that is, that they feel that if they do come to the guardians the only answer given to them will not be, "You shall have the work-"house test or nothing."

2317. You mentioned a case of great public destitution and suffering; but do you find that motive operating in your ordinary administration of the Poor Law, in getting people in that case to apply?—I cannot answer that, my Lord. We have always in view this difficulty "Are we doing anything to prevent the de-"serving and aged poor from applying to us"? We recognise that difficulty, and one of the means of overcoming that difficulty is by putting up in our waiting-room the announcement, "When you come to us for relief we will "endeavour to get you charitable relief, but "failing that, we will give you out-door relief." And we always tell them of our action, and the reason for our action. We do not know how else to get at these people.

2318. What has the effect been of that more

Chairman—continued.

lenient administration upon the number of paupers in your parish?—We have only one offer to make to the undeserving, that is the workhouse. We do not accept it as leniency towards the deserving poor; we accept it rather as our duty.

Out-door pauperism of parish much decreased.

2319. What effect has that method had upon the Poor Law, so far as the increase or decrease of pauperism in your parish is concerned?—On the 1st January 1873, we were giving out-door relief to 1871 people; on the 1st January 1893, we were giving out-door relief to 254 people; and the population had increased during those 20 years over 20,000.

2320. Are you speaking now of out-door relief?—Of out-door relief only.

2321. Had the in-door relief increased or decreased?—The in-door relief had rather increased; from 668 to 944. There being certain variations in the way of drawing up annual reports and returns for the Poor Law Board and the Local Government Board, it is not always easy to follow and give exact comparisons. If I were to tell you that we gave out-door relief to 250 people out of 120,000 people it would be misleading, and until the other day there was no other kind of comparison possible. But since Mr. Charles Booth has published his book we have, at all events for London, an attempt to get at the number of poor, and if you will allow me I will just make a comparison, taking his figures.

Analysis of Mr. C. Booth's returns for Paddington (as to the state of poor).

2322. His figures for Paddington?—Yes. According to him there are 26,000 people in poverty, using his own words, in Paddington. About 1,000 of those belong to Classes A. and B.; people whom he describes as being in "chronic want." They are people sometimes of the semi-criminal class; men whom we see outside the public-house, people who under no circumstances could be relied upon to save a penny if they had got it. There remain 25,000 who are in his Classes C. and D.; people whom he describes as having a struggle to obtain the necessaries of life and make both ends meet. They are people with intermittent earnings, or small regular earnings, such as 18*s*. to 21*s*. a week for a moderate family.

2323. That is the working population?—No, my Lord; because out of that comes Class E.

2324. So that, after that, there is a higher class; but they are the working population?—Class E. belongs to the working-class population also; but with regular earnings and at a higher rate. If you deduct this 1,000 of Classes A. and B., that leaves, according to Mr. Charles Booth's figures, 25,000 people of Classes C. and D.; then, out of that 25,000 we had, on the 1st January, 69 old men and women in receipt of out-door relief. There were altogether 254 persons receiving out-relief, but that includes 72 children boarded out; we board out those whom we can; and vagrants.

2325. Then what becomes of the numbers not receiving relief whom Mr. Charles Booth considers to be in poverty; what becomes of them?—I cannot say. They do not apply to us, although we encourage the deserving poor.

Chairman—continued.

2326. With what object have you quoted Mr. Booth's figures, comparing them with the amount of your out-door relief?—I think I should only be misleading the Commission if I were to say that out of the 120,000 people in Paddington, only 250 were receiving out-door relief; I say that out of 25,000 people, having a struggle for life, who are likely to apply for relief, we have only 250. That shows that our action at least does not encourage people to apply in the hope of getting out-door relief unless they deserve it.

2327. But would it show that, to discourage people who were really suffering, and who were objects of, and subjects for, Poor Law relief, was best?—That is not our intention. Those who come into the waiting-room read that if they are deserving they will receive out-door relief; and we know that the poor tell each other everything that happens to them.

2328. Do you impugn the exactness of Mr. Charles Booth's figures?—Not at all. I am not in a position to impugn them. I merely accept those figures as published in his book; and I do not know that they have been challenged. I have been merely endeavouring to give a view to the Commission of the number of poor in Classes C. and D., and the number of people in receipt of out-door relief among the aged and infirm from those two classes, C. and D., namely, 4 men and 65 women, or 69 persons out of 25,000.

2329. Do many of those 25,000 receive charitable relief from the Charity Organisation Society and other kindred institutions?—I cannot answer except for those who come to us. If a deserving person comes to us, the moment we have satisfied ourselves as to his being destitute, we then inquire what charitable assistance, or assistance from relatives, he has. To confine myself for a moment to charitable assistance. We are not satisfied if he tells us he receives charitable assistance from nobody; but we then proceed to ascertain if charitable assistance cannot be obtained for him; and we have an arrangement with certain clergymen in the union who have undertaken at once to relieve, and relieve adequately, all deserving people in their parishes who apply to us. The cases of deserving persons residing in poor districts are brought by us under the notice of the Charity Organisation Society. Our action, and the reasons for our action, are explained at the time to the applicants.

Guardians arrange with clergy, &c., to give charity when possible to deserving who apply.

2330. But you cannot give the Committee any trustworthy figures as to the proportion of persons who, but for the assistance they derive from the charities, might have been receiving relief?—I do not quite follow you.

2331. You are unable to give us any estimate of the number of persons who, but for the assistance they derive from the charities, would in all probability be applying for Poor Law relief?—The numbers would be very few, inasmuch as I can give you the number of pensioners who are granted pensions by the Charity Organisation Society, and by one particular ecclesiastical district, which also undertakes to relieve adequately with pensions all deserving old people. The number of pensioners of the Charity Organisation Committee in Paddington is, for the year ended October 1892, 58; that is, they had 55 cases; 52 single pensioners, and three married couples. The ecclesiastical district of St. Matthew, which seeks to relieve adequately all deserving cases, has 15 pensioners, one married couple, 13 women, and one man.

But numbers kept by charities from Poor Law not large.

Chairman—continued.

2332. I think you said that that was out of those people who are ranged in Mr. Booth's book under the headings C. and D.?—Yes.

2333. That is those whose wages are precarious or habitually low; would you expect that many of those people would ultimately come upon the poor rate?—I take Classes C. and D. to be composed of the people who cannot do very much more than pay from week to week and bring up their children properly. The man may belong to a club for himself; he may belong to a provident dispensary for his wife and children. I doubt very much his being able to do more in the shape of belonging to a society, and paying any money for a pension.

2334. Still, if a large proportion of those people, who you say amount to 25,000, not being able to make provision for the future, were likely to come upon the rates, do you anticipate a very great increase in the number of the persons who are receiving either in-door or out-door relief in your parish?—No. I think the best pension the good father, the good mother, has, is in the sons and daughters who have grown up and assist their parents when they get to work, and when their parents are past work.

2335. Then I was wrong in understanding that you thought the large proportion of those persons would sooner or later come on the poor rate?—Yes, my Lord. On the contrary, I feel that the figures I placed before you show that there is little likelihood of their doing so.

2336. What is the general feeling as to the workhouse among the poor at Paddington?—If out-door relief or in-door relief were offered, probably a large majority would prefer the out-door relief.

2337. But do they attach disgrace to going to the workhouse?—I do not know that they attach disgrace. They are ready to go into our infirmary, and consider it no disgrace. When our infirmary was opened first, we had people coming and asking to be brought into the infirmary. We told them it was our rule to take all people into the workhouse, and that if the medical officer found they were suitable for the infirmary they would be passed on to the infirmary. We had several who said that under those circumstances they would not come in. They make a distinction since the new infirmaries have been started between the infirmary and the workhouse.

2338. And you think that, although your treatment of the aged poor in the workhouse is humane, that there is a strong disinclination to enter it?—Not altogether; because we have people applying to come in.

2339. But those were the exceptions; except where they are disreputable people?—I think so. The great thing that keeps people from coming to the workhouse is their loss of liberty. We are not afraid to make their life in the workhouse as happy as it can be.

Chairman—continued.

2340. Do you allow the same amount of liberty there that they do generally throughout the workhouses of the metropolis?—We leave that largely in the hands of our master and the matron, who are very good disciplinarians, and they encourage the deserving among the inmates by allowing them out pretty frequently. They only apply to us if they want a person coming back tipsy to be punished.

2341. During the time that you have been there as a guardian, or as chairman of the board, do you consider that the general condition of the poorer portion of the population has improved or otherwise?—I can only give you the authority of the relieving officers, and they tell me there is a very marked improvement in the desire of the poor to be independent, and not to seek help from the guardians. They are more active, men and women, in trying to seek work.

2342. Then you think your decrease in the out-door relief has had the effect of raising the independence of spirit of the working classes?—We virtually state in these printed rules to a man who comes to us and says he wants relief, "It is "no good your applying to us for out-door relief "if you are undeserving." If they have learned that fact now, it necessitates their doing their best to get honest wages.

2343. I suppose there are other causes co-operating with that to induce that improvement to which you have just referred?—I think the friendly societies have done as much as the Poor Law for raising the tone.

2344. Have you heard objections raised to the system you pursue at Paddington?—A very important objection has been raised, namely, that the guardians have no right to discriminate. I should like to make two quotations to the Commission to show, and I think it necessary to do so, that the guardians have a right to discriminate. In 1852 the Paddington Board of Guardians were informed by the Local Government Board, in a circular letter sent to them, and also to many other boards, that the "guardians have full dis-"cretion as to the description of relief to be "given to indigent poor of every other class," *i.e.*, than that of able-bodied males. In 1872, Mr. Stansfield, then President of the Local Government Board, was asked by the Friendly Societies Commission, "If a board of guardians had to de-"cide in any given case whether they would offer "in-door relief or out-door relief, would you recog-"nise any distinction between the character of the "man who was applying?" and the answer was, "Certainly." And later on he added, "That is "the recognised principle of the Poor Law."

2345. It comes to this, that guardians have no right to discriminate where the question of mere power of giving relief is under consideration; but they may discriminate as between giving in-door relief and out-door relief?—They have no right to relieve other than the destitute; but given a person destitute, it is clearly within their right to discriminate as to the nature of the relief.

2346. Is there any other objection?—There are people who have said that the Paddington system was a good one, but that it was incapable of being applied elsewhere. I have shown from Paddington that it is practicable in all unions similarly

Chairman—continued.

town, poor town, and country districts.

situated, that is in rich town districts; and the experience of three well-known East End committees: Whitechapel, St. George's-in-the-East, and Stepney, is that it is a system also applicable in large town districts that are poor. There are two other unions, country unions, that are largely quoted: Brixworth and Bradfield, where a similar system has operated with the best consequences. I am quite sure that if the Commissioners were to ask the Poor Law Inspectors to supply them with the names of unions of all kinds where a similar system, of course, with variations, was carried out they could supply them. When I was drawing up these relief rules to submit to my colleagues, I found I had got very little assistance from the Poor Law Reports and the Local Government Board Annual Reports. But I was given the names of between 30 and 40 unions, all over England, of all kinds, and to them I wrote for information; and I think the question was answered in virtually the same way by all—that they had been able to do very much good through co-operating with charity, and that without that co-operation they could not have been so successful. By this answer I wish to show that whatever may be the union, if the guardians of that union choose to apply for information as to where they will be able to see for themselves how such a system has been carried out in a similarly placed union, I think that information can be supplied to them.

Shown by experience of 30 or 40 unions, known to L.G.B. inspectors.

2347. Have you any further recommendations to make with reference to the treatment of the aged poor?—I think, my Lord, that the Poor Law Board and the Local Government Board from the first recognised the necessity of drawing up stricter rules.

Suggests that L.G B. should draw up rules for relief being given on lines of that system.

2348. Rules for the administration of out-door relief?—I should prefer to put it, the administration of relief. If you will allow me, I will just quote from 1834, what were their views then. They submitted then that "those modes "of administering relief which have been tried "wholly or partially, and have produced beneficial "effects in some districts, be introduced, with "modifications, according to local circumstances, "and carried into complete execution in all." In 1873 they laid down that "it is for the Board, in "the exercise of its exclusive and most important "function, not only to embody and realise for "general dissemination the scattered results of "individual experience, and to constitute the suc-"cessful efforts of one board of guardians the "standard and means of the practice of their neigh-"bours, but further to register and to give perman-"ence to the progress which has been already "made, and to secure it as a step towards the "further advance * * * * by means of an "order which shall, nevertheless, have been sug-"gested by their independent action."

Mr. Pell.

2349. Is that in the Report of the Local Government Board?—This is in the Local Government Board Report for 1873–4.

Chairman.

2350. Is your conclusion that the Local Government Board ought to take further steps

Chairman—continued.

to enforce, or to strongly recommend, to all unions the adoption of those rules which have been found satisfactory in a certain smaller number?—Yes, my Lord. Mr. Stansfeld, apparently, urged one objection, and one only, and that was in 1872, to such a course being taken. He considered that stricter rules ought not to be issued "unless you can at the same time "satisfy the public mind by showing that "everywhere the population has an opportunity "of safely making prudential investments on very "favourable terms." That was one condition that he laid down. And the Local Government Board said, on another occasion, that it was useless to attempt laying down rules unless they felt that they carried with them what they called the cordial and intelligent co-operation of boards of guardians. I think those are the two conditions on which they were prepared, if one can take them according to what they stated in their reports, to lay down stricter rules.

2351. And you think those conditions are now fulfilled?—Sufficiently to justify the promulgation of stricter rules. I do not know whether I might be permitted to state to the Commission how I would suggest that those rules should be drawn up.

Such rules to be framed after consultation of inspectors, and submitted for opinion of guardians, who would, he thinks, have but small objections.

2352. Yes?—I think the Poor Law inspectors should be requested severally to draw up a memorandum on the subject for submission to the President; and, if he saw fit to have new rules prepared, that those new rules should be submitted to all boards of guardians for their opinion, and should be discussed at the central Poor Law Conference that meets every year in London. Under these circumstances there would be no hurrying in the matter, it would have the discrimination of the experienced Poor Law inspectors brought to bear on it, you would get the opinion of the various boards of guardians, you would probably see how small were their objections to it, and you would lastly have the matter threshed out at the Poor Law Conference.

Thinks also inspectors should report as to number of cases a relieving officer can properly take.

2353. Are you satisfied with the manner in which relieving officers perform their duties?—Yes, as regards the Paddington relieving officers. But I think in that question lies one of the secrets of the mis-management of Poor Law affairs now. Relieving officers ought not to have more than a certain number of cases on their hands. If they have more than that it is quite impossible for them to do their duty, either by making inquiries or by giving written information to the guardians on which they can base their decisions. And one point on which I think the Poor Law inspectors ought to be requested to report upon, is as to the number of cases which any relieving officer ought to be allowed to take.

2354. That would depend very much on the area of his district?—It would depend upon many things. I should be sorry to lay down at the present moment any given number; but it would be a great check upon guardians who are not discriminating in the giving of out-door relief, if they knew that with the increase of such out-door relief they would have to pay for an additional relieving officer.

2355. You have in Paddington, with a population of 120,000 people, three, or properly speaking, four relieving officers?—Three relieving officers, covering particular areas, and a fourth doing duty outside those areas.

Chairman—continued.

2356. I observed that the last witness who was before the Committee stated that in St. Pancras, with 238,000 of population, they had nine relieving officers, besides two assistants in the most populous districts, and that would make 11 among 230,000 odd, a much larger proportion of supervision than you have in Paddington. Can that be accounted for in some degree by the smaller proportion of poor in Paddington as compared with St. Pancras?—Our relieving officers have probably between them not more than 100 cases on the out-door list. They have a few cases every week in connection with the doctor. But we find their time quite taken up as it is.

2357. Do you think you have enough?—We have enough; yes, certainly.

2358. A good many other duties have been cast upon them besides the mere looking up the poor; is not that so?—Yes; their time is often taken up for a whole day in taking a lunatic to the asylum.

2359. Then your opinion that the number should be increased is formed not so much upon your experience at Paddington as upon your general knowledge of the subject?—It is based on my experience at Paddington, inasmuch as I consider that our three relieving officers, with considerably under 150 cases between them, have got enough to do, to do their duty rightly. So that I conclude that in other districts, if they have many more cases on their hands, they are not able to adequately make inquiries and give the necessary information to the guardians.

2360. What do you pay your relieving officers?—160*l.* or 150*l.* a year.

2361. And do you think by that payment you can get a sufficiently intelligent and competent man?—Yes.

2362. Does he do any other duties for that salary, or is he paid for extra duties?—Virtually the inquiries into the poor and the taking of lunatics to the asylum constitute the duties of the relieving officers in Paddington. Their other duties are very small.

2363. Is he paid extra for any of those other duties?—I think he is paid 1*l.* in connection with School duties.

2364. For what duties?—For School duties.

2365. Of what nature?—Non-pauper school fees.

2366. Have you any other suggestion to make?—Yes, I should like another point submitted for the consideration of the Local Government Board inspectors; it is in reference to the liability of the relatives of persons, being inmates, who are thoroughly undeserving. We sometimes have a man or woman who has broken up a home, not once or twice only; he or she has had to come into the house, and we have felt it our duty to call upon deserving sons to pay for that parent in the house. I think if we require men to put by by belonging to societies, we ought at least to relieve them from making payments in such cases. We had a case the other day of a young man of twenty who was turned out of his home by his father when he was eleven;

Chairman—continued.

nine years afterwards he was told his father was in our workhouse, and that he must pay towards the maintenance of his father.

2367. But would not those considerations be before the mind, and be taken into consideration by the magistrates who decided whether or not the relative was liable?—Probably they would. As the law stands now, those sons are liable if the guardians choose to call upon them to pay.

2368. But the guardians in those cases are not obliged to prosecute if they are satisfied that the case is one in which the law should not be enforced?—We have, of course, that discretion, but I should like that discretion taken from us, and the deserving man released from that liability.

2369. But then somebody would have to decide; and can you suggest a better arrangement than that the prosecution should only take place upon a suggestion by the board of guardians, the board of guardians taking into consideration all the circumstances?—The board of guardians can now decide and say, "We "won't charge you, as you are a deserving man, "and your father is not a deserving man." But they may charge if they choose. I want the board of guardians told that they are not to make this man liable when from information laid before them they find that his relative in the house is entirely undeserving.

2370. But, practically, that is what they do now, is it not?—No; it is left to their discretion now. They have the power to make these people pay; and I wish to take away that power.

2371. Have you ever known that discretion abused?—That would involve a difference of opinion amongst the guardians, and I should not like to answer that.

2372. But there would be always that difference of opinion in interpreting a general rule, would there not?—They are liable, these men, to come up before the board of guardians, and it is a kind of indignity. I should like to spare them when possible.

2373. Is there any other suggestion?—I should like that the Commission would remember that I have from the first stated that in Paddington we consider it our duty to offer the workhouse to the undeserving, and to try to get assistance for the deserving outside; and I would suggest that the following rule should be laid down as regards the aged poor:—"Out-door relief may be granted "only to such aged and infirm persons as (1) "are deserving at the time of application; (2) "have shown signs of thrift; (3) have no rela-"tions legally or morally bound to, and able to, "support them; (4) are unable to obtain sufficient "assistance from charitable sources; (5) are "desirous of living out of the workhouse, and "can be properly taken care of." Personally, I should like to stop here. Such a rule would prohibit out-relief to the undeserving aged and infirm; it would encourage guardians to give out-door relief to such as fulfil the conditions; it would carry out this principle, the principle, to quote Mr. Chamberlain's words, "that where "a man has led an honest, industrious, and "thrifty life, it is most undesirable that he "should be forced in his old age to separate "himself from his family and his friends, and "seek shelter in the workhouse, if, owing to the "pressure of his infirmities, he is unable any "longer to maintain himself." But if it is still considered that the public need to be more fully assured on the matter, I would suggest that the rule should run as follows: "Out relief shall be "given to such aged and infirm persons as," &c., &c.; and then come the conditions: "but is "hereby prohibited to all aged and infirm persons "who do not comply with the above condi-"tions." The new rule would continue the system approved of by the Poor Law authorities for the past 60 years; that is, of discriminating between the deserving and the undeserving, and of giving out-relief to the deserving aged and infirm. It would throw with fresh force upon the guardians the duty of discriminating; and if all such out-door relief were charged to the local rates, the electors might be left to see that it was not abused. And, lastly, it would prevent the need and expense of any new machinery, such as would be required under other schemes.

Wishes it might be made compulsory to give out-relief to aged who satisfy the prescribed conditions

2374. Do you wish to add anything to your evidence?—No, my Lord.

Lord Brassey.

2374*. You have a certain number of what you might call deserving poor in your workhouse?—Yes. There are some who come in there feeling that their infirmities are such that they cannot live outside.

Thinks the deserving aged who take the workhouse have all they can wish, and do not want more privacy.

2375. Now, do you think that anything more can be done for them than you already do to make their life brighter and happier than it is?—I think we do pretty well everything that they would wish to be done to make their lives bright and happy. We have had the Brabazon scheme at work for some years now. We are giving them entertainments in the evening during the winter, and we allow the master and matron to let them go out so long as they do not abuse it. A good many of them find, in a comparatively short time, that the workhouse is their best home. I think that in the case of many of them they would not like to accept relief outside. Their friends and relatives have died away, and they are happy among their own people in the workhouse. That grows upon them.

2376. Can anything more be done than is done at present to give a deserving aged inmate of the workhouse more privacy in the way of separate quarters?—I do not think they would wish it. We have married couples who prefer, the men to be with the men and the women with the women. But we give them married quarters accommodation if they wish to avail themselves of it.

Married couples.

Mr. Henley.

2377. Do I understand you to say that you really believe that the boards of guardians throughout the country would submit to the Local Government Board issuing an order restricting the administration of out-door relief to the aged and infirm, for what you call the partial regulations would amount to an order?—Yes.

Adheres to wish that L.G.B. would prescribe rules as to out-relief to aged.

2378. Do you think that the boards of guar-

Mr. Henley—continued.

dians throughout the country would submit to that at the present time; to have their hands tied as to the way in which they should relieve aged and infirm paupers?—I have suggested that those suggested rules should be sent round to all boards of guardians for their remarks upon them.

2379. I merely wanted to know whether you really thought it was a practical suggestion that the hands of guardians should be further tied in regard to the relief of the aged and infirm?—The hands of the guardians have already been tied with reference to the able-bodied, and there was a great objection to that at the time it was done, and there might possibly be also an objection now.

2380. I am only applying my question to the aged and infirm?—And I was showing that the same history might be repeated, as was the case when the restriction was applied with reference to the able-bodied.

2381. You are no doubt aware that from the very earliest times (I am quoting from the report of the Commissioners in 1839) out-relief, as far as the aged and infirm goes, was left entirely in the hands of the guardians. What the Commissioners say is this: "The persons to "whom out-door relief is given belong for the "most part to one of the following classes:— "(1) Aged and infirm persons wholly unable "to work; (2) Persons not able-bodied, but "who through age or infirmity are deemed "unable to maintain themselves entirely; and "(3) Able-bodied persons." However, we have nothing to do to-day with the third subdivision; so that from the very commencement the guardians have had a free hand with regard to giving either in-door or out-door relief to aged and infirm persons; that is so, I think?—That is so, and they grounded their opinions upon the action of two parishes which, for 10 or 12 years before the Commissioners of 1832 were appointed, carried out that system of refusing out-door relief to all but the aged and infirm.

2382. At any rate, from that time to this the guardians have had a perfectly free hand with regard to administering in-door and out-door relief to aged and infirm persons. Do you think that the Local Government Board, after consultation with boards of guardians, should issue an order restricting the powers of guardians as to giving out-door relief to certain classes of aged and infirm persons?—Yes.

2383. Do you give non-resident relief to aged non resident and infirm persons?—I think we have three cases, but they are not aged or infirm.

Agrees that settlement might be abolished as to persons over 60.

2384. Do you give relief to non-settled cases from other unions?—We have perhaps half a dozen.

2385. Are they aged persons?—I cannot answer that.

2386. Do you see any objections to having the law altered, so that persons, say over 60 years of age, should not be liable to be removed to their place of settlement?—No.

2387. You would be in favour of that?—Yes.

2388. Are you in the habit of visiting the workhouse?—Yes.

Mr. Henley—continued.

2389. Do you think that there would be any objection to fixing the age at which persons would become aged and infirm; take the age at 60. Do you see any objection to that?—For what purpose?

2390. Well, in order that persons 60 years of age or upwards can be placed on the aged and infirm diet, can be placed in aged and infirm wards, need not be liable to do the work of the able-bodied, although practically they might be able-bodied, and would not be liable to be punished by the master, except upon a certificate from the medical officer, do you see any reason why a person should not claim to be put on the aged and infirm diet, and to claim those other privileges which I have enumerated at 60 years of age?—No; but I think it would be very much of a dead letter. I think that many people over 60 years of age are only too glad to be allowed to work in the labour shed.

2391. But they do not get the aged and infirm diet; you do not think that it would be an advantage if they were allowed to claim that at 60 years of age?—I see no objection to it.

2392. Would it not remove an idea that prevails among a certain class of those people, that favour and affection are shown to others, and that they are not put upon the aged and infirm diet early enough?—That was that they were aged and infirm at 60. We have never had that trouble that I know of.

2393. Do your relieving officers visit their cases before you deal with them at the board?—Yes.

2394. Invariably?—Yes.

2395. How many cases do you think that a relieving officer can deal with in a limited area like yours; I am not speaking of a country area?—If I confine myself to Paddington, I should say at the most 50 cases.

2396. Then you would not agree with this: "That one of the most experienced and efficient "officers I have met told me he thought that "a relieving officer could deal satisfactorily "with a large population if concentrated "on a small area, a population yielding "about 400 or 500 cases on his books at "any one time, provided that he were freed "from all such duties as those of collector "of repayments, non-pauper school fees, inquiry "officer, vaccination officer, sub-registrar of "births and deaths, and all the very harassing "duties connected with lunatics, now thrown "upon him by the statute." Do you think it possible that he could do that?—No; there is a great deal of mechanical labour involved in his work, the writing down his remarks as to the results of his inquiries, and it would be physically impossible for a man to make many inquiries or to write a record of them if he had to deal with an exceptionally large number of cases.

Lord Brassey.

2397. And have you the opinion that the relieving officer should only deal with 50 cases?—Yes; I should like to give the relieving

Lord Brassey—continued.

officer more opportunity of visiting frequently his cases.

2398. And that he should keep the 50 cases under his supervision?—Yes. If you remember, at Elberfeld one man is supposed to undertake two cases only, so that there you have a resort to the opposite extreme.

Mr. Henley.

2399. Do you think that the relieving officer should be required by an order to keep a diary?—I know he ought to do so, but if once I got a relieving officer whom I could trnst, I would sooner trust to his work.

2400. But my question is, do you think that it should be required by order that he should keep a diary?—It is recommended already to the guardians.

2401. I know it is, but only recommended; but do you think that he should be required by order to do so?—I see no necessity; I would sooner accept, as a relieving officer's information, the work which he does than any diary which he might keep.

2402. But you have no records of his visits other than the last visit; you have no record of the intermediate visits in the application and report book?—Not hitherto.

2403. Then I may take it now that you don't think it necessary that he should be ordered to keep a diary?—Yes, because it would add very much to his mechanical work.

2404. You have mentioned, so far as I understand your evidence, that persons who require in-door medical relief must pass through the workhouse?—Yes, as a rule.

2405. And is the workhouse infirmary adjoining the workhouse?—Yes.

2406. And they pass through the workhouse; in fact they receive an order for the workhouse, and when they get there it is decided whether or not they shall go into the infirmary?—Yes, by the medical officer.

2407. And are they discharged from the infirmary into the workhouse or into the street?—I think to the workhouse. I think that as a rule they ought to be discharged into the workhouse. We tell people, "You are well enough "now to be discharged from the infirmary to the "workhouse, and you will be sent to the "workhouse;" and it is not an uncommon thing for them to say that they will take their discharge. They say they won't go into the workhouse.

2408. Has the practice prevented persons from accepting in-door relief?—What practice?

2409. The practice of passing people through the workhouse, instead of having a separate entrance to the infirmary, and allowing them to go in there?—Yes, it has.

2410. It has?—Yes.

Mr. Pell.

2411. But must you not have a separate entrance to an infirmary in London; are you not proscribed from having any direct communication between the workhouse and the workhouse infirmary?—And that is so in our case. They

Mr. Pell—continued.

go out of one door and into the street for about 30 or 40 yards, and then into the infirmary.

2412. You don't want the Commission to understand that you have broken a rule and got a doorway through from the workhouse to the infirmary; but that the paupers go through the form of passing through the workhouse?—Yes.

2413. We understood you to say that you were desirous to have the powers of guardians limited and reduced by order of the Local Government Board, so that they should not have the free will and choice that they now have, as to the form of relief which they are to give to old people?—Yes.

Difficulties suggested as to fixed rules for relief being laid down by L. G. B.

2414. You would desire that deserving old people should have out-door relief given to them if they have any relief at all?—Yes.

2415. And the undeserving, are they to be prohibited?—Yes.

2416. Well, don't you think in the case of an applicant, it would be very much a matter of chance whether he would be described as deserving or undeserving, according to whether he might have friends on the board that day or not?—That means dereliction of duty on the part of the guardians.

2417. It is not an unusual dereliction, I think. Your union may be different from any that I am acquainted with, but don't you find it to be the fact that guardians come to advocate a particular case?—Very rarely.

2418. But they do sometimes?—I don't think I could mention half-a-dozen cases in six years. We encourage all people to write to us about cases, and, if they offer, to give us personal information.

2419. But is there no such thing as favouritism shown upon your board?—No.

2420. Now with regard to the rules. You said you thought it would be desirable if the Local Government Board could lay down rules to be followed by boards of guardians in England with reference to out-door relief. Now are you agreed yourself upon any rules, beyond just that simple one, that the deserving old are to have out-door relief and the undeserving in-door relief?—I have confined myself to-day entirely to the question of the aged and infirm. But we have rules as regards all classes of applicants, young and old. I don't know whether you indicate from your question that I am speaking on behalf of my colleagues, but I may state that I have come here as an individual guardian only, though I think I am speaking the minds of the large majority of the guardians, but I am in no way authorised to speak on their behalf.

2421. You don't adopt the rule of refusing out-door relief to non-residents?—No.

2422. Would you refuse out-door relief to widows deserted by their husbands?—Yes, as a rule.

2423. Even if they were deserving and old?—The question of a deserted woman is a very difficult one.

2424. But you have replied that that is a rule which you want to be laid down. Suppose a wife is deserted by her husband, and she is old and deserving, would you think it well that the Local Government Board should issue an Order

e.g. as to deserted wives.

Mr. Pell—continued.

that you should give that woman out-door relief, and, if so, would not that be a direct incitement to a bad husband to run off and leave his wife?—Does your question relate to the case of a deserving old woman who has been deserted by her husband?

2425. Yes, a deserving old woman deserted by her husband. According to the rule which you have suggested a board of guardians would have no alternative, they would have to give that old woman out-door relief, although the man might be only at the other end of the kingdom?—The rule contains the words, "Have no relatives "legally bound to support them." The husband is legally bound to support in the case you have put. That is one of the conditions I put.

2426. So that if they are ever so deserving, and they have relatives legally bound to relieve them, you would not give them out-door relief?—Yes.

2427. Would you agree with the rule that you would not give out-door relief to wives of convicted prisoners, even though they might be deserving?—I find it difficult to give a categorical answer to a hypothetical question.

2428. You would give out-door relief to applicants who are deserving and who are 65 years of age, although they are able-bodied?—We should certainly satisfy ourselves that they were unable to work.

2429. Then would they have to satisfy you they were unable to work?—Yes.

2430. I think you said you would not give relief to old people who have relatives capable of maintaining them?—No.

2431. Would you give it to a very deserving old person who was living in a house or cottage, or premises reported by the sanitary officer to be absolutely unfit to live in?—No.

Insanitary houses.

2432. Would you be a party, or would you wish the Local Government Board by rule or order to be compelled to be a party to the administration of out-door relief to an old person who is living in premises wholly unfit for a human being to live in, and was reported so to be by a sanitary officer?—No.

2433. Does it not come to this: that the Local Government Board would find it impossible to lay down a rigid rule with regard to the way in which out-door relief should be administered, and do you not know that there would have to be many exceptions?—The exceptions need not be very many, and I should like the guardians to be able to have the power of generously dealing with the interpretation of such a rule.

Difficulty of discriminating deserving cases.

2434. A rule is a rule, and if you make many exceptions, the rule goes for very little; do you think that we are capable of saying who among our fellow creatures are deserving and who are not deserving?—Yes.

2435. You think we are?—Yes.

Guardians compared with C.O.S.

2436. You have never been imposed upon by a false character?—Probably often; it is none the less our duty to try. Take the case of a deserving person sent up by the guardians to the committee of the Charity Organisation Society for help, we recognise that the members of that committee have the power to discriminate rightly. I do not see why the guardians could not be considered to have the same mental powers.

Mr. Pell—continued.

2437. Do you consult the clergy upon that point?—Yes.

2438. Would you be surprised to learn that I have known of out-door relief being given on the recommendation of a clergyman who had declared that the applicant was destitute, which applicant was subsequently found to have got 60*l.* of her own money on trust in the clergyman's hands?—No. Yet I still contend that though the Charity Organisation Society recognise by their work that they have the power to discriminate between the deserving and the undeserving, yet I know of no reason why the meutal powers of guardians should not be on a par with the mental powers of the Charity Organisation Society.

2439. Is not the Charity Organisation Society an independent society with voluntary action, and spending their own money, while the board of guardians is a body of men not spending their own money, but spending funds put into their hands for the exercise of a public trust?—Yes.

2440. The machinery of charity would be an essential part of the practice of the Charity Organisation Society. The machinery of charity has no part in the administration of the Poor Law, has it?—No.

Mr. Loch.

2441. Old age cases are gradually falling off, are they not, in Paddington?—The applications?

2442. Yes?—Yes.

2443. And the numbers every year lessening?—Considerably.

2444. So that in 1885 you have 173, and in 1892, 98 persons, over 65 years of age; those are the figures furnished by Mr. Empson?—I accept your figures.

2445. With regard to the Paddington Board itself. It is a board which alters very little from year to year in its conformation, does it not?—There is only one member left who has been there for over 15 years; and the rest are new since then.

2446. You don't have contested elections bringing in large numbers casually from year to year?—We always have contested elections.

2447. But do they change the conformation of the board very much?—No.

2448. The element of persons who have leisure and time for considering these questions is rather large on that board as compared with what you might call East End boards?—It is sufficiently large.

2449. Is the number of tradesmen large on it?—We have no tradesmen on it.

2450. Or working men?—Or working men.

2451. It is rather peculiar in its complexion in being composed of persons of ability and with leisure, and who are able to spend a good deal of time in thinking out the problem?—Yes.

2452. You have also a workhouse examination committee, have you not?—We have an inquiry committee and a visiting committee for periodical cases.

2453. They are cases in the workhouse?—Yes, every fortnight that committee goes through the cases.

2454. And they rather act as a further strainer

Mr. Loch—continued.

upon undeserving cases?—Yes, to prevent any abuse of people remaining who are not really destitute cases.

2455. And your relieving officers report very frequently?—I think so. The rule is that every fortnight the cases are reported. If we are going to give out-door relief, we give it for a fortnight only at a time, the first four weeks.

2456. With regard to your rule as to the aged poor, you have a note in your report to this effect: "Such out-door relief shall not be in "supplementation of relief from charitable "societies, but shall be in itself adequate for the "necessities of the applicant who shall be required "to desist from drawing relief from any chari-"table societies"?—Yes.

2457. Therefore you draw a distinguishing line between the Poor Law and charitable relief?—Yes.

2458. Do you think it would be desirable if a charitable society, such as the Charity Organisation Society, were given a quasi-municipal position, and had money given it from the rates?—No.

2459. You think it would be better to adhere to the present system?—Yes; to local effort rather than to central effort.

2460. Suppose this rule which you suggest were adopted in districts where charitable relief is comparatively small, do you think it would have a good effect upon the friendly societies?—I do not quite understand, a good effect? I think it would have this effect upon friendly societies in the neighbourhood, that they would know of any person who was in a position in former days to belong to a society and who did not, and who would therefore receive no out-door relief from the guardians; and it would have the effect, therefore, of forcing men to join benefit societies.

2461. Irrespective, however, of the amount paid by the friendly societies being sufficient for the adequate keep of the person who received relief; would not one result be that the person

Mr. Loch—continued.

subscribing to the friendly society might get into the way of considering that he had two sources of help in his old age, that the guardians would give relief, and that relief would be also given from the funds of the society, if this system were adopted?—I am afraid I still do not follow you.

2462. I understood from what you said that those who had shown signs of thrift were deserving, and were entitled to relief?—Yes; but that is only one of the conditions.

2463. And I take it that charity may form part of the relief?—Yes.

2464. Or they may have relations who can only help them partially?—Yes.

2465. And we have got a population in a parish that cannot get on in their old age, but are yet well conducted. Would not they be inclined to rely, as a matter of course, for relief from the rates partly, and partly from friendly societies' funds?—I don't see any reason why they should.

2466. Not if it was a recognised policy of the law right through England?—No. I think that intelligent working men would not be bribed to join a friendly society in the hope of getting out-door relief when old and infirm, and the thriftless would give no thought to such a deferred benefit.

Guardians try to avoid relief in aid of wages.

2467. With regard to those old people, do you adhere to the rule, quoted in your own rules, that they should not be employed, that is to say, that they should not get assistance by way of employment from any other sources?—That would be supplementing wages or earnings, which is a difficult point.

2468. You quoted a certain passage from the Commissioners' report; would you adhere to that, as a rule, the passage you quoted; would you enforce that rule?—That is as to the supplementation of wages?

2469. Yes?—We should do all in our power to avoid the danger.

The Witness withdrew.

Adjourned.

EIGHTH DAY.

Wednesday, 1st March, 1893.

In the Queen's Robing Room, the House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. WILLIAM VALLANCE, called in; and Examined.

Chairman.

Whitechapel.

2470. Mr. Vallance, you have been for a considerable time Clerk to the Guardians in the Whitechapel Union?—I have, my Lord.

2471. How long?—Twenty-five years.

2472. And you have taken a great personal, something more than an official, interest in the working of the Poor Law in that district?—I have, my Lord.

2473. Now, have you, to begin with, any statistical information in relation to the aged poor chargeable in that district?—The actual number of aged poor (exclusive of lunatics in asylums, persons in receipt of medical relief only, and inmates of infectious hospitals) of the age of 65 years and upwards chargeable to the Whitechapel Union on the 20th February was 332.

Number of aged paupers in Whitechapel. 332 receiving in-door; 2 receiving out-door relief.

2474. You have no out-door, I believe?—We have two aged women: the 332 aged poor over 65 already mentioned are made up as follows:—Sick under treatment in the infirmary, 84 males and 57 females; maintained in the workhouse, 54 males 135 females; in receipt of out-door relief, no males, two females; in all 138 males and 194 females; parenthetically, I may state that the number of poor of the age of 60 years but under 65 years who were similarly chargeable were as follows:—Sick under treatment in the infirmary 33 males, 35 females; maintained in the workhouse 38 males, 32 females; in receipt of out door relief, no males no females; total, 71 males, 67 females.

2475–6. And some of those persons are in the workhouse and some in the infirmary?—Yes; some of those are in the workhouse and some in the infirmary.

Chairman—continued.

2477. What is the population of Whitechapel? 74,462.

2478. Is it a single parish or a union of parishes?—A union of nine parishes.

2479. What are the names of those parishes?—St. Botolph, Aldgate; Christ Church, Spitalfields; the precinct of St. Katherine, Mile End New Town; Holy Trinity, Minories; Norton Folgate; Old Artillery Ground; the Old Tower Without, exclusive of the Fortress; and the parish of St. Mary, Whitechapel.

2480. What is the general character of the district with reference to the state of the population?—The population is largely poor, very poor; and to a great extent they are casual poor. We have more than 8,000 beds in common lodging-houses, shelters, and refuges, and they really form our present difficulty in regard to infirmary accommodation; our sick is increasing day by day.

2481. How would you define the poor and the very poor that you have just mentioned?—Those who are living from hand to mouth without regular occupation and without home and family surroundings.

2482. And out of the 74,000 was there a considerable number in that unhappy condition?—A considerable number must be placed in the category of casual poor; that is, poor without any settled homes living from night to night or from week to week in a common lodging-house or refuge.

Chairman—continued.

2483. Can you give any idea of the proportion of those to the whole population?—Well, taking one night I think we may say from 7,000 to 8,000 would be the nightly population, at the same time the casual poor resorting to those places are a migratory poor, and they are constantly undergoing change.

2484. Are those who frequent the lodging houses single men and single women, or do whole families find their way there?—The major portion of them would be single men and women. At the same time there is a smaller proportion of married men, who have contracted marriage recklessly without any thought of the future and without possibly existing means, and who are driven to furnished rooms or nightly lodgings.

2485. Now have you examined into the general character and condition and previous history of those who are receiving relief from the Union?—Adopting for the purpose of analysis the statistics of paupers over 65 only, I gather that of the 54 males in the workhouse, 22 (or 40·7 per cent.) were admittedly in receipt of relief before 65, and of these in turn 10 (or 18·5 per cent.) were in receipt of relief before 60. Of the 135 females over 65 in the workhouse, 73 (or 54 per cent.) were admittedly in receipt of relief before 65, and of these, in turn, 42 (or 31·0 per cent.) before 60. The two aged women in receipt of out-door relief have each been chargeable 25 years and upwards. Then I have made a rough classification of the causes of the aged pauperism over 65. I may say a rough classification. Considerable pains have been taken by the officers of the workhouse acting under my direction in preparing schedules, and the result is as follows: in the case of males, destitution arising from sickness and relieved in the infirmary, 84 (or 60·8 per cent.)

Lord Lingen.

2486. What is the per-centage on all those receiving relief?—The percentage of sick of both sexes in the infirmary over 65 would be 42·4.

Chairman.

2487. They are a per-centage upon some larger number?—The per-centage is upon the total number over 65 in receipt of relief. This is a classification of the male paupers over 65: Those in the infirmary, whom I put down as being relieved on account of sickness, are 60·8 per cent. Destitution, of which intemperance has been a contributory cause, 11 (or 8·0 per cent.). Of which improvidence has been a contributory cause, 28 (or 20·3 per cent.). Apparently arising from misfortune, 15 (or 10·9 per cent.). In the case of females, sickness would account for 57 (or 29·3 per cent.); intemperance 16 (or 8·2 per cent.); improvidence 94 (or 48·5 per cent.); and apparently arising from misfortune 27 (or 14·0 per cent.). In explanation of this large proportion under the head of improvidence, especially in the case of females, I have to explain that it is based largely on the question whether the pauper, or, if a female, the pauper's husband, was at the time of his marriage a subscriber to a sick club, or a depositor in a savings bank. If a young man contracts marriage and begins life with any thought of the future at all he will enter a sick club, or he will have a sovereign in the savings bank. At all events, it is due to the Commission that I should explain the basis of my classification.

Chairman—continued.

2488. I observe one of the causes, but not one of the chief causes, to which you attribute their breakdown so as to render them inmates of the workhouse was intemperance, which is smaller in the case of the men than the women. Now do you mean by intemperance that they are men who are habitual sots, and who do nothing, or next to nothing, to gain a livelihood?—They are cases, my Lord, in which we know from our own knowledge that the man or the woman is addicted to drunken habits, or they, in the course of the examination, have admitted that drink has had a good deal to do with it.

2489. But, of course, you are quite unable to estimate how large a proportion of the whole might, if they had been sober men, if they had not wasted their money and time upon drinking more than was good for them, have saved themselves from the workhouse?—Yes; I am quite unable to do that, my Lord.

2490. If, for instance, a man earning good wages, from 20 to 40, or 45 years of age, spent a good deal of his time and a great deal of his money in the public-house, but had not reduced himself to the condition of a hopeless sot, you would have no means of ascertaining that fact?—Precisely so.

Improvidence and intemperance often combined.

2491. Although his habit of drinking must have been the cause of what I have just now called his breakdown in life?—It would be perhaps a more satisfactory classification to bracket intemperance with improvidence; since the man who, as I say, contracts marriage, that is to say voluntarily accepts obligations without making provision for the future, is a man who too frequently is addicted to intemperate habits.

2492. Now, your board has administered the law at Whitechapel with great strictness, I believe?—They have, my Lord.

Refusal of out-door relief has not increased number of in-door paupers.

2493. What effect has it had, do you think, upon the in-door population of the workhouse?—No increase of the indoor pauperism has resulted from a strict administration of relief. Taking quinquennial periods commencing with the 1st of January 1870 the numbers of "not able-bodied" persons, *i.e.* aged and infirm, in receipt of relief, were as follows: on the 1st January 1870 there were 436 in-door and 578 out-door aged and infirm paupers, a total of 1,015. Five years later the in-door was 434, or two fewer than in 1870; the out-door had been reduced from 579 to 198, and the total pauperism from 1,015 to 632. Five years later on the 1st January 1880, the number of in-door paupers was 435, so that it is stationary during those quinquennial periods practically, the out-door being reduced from 579 in 1870 to 59 in 1880, with a total of 494. In 1885, 484 in-door, that is 49 increase; out-door 18; total 502; an aggregate increase of eight. On the 1st January 1890, the in-door again go down to 444, the out-door 5 units, total 449, and taking the present year, 1st January 1893, the in-door was 461, the out-door 2, total 463.

Chairman—continued.

2494. During that period of over 20 years, has the population increased or decreased?—No material increase or decrease; there has been very little fluctuation.

2495. Was the effect of this almost total disappearance of out-door relief and the application of the in-door test, to make any alteration in the character of the inhabitants of this district; did it drive away many of the pauper class to districts where the law was administered less carefully?—I have no hesitation in saying that the effect has not been to any appreciable extent to occasion migration into other districts. The poor, in numbers, could not possibly migrate into another district without a certain proportion of them being returnable upon orders of removal, and, as a fact, we have very few indeed.

And has not caused migration into neighbouring districts.

2496. Then did it during that time, do you think, effect any alteration in their habits, say of industry?—I should explain that it is not merely the application of strict principles in Whitechapel, but every step has been taken in concert with voluntary agencies for helping the poor. What the guardians practically did was this: they saw the evils of the dole system which they were adopting, they turned round and said: "If we "give relief at all, we will give adequate relief; "we will seek to close the door, as far as possible, "to future out-door pauperism, and at the same "time deal gently and individually with those "who have been brought up to the present "system of relief." The guardians never contemplated the *abolition* of out-door relief; they contemplated rather the grant in exceptional cases of an adequate amount of relief; but when the representatives of voluntary charity appeared at the Board and begged the Board not to let this or that poor creature taste relief, "She is too good to "taste pauper relief, and it can but cause deterio-"ration of character," then the guardians said at once, "The question is whether organised charity "is prepared to do what we conceive to be its "legitimate work, and undertake the care of "these cases," and the result has been a very active co-operation on the part of the Charity Organisation Society. The Whitechapel Committee is one of the most active committees in London, and I have no hesitation in saying that the general result of associated efforts has been to raise the standard of life within that district.

Has stimulated the work of organised charity.

2497. I suppose this remarkable diminution in the numbers receiving out-door relief has been due to two causes; one to a more careful examination into the circumstances of each applicant, and the other is in the action of the Charity Organisation Society, and possibly other charities, in preventing persons becoming paupers by giving them the relief necessary to them; to those two causes?—Precisely so, my Lord.

2498. Can you give us any notion how many of these paupers would be receiving relief from you in one form and another, in-door or out, but for the action of the Charity Organisation Society?—I believe that some 60 aged poor persons are in receipt, at the present time, of pensions through the agencies of the local committee of the Charity Organisation Society and the Tower Hamlets Pension Committee; the pensions for the most part being made up from various

Chairman—continued.

sources, for example private donors, old employers, contributions by clergy, help given by relatives of the pensioners, and so forth. In a good many cases the local clergy co-operate with the Charity Organisation Society in raising pensions. Then, there are 10 pensioners on the books of the Society of United Friends, six on the Aldgate Freedom Foundation, and six provided for by the St. Katherine Precinct Trust. Additional to these are the Aged Poor Society and the Catholic Benevolent Association, which are special to the poor of the Roman Catholic faith, so that it may be fairly taken that not fewer than 100 deserving aged poor in the district are in receipt of pensions from voluntary sources, and brought to their homes by sympathetic friends. The extent to which this aggregate provision meets the needs of the deserving aged poor will perhaps be best explained by a reference to an analysis of the "homeless" and "not homeless," which, perhaps, you will allow me to give presently.

100 deserving aged poor in receipt of pensions from charitable organisations.

2499. You have stated that in your opinion much good has resulted from this vigilant administration of the law; are you satisfied that no hardship has been inflicted upon those who cannot be prevailed on to enter the workhouse, but would not object to receive out-door relief?—It is difficult to answer the question by saying that there has never been a case in which temporary suffering has not been occasioned by the voluntary refusal of the applicant to accept relief when failing to qualify himself or herself for that relief from the voluntary agencies, but, speaking generally, I am of opinion that there is much less suffering among the poor by the present system, which brings into touch with the poor all the active sympathies and assistance of the benevolent. The main result, indeed, of the system which has been adopted in Whitechapel has been that it has proved an immense stimulus to the work of voluntary charity, and we find the clergy, and the laity, and the various organisations joining hands, in a sense, and to an extent which was not known before.

Strict system stimulates charity, proves better for the poor.

2500. Then, I suppose, you are dealing, of course, with only a fraction of the population, and when you say that besides those whom you support in workhouses 100 are receiving relief from the charitable institutions you restrict those to 100 persons, men and women, above 65?—I do, my Lord.

2501. Do you think there are many above 65 in a poor condition of life who are getting no assistance from either the workhouses or charity?—I do not think there is any considerable number who have decent homes of their own worth preserving, and who can be classed as respectable poor, who can be said in any way to be neglected by voluntary agencies. When I speak of the stimulus which has been given to voluntary work I am speaking of organisations and arrangements whereby the poor are visited to an extent that they were never before. One terrible effect of the out-door relief system has been that the poor have been largely relegated to the poor law, which was expected to do the work of charity. The poor themselves need so much more than money. If

Chairman—continued.

poor persons are in distress their hands want holding up, they want aid, they want sympathy; they do not want doles. Very frequently a sum of money expended may develop possibilities, but failing that, if it is left to the Poor Law, then the wretched dole system, which is so-called out-relief, has the effect of causing deterioration of character; indeed, my own experience is that no poor person can come to the Poor Law, unaided by Christian charity outside, without losing character at every turn.

2502. It has taken you, I think, about 20 years to bring about this state of affairs in the Whitechapel Union?—We commenced in the winter of 1869–70, or rather that is when we reached the maximum number of out-door paupers. We ran up to 5,339, I think it was, out-door, and then matters were so terrible that I took up the matter myself, and made a special report to the guardians. There were 5,339 in one week in the winter of 1869–70.

Mr. Pell.

2503. Receiving relief?—Receiving outdoor relief; a total of 6,758.

Chairman.

2504. Have you had to depart from this system in occasion alyears, when, from a continuance of hard weather or other cause, employment has been scarcer than usual?—We have not, my Lord.

2505. You just apply the same system?—We just apply the same system.

2506. Considering what you have said of the character of your population, have you any reason to believe that a similar administration in other parishes would be attended invariably with the same results?—No, I have not.

2507. In what respects?—The character of the population has lent itself largely to this policy of practical abolition of out-door relief. And then the numbers which have to be dealt with are by reason of the large number of casual poor comparatively small for voluntary agencies to deal with; they are compassable; but in some districts you would find a different class of poor and less organisation of voluntary charity, and consequently the guardians would be driven to make exceptions in the case of out-door relief. But the great evil of the out-relief system to my mind is that out-door relief is seldom or never adequate.

2508. What are the other effects which in your opinion result from inadequate relief of out-door cases?—The deterioration of character is in my mind one of the principal results of the out-door system. Well, then in the case of these doles the relief is in no sense commensurate to the wants of the applicant, and yet at every turn they are endeavouring to qualify themselves as recipients of that relief, and their energies are sapped, as it were, by the fact of this relief being available. And of course there is the physical result of inadequate relief, and the possibility of even death occurring.

2509. You have, I daresay, heard propositions for keeping the aged poor out of the workhouse by providing a weekly payment of 5*s*. How do you think that provision would affect the poor in

Chairman—continued.

your part of the world?—I have not attempted any analysis of the 84 males and 57 females over the age of 65 years who are sick and under treatment in the infirmary, since it may safely be assumed that they require both skilled nursing and medical care, and that they are in receipt of the only form of relief which adequately and humanely meets their necessities.

5*s*. pensions would be insufficient for aged in the infirmary.

2510. I think it may be said, I suppose, that the 5*s*. would be perfectly inadequate?—Precisely. Dealing, however, with the 54 aged men in the workhouse, the result of an individual examination is that 47 (or 87·0 per cent.) are "homeless," *i.e.*, without home, or furniture, or relatives with whom they could live outside, and 7 (or 13·0 per cent.) affirm that they are "not homeless" in that sense. And similarly in the cases of the 135 aged women in the workhouse, 127 (or 94·0 per cent.) were found to be "homeless," and 8 (or 6·0 per cent.) "not homeless" in the sense indicated. The above seven males, and eight females "not homeless" are included in the foregoing classification of causes, as follows:—Intemperance, four; improvidence, nine; and misfortune, two.

For aged paupers who are homeless, *i.e.*, for the great majority.

2511. Then the large proportion of those are "homeless." What they would endeavour to do I presume would be to find themselves lodgings, or to board and lodge with some family upon a portion of their wages, reserving enough to find themselves in clothing?—Very few would be able to do that in my judgment, looking at the class of females we have in our workhouse. The majority of them are much too feeble to live anywhere alone even with friends. They want attention, they want care, and, as a rule, they appreciate the care and attention which they receive in the workhouse.

2512. Well, how about the men; I am assuming now that these men were out of doors receiving 5*s*. a week, what do you think their condition would be?—I have no doubt a considerable number would accept 5*s*. a week, but the larger proportion of them, I fear, would return to the workhouse either unable to subsist upon the 5*s*., or requiring some attention which they cannot get outside, or becoming the victims of intemperate habits.

2513. Have you any other provision than the workhouse for the aged poor in Whitechapel?—No, there is no special provision, and I have no theory as regards the structural classification of workhouses beyond that provided in the regulation contained in Article 98 of the Consolidated Order.

2514. What amount of classification do you carry out?—We seek to afford the aged poor the means of forming their own companionships. For instance, in the aged women's wards, instead of giving them long tables and benches, we give them small tables, and surrounding chairs. Again, in the extended provision of accommodation which is contemplated we are providing bays which, with the aid of a curtain or screen, and the tables and chairs, will enable them again to a greater extent still to form their own companionship, and in that way classify themselves. I am of opinion that it is neither practicable nor expedient in the workhouse to

Dangers of classification of character. Paupers allowed to choose their own companions.

Chairman—continued.

seek a classification of character. Apart from the injustice of adjudicating upon an imperfect knowledge that B is not equal in character to A, the moral effect of the attempt cannot but be injurious to the inmates as a whole.

2515. Well now, what employment or amusement do you find for those old people?—With few exceptions (there are some exceptions where they are blind or absolutely helpless, not even able to thread a piece of calico for the purpose of filling pillows, or anything of that sort), the aged poor, one and all, are occupied; some are employed in good, useful work. The aged men are at carpentering, tin-making, mat-making, mat-weaving, shoemaking, tailoring, basket-making, painting, glazing, chimney-sweeping.

Nearly all the aged inmates of the workhouse employed.

2516. Where do they carry on those occupations?—They are distributed all over the place in little shops; they have places of their own.

2517. But all this employment takes place within the walls of the workhouse?—All within the walls of the workhouse.

2518. Do you do this for the supply of the workhouse or for the purpose of occupying them?—We do it for the supply of the workhouse and the infirmary only. The only department in which we go outside the workhouse at all, and that to a very slight extent, is in the wood; we do sell a little wood, but it is very trifling indeed; it is only to two or three customers that we have.

2519. Do the old people take cheerfully to this amount of employment?—They take cheerfully to it mainly because they are not bribed to do it; they are not bribed by extra diet; one is not put in a preferential position to another; they are encouraged; they are not degraded in any sense, but they are encouraged to do that which they are best able and most desire to do. A man says he is a painter. "Would you like to do a "little painting?" "Yes, sir." Another man says he is a polisher. "Would you like to do "some polishing?" and he is put to it. Taking the aged men as well as the able-bodied men, we have but one superintendent of labour, and he is practically restricted to the able-bodied men, so there they are all over the place doing useful work, and in that way avoiding the evils both of degrading labour and injurious companionship.

2520 I am told by a friend who has visited Whitechapel Union that what struck him was the very small use that was made of the day room, that the whole population of the union was scattered about, each of them pursuing his own employment?—That may be said to be one of the chief features of the workhouse.

2521. Now, had you much difficulty in bringing about that state of things?—No. As a fact we never commenced with extra diet, or with beer or anything of that sort, and that is where half the difficulty is in workhouses. Directly you put persons, young or old, in a preferential position as regards diet or treatment, then the difficulties of administration commence.

Difficulty of administering when there is preferential treatment of any class.

2522. Is there anything that you are not able to do that you would like to have the power of doing with respect to the management of workhouses, and the treatment of the aged poor?

Chairman—continued.

—No, my Lord. I think the regulations are sufficiently elastic. All that is necessary in workhouses is that there should be intelligent administration. In the structural arrangements of workhouses regard should be had to the necessities of varied employment; that is important; and a means should be afforded for enabling the men and women to break themselves up into little circles.

Present rules sufficiently elastic.

2523. How long has your present workhouse been built?—It was built in 1871.

2524. And was it then so built that without further expenditure you have been able to do all that you have done in this classification, if you may so call it, of the work of the inmates?—No; it was built mainly as an able-bodied workhouse, and structurally it is not a well arranged workhouse at all. It is very defective, but still we have by degrees adapted it to the needs of this form of administration. I may add, that in the case of both men and women the able-bodied men attend every night with a mental instructor, as we term him, and the aged men are at liberty, if they desire, to join the officer who attends in the evening, and who is termed the mental instructor, in the occupation of the evening between half-past 6 and 8 o'clock. Those who know the internal economy of workhouses know how disastrous to character very often the want of supervision is during the evening hours. Men and women are occupied during the day, but if they are left to themselves between half-past 6 and 8 o'clock, that is, between supper time and the time for going to bed, if they are left without official supervision—and as a rule they are, for the simple reason that the officers are taking their own rest at that time, and the work of the day is over—then you get the corrupting associations. We have for a number of years introduced a mental instructor on the male side and a mental instructor on the female side. On the male side the officer who attends is a schoolmaster. He takes an interest in talking to and dealing with men. He begins to talk about the labour market; interests them in readings about emigration, and thrift, and temperance, and so forth; offers to write letters for them; offers to make inquiries for them, and becomes a friend of the men. If they have good in them they respond, and if they have no good in them they are under salutary restraint. In the case of the women, the aged women join, if they will, the young women in the evening with the mental instructress, and she reads to them, teaches them knitting, gives them a mechanical occupation, and in that way the dissociation of the day is continued through the evening hours.

A mental instructor from 6.30 every evening; value of teaching and visiting.

2525. Are those things going on every day?—Those things are going on every day, excepting Saturday evening, when the domestic arrangements, changing of linen for the week, and so forth, necessitates the suspension.

2526. To change the subject, how many relieving officers have you in your union?—Two, my Lord.

2527. Are they sufficient for the work of inquiring into the antecedents and conditions of the various applicants?—Quite sufficient. Of

Chairman—continued.

course, with regard to inquiries into antecedents, it has always to be borne in mind that the relief which is given by a relieving officer or by the guardians is not dependent upon antecedent circumstances alone. The relieving officer has to deal with the destitution which he has before him, and if he finds destitution alleged, and if he is not in a position to dispute that destitution, then he dare not refuse relief, whatever the character or whatever the antecedents of the applicant may be.

2528. But his inquiry into the reality of the alleged destitution must lead him to learn a good deal of the past condition of the applicant?—As a rule there is very little to be learned in regard to the realities of the destitution, although there may be a good deal to be learned as to the voluntary character of the destitution. A man has wilfully thrown up work (but it is difficult to prove it so as to convict him of disorderly conduct), or he may have lost his work through drunken habits, or he may be a pensioner and have spent his pension recklessly, and come to the parish afterwards; but whatever those antecedent circumstances may be, the relieving officer after all has to deal with the simple fact of destitution.

2529. Are you particular in your union in requiring that the relieving officer shall make his returns in each case in the manner prescribed by the Local Government Board?—We are, my Lord. Every form of relief granted by a relieving officer is required to be reported to the guardians. I have an analysis of the cases brought before the guardians yesterday. The meeting was yesterday. In one district there were no applications for relief on the book, but there were 182 reports; 63 of admissions to the infirmary, 58 admissions to the workhouse, 50 orders for medical relief only, four for expenses of burials, and seven miscellaneous reports of proceedings, and so forth. Well, that is one district. In another district there was one application for relief, the applicant not appearing in support of it, and there were 225 reports; 10 were cases in which the relieving officer had dealt with the cases at his discretion by relief in kind, the amount given in the 10 cases being 2*l.* 17*s.* 10*d.* There were 71 admissions to the infirmary, 90 admissions to the workhouse, one admission to the small-pox hospital, 45 orders for medical relief only, only one expense of burial, and seven miscellaneous.

2530. Would you give us generally the number of persons in receipt of out-door relief without reference to age?—The last printed statement I have is nearly a fortnight old; it is last Saturday week. For that week there were 16 out-door paupers relieved during the week. They received 1*l.* 4*s.* in kind, and 12*s.* 6*d.* in money; the 6*d.* being merely the expense of a conveyance to the workhouse, and the remainder is made up of two sums of 6*s.* given in out-door relief to the two aged women already spoken of.

2531. Has your relieving officer instructions, when inquiring into these cases, to put them in communication with the Charity Organisation Society when he thinks the case a proper one for them to deal with?—Very strict instructions, and he is asked to be the friend and adviser of the applicant, and to write letters, and otherwise to communicate on their behalf with any helpful agencies.

the C.O.S., and generally help applicants.

H.R.H. The Prince of Wales.

2532. I think you told us that the average number of inmates in your workhouse is 450 a year; that is so from the figures you have given us?—Yes, Sir.

2533. Can you tell us what number of those inmates in one year are above the age of 65?—On the 1st of January of the present year the number of in-door aged poor, that is, of those classed as aged and infirm, was 461. I have not analysed what proportion of those are over 65, but perhaps I may be allowed just to refer to a return to an order of the House of Commons, of the numbers relieved on the 1st of January 1892, and that shows 175 males and 221 females over the age of 65. (*Mr. Ritchie's Return.*)

2534. Could you work the exclusion of out-door relief if your union had less private active charity organisations?—We could not, Sir.

Abolition of out-door relief impossible without the help of charitable organisations.

2535. And do the private organisations give charity equal to about 5*s.* per week, the amount proposed for provident pensions, or is the average considerably less?—I am quite unable to give the amount, or the average amount, which is given in charity outside, for the reason that the pensions granted to the aged poor by the Charity Organisation Society and the Tower Hamlets Pension Committee are largely supplementary to grants made by relations, or by employers, so that it would be difficult to compute what the aggregate sum in each case would be.

Lord Playfair.

2536. You have shown a great decrease in the out-door relief from 1870 to 1892. Was that at all in relation to any increase of charities during that period, or was there about as much charity in 1870 as now, in 1892?—Oh, no; voluntary charity, or what I might term work for the poor, has been very largely year by year stimulated, until now the clergy and the workers among the poor, I believe, are almost, if not quite, unanimous that the system which we are adopting is sound, and in the interest of the poor themselves.

Much more charity in 1892 than in 1870, when system was begun.

2537. Then the charity has helped you to the reduction very largely by increasing in activity?—Unquestionably.

Mr. Chamberlain.

2538. The effect of your working of the system has been greatly to stimulate charity in the district?—Yes, that is so.

2539. You are aware, I suppose, that in all districts the proportion of persons who contribute to any kind of charity is a very small proportion of the whole number of the ratepayers?—That is so, especially in unions where out-door relief is lavishly given.

2540. Under those circumstances the effect of your system is to relieve the ratepayers generally at the expense of the charitable minority and to throw extra burdens on the willing horse?—I look upon it that the assistance which is given to the poor, the pecuniary portion of it, is comparatively of little value as compared with

Mr. Chamberlain—continued.

the great help which is given by the almoners themselves. To give a poor person in distress 4*s.* or 5*s.* may for the moment relieve the distress, but they very frequently want a great deal more; they want help; they want sympathy; they want stimulating, bracing up, to achieve existence for themselves, and to develop future possibilities. The work that has been done for the poor has been not simply taking the place of the Poor Law and giving 5*s.* out of private funds, instead of giving 5*s.* out of the Poor Law, but it has been largely the work of bringing parents and children together, of evoking sympathy on the part of late employers, of making friends, finding friends for the poor; and in that way, I think, a great deal of good has been done. I think no greater evil can be wrought than simply to relegate the poor to the Poor Law, and say, "All you need is 4*s.* or 5*s.* a week," and not take further notice of it.

Charity gives personal as well as money help.

Though shifting cost from the rates to the charitable.

2541. I quite agree with you as to the value of charitable assistance, but still it remains the fact that, so far as the pecuniary assistance given is concerned, it is a transfer from the ratepayers to the few individuals who are charitably disposed?—Yes, in those cases unquestionably where the relief is given.

2542. Now I think you told us that a very small proportion of the old age paupers in your workhouse would be able to take advantage of an old age pension of 5*s.* a week?—Yes.

2543. But your paupers may be said to have been strained through private charity before they come to you; is not that so?—Largely; they have passed through the sieve.

5*s.* pensions might be useful to many poor persons.

2544. I mean, therefore, there is a great number of aged persons who are fitted for pensions and who have got them through private resources before; you have to deal with the residuum in your workhouse?—I think that approximately the figures that I have quoted may be taken as correct.

2545. I think you said that you knew of about 100 persons who were already provided with pensions?—That 100 includes the pensions not given but obtained and collected through the agencies of the Charity Organisation Society and the Tower Hamlets Pension Committee. It does not mean the grant of so much merely from those two sources, but it means that they have been the means of obtaining for A. or B. a pension.

2546. Yes; what I want to put to you is this, that as I understand you do not say that because old age pensions would be of very small advantage to 87 old men in your workhouse, therefore, they would not be of advantage to a considerable proportion of poor old men?—No, I would not say that.

2547. What do you think of a proposal to give to every one who claims it 5*s.* a week after 65 without any contribution by the person himself?—I fail to see the difference between that and out-door relief myself. And then it is giving a special claim to one particular contingency of life. The destitution, the straits into which a man or woman are driven, are as frequently before 65, or very frequently before 65, as well as after.

But sees no difference between pensions granted by the State and universal out-door relief.

Mr. Chamberlain—continued.

2548. Is not a very much larger proportion of the persons over 65 the subject of poverty and misfortune than of those under 65?—A larger number over 65 than between the ages of 60 and 65: I am taking those ages; I have given figures in regard to those, because they are classed as aged and infirm for the most part, but there would be a very considerable proportion under the age of 65, without restricting it to the commencing age of 60.

2549. On the whole I may take it that you are opposed to a general system of pensions to which the beneficiary makes no contribution?—I am.

2550. What feeling would you have with regard to pensions provided by the voluntary contributions of the people themselves?—I do not quite understand the question, whether the provision would be made entirely by the people themselves, or be partly from other sources.

2551. I am asking first when these pensions are provided entirely by the contributions of the persons themselves, would you say that that was a good thing?—Undoubtedly; I have a great fear of the result to character of laying it down as a principle that it is the duty of the State, or of anyone else than themselves to provide for old age.

2552. Just let me remind you; you said you were opposed to 5*s.* a week, or any other pension provided entirely by the State?—Yes.

2553. Now I understand you to say you are in favour of pensions if they can be provided entirely by the persons to be benefited by their own thrift and contributions?—Unquestionably.

2554. Then, I ask you, would you see any objection to aid given by the State, not to provide the whole of these pensions, but as a stimulus and temptation to persons to engage in that particular form of thrift?—I confess, I have a great fear of the results of the State intervening for the purpose of providing pensions in that way.

2555. My question is, not for the purpose of providing pensions, but for the purpose of stimulating the provision of pensions by contributing a portion?—Well, I must confess, I am not in favour of the State contributing.

2556. What is your objection?—I think if the State intervenes on behalf of the aged, it is difficult to see in what way the intervention of the State may not be justified in other contingencies of life. Whether the State provides the whole or part, it would be regarded by the working classes as the duty of the State to provide in part; it is simply a question of degree; in part as well as the whole.

2557. Your objection is not so much to their providing a part as to the probability that that would lead ultimately to their providing the whole?—Well, I feel an objection to the recognition which it would give of the duty of the State. If the State contributes, then it would be regarded by the working classes as the duty of the State to contribute, and I am rather afraid of the effect of that upon the character of the working classes.

2558. May I ask you whether you object, on

Mr. Chamberlain—continued.

the same principle, to free education?—No. With regard to free education, the education is mainly, not in the interest of the individual, but in the interest of the community.

2559. Is not the encouragement of thrift in the interest of the community?—Yes, unquestionably.

2560. Then, any stimulus to any form of thrift would be in the interest of the community, would it not?—But any contribution by the State would be introducing, as it seems to me, an artificial element into the labour market; if a man is not to provide the whole of his future, but only part.

2561. As a matter of fact, these men do not provide it at present, do they; a very small proportion of the working classes provide themselves with pensions after 65?—A very small proportion.

2562. Therefore, if the stimulus of the State brought what you consider a desirable thing about, which has not hitherto been brought about by other means, would you still object to it?—I must confess, I have not regarded the proposal in a favourable light at all.

Mr. Stuart.

2563. Was I right in understanding that your view was that if 5*s.* a head, however obtained, were obtained by the poor over 65 as a pension, it would not practically affect the number of aged poor in your workhouse?—It would remove from our workhouse very few indeed.

2564. You are fearful lest its effect might be a bad one on the character. That I understand; but are you at all fearful lest its effect might be to reduce the contributions of private charity?—No; I had not that in my mind at all.

2565. Then, supposing that these poor people have 5*s.* a week, never mind by what method just now, if private charity still subsisted, there would be more of them kept out of the workhouse surely?—Five shillings a week received by a poor person would, no doubt, keep a great many out of the workhouse taking the kingdom through. The circumstances are somewhat exceptional in Whitechapel.

2566–7. But you do not think many?—Not many in Whitechapel.

2568. Even although private charity subsisted as high as it is now?—Even although private charity subsisted as high as it is now.

2569. How long has the system that you have now in operation in Whitechapel been in operation?—Nearly 23 years.

2570. In operation to the full extent?—Yes. In 1870 the door of out-door relief was practically closed, and the gradual reduction which you see in the tabular statements is the result of the gradual dealing with individual cases then on the list.

2571. Then, I understood you to say that about 400 persons over 65 were, on a certain day, in your workhouse?—Well, my figures were 332, I think, over 65; the 460 are the not able-bodied or those classed as aged and infirm, and 65 is not the line.

2572. What is the population that your workhouse serves?—Seventy-four thousand; between 74,000 and 75,000.

Mr. Stuart—continued.

2573. How many of that number are Jews?—Well, I am not able to form an estimate; probably one-third.

2574. Would it not be more than that?—It might be, but I am unable to say.

2575. You would not object if I were to put it at 30,000?—No.

2576. Now, are there many Jews in your workhouse?—There are not a great many; there are some.

2577. How many Jews would be amongst that 400 persons, probably?—Not more than 20. I will correct myself. I had got in my mind the workhouse, but there would be a larger number, taking the infirmary as well, say 30 to 40.

2578. Then, when we compare the circumstances of the figures as to poor relief in Whitechapel with other districts, we have, practically, to subtract that number from the population before we have a comparative number. The Jews practically support their own poor largely, do they not?—Largely they do.

2579. And they do that irrespective of the system adopted by the Whitechapel guardians?—Well, they work in concert with us, using our system where it appears to them to be necessary.

2580. And am I right in supposing that at no time do the Jews come in any great multitude into your workhouse?—At no time.

2581. And, therefore, if my number of 30,000 Jews be not far wrong, the population to which your Poor Law statistics apply is very much like half 74,000 of the population than the total amount?—No, I don't think you can reduce it to one half.

Chairman.

2582. Do I understand you to answer that out of 74,000, which is the population of the union, 30,000 are Jews?—Possibly they might be. I should not have put it at so high a figure myself, but still I cannot call it in question.

Mr. Humphreys-Owen.

2583. I did not catch whether in the figures which you gave, you included the area of your union?—Four hundred and six acres.

2584. Can you tell us whether there is any greater amount of mendicancy in your union than in others?—Possibly by reason of the mendicants resorting more or less to the nightly lodgings which are provided in the form of shelters and refuges, and so forth, there must necessarily be amongst those a considerable percentage of the mendicant class.

2585. Is the provision of these shelters due at all to the belief on the part of some of the public that your system inflicts unnecessary hardships upon the poor?—I think not. I do not think that the administration of relief in Whitechapel was taken into account at all in the inception of these shelters. It may be that some philanthropic persons sometimes look upon the casual ward system as insufficiently meeting the necessities of the homeless; but that would not touch the general administration or the principles of the general administration of the Poor Law in Whitechapel.

2586. Do you ever have contests for places on

third of the population of Whitechapel is Jewish, and is relieved by the Jews.

Mendicancy caused by shelters and refuges.

Elections of

Mr. Humphreys-Owen—continued.

guardians do not turn upon questions of in-door or out-door relief.

the board of guardians?—Usually there have been contests for several years, in one or two parishes.

2587. And is the question of out-door relief as against in-door relief one of the points at issue between the different candidates?—It is not. I have no recollection of the question having been made an election question at all.

2588. So that we may take it that amongst the ratepayers of your union there is practical unanimity on the subject?—Practical unanimity.

2589. Do you think that the friendly societies have at all increased in number and in financial strength in your district, contemporaneously with your reforms in the Poor Law?—I am quite unable to say. I have no facts before me to warrant an answer.

Mr. Loch.

2590. With regard to charitable work, Mr. Vallance, should I be right in saying that, until the guardians had altered their policy, charity could not undertake the kind of duties that you have mentioned?—That is so.

2591. That is to say that, when the guardians saw their way to a change, then charity was able to fulfil its functions properly?—Precisely.

2592. Would you be of opinion that it is best to carry on this work by co-operation on the part of charity on a voluntary system, or do you think that it would be good to have a rate-supported system of charity, or a system by which certain grants could be made by municipal bodies to a charity committee organised in various unions?—I think that in the interests of the poor, as well as of the community, the present system is the better.

Co-operation between Charity and Poor Law Authorities should be voluntary.

2593. We have had evidence submitted to the Commission in favour of discretionary out-door relief. It was said that where there was evidence of thrift, where the relations would fulfil their moral and legal obligations, and where charity was not forthcoming, out-door relief should be given; would you be in favour of giving out-door relief on those terms?—I should have been in favour in Whitechapel of out-door relief being given in some cases in which it is not given now, and where the circumstances appeared to call for exceptional treatment. The only thing I contend for, and that I attach a great deal of importance to, is, that relief, if it is given out-of-doors at all, should be adequate, and that the relief which is given now in unions where out-door relief is prevalent, is largely inadequate; and I should much like to see myself a minimum of adequacy prescribed for each union. Adequacy would mean discrimination, and the guardians then would be more likely to keep out-door relief within legitimate limits. At the same time so soon as charity can be organised (if charities can be brought to take up these cases instead of the Poor Law), I have no hesitation in saying that they will do a vast amount of good, morally and materially, to the poor.

Out-door relief usually insufficient. A minimum of adequacy should be fixed for every union.

2594. Then with regard to discretionary out-door relief, if the lines of management are not very clearly adhered to in ordinary cases, the board of guardians would be led into favoritism, and the consideration of many bye-matters in

Mr. Loch—continued.

granting relief which would be dangerous and irregular, would they not?—Undoubtedly.

2595. And that would make a very bad impression upon the poor?—Yes.

2596. I wanted to ask you to tell the Commission what you arrange in visiting the infirmary and the workhouse. You have a great many visitors, I think, and you have rules for visiting?—Yes. I am sorry I have not got a copy.

2597. That is the fact, is it not?—That is the fact.

2598. You trust a great deal to the visitors being the element which makes the life of the people happier, and prevents anything like complaint, and so on?—We have a tolerably perfect system of voluntary visitation of the infirmary. Visitors act under prescribed rules, in the first place designed to avoid overlapping; and next, to inculcate the principles which the guardians desire should be adhered to in the visitation. Where it is possible to bring about dispauperisation, and to place the poor in a position of self-help, they do so. In the case of the aged then we only ask that they will cheer and brighten their lives as they visit the wards, taking care not to befriend the same inmates that other visitors are befriending; and so, to avoid overlapping we allocate the wards to various visitors.

2599. And there was one point, too, which struck me. When the applicant goes into your workhouse he has a talk with the master, who learns about him, and so gains a sort of idea as to how he should treat him in the future?—The instruction under which the master of the workhouse acts in regard to admission, and I believe that that instruction is very faithfully acted upon, is that where a person enters for the first time, young or old, if a male the master shall place himself in immediate communication with him; in the case of a female the matron; and see what is possible; where the difficulty or where the failure has been, from the fault of relations or from their own fault; they will communicate with me or with the relieving officer and oftentimes bring about the dispauperisation of the individual. I may say that last year, just to furnish you with an illustration, the matron of the workhouse was enabled to get 51 females by her own unaided efforts into domestic service.

2600. Then two small points; you publish an annual report?—Yes.

2601. Do you think that if that practice were generally adopted, it would lead to greater carefulness in matters of pauperism, old-aged and other?—No doubt that would be so.

2602. Another small point; in the use of the Application and Report Book one cause of trouble is that the relieving officer has constantly to go back to the old books, and there is no column with the back reference. It is a small matter, but that would be a facility, would it not?—I think that that would be a very desirable arrangement: it would practically amount to the same thing as case papers, because there would be continuity.

2603. And the "cause of distress" is hardly ever mentioned, or frequently omitted, because it comes in conjunction with another heading. That would be important would it not?—The

Mr. Loch—continued.

sub-division of the column headed "Present cause of seeking relief, or nature of application," would be desirable.

2604. Would you be of opinion in regard to the various proposals for pensions that it would be a fair line to take that the State has a duty to the destitute, to maintain them, but that it should not undertake any obligations that would lead to a general maintenance of people apart from destitution?—That is the position which I have always taken in regard to the relief of the poor, and I have looked with considerable fear at any relaxation of that rule.

2605. The proposal that Mr. Chamberlain submitted to you, of a certain grant, as a stimulus, as it were, to thrift, would seem to you to be a departure from that principle?—It would.

Mr. Arch.

2606. You have given the Commission the number of aged people you have in Whitechapel over 65; could you give the Commission the number of children you have there under the age of 12?—I cannot, at the moment, but I should be very glad, if the Commission would allow me, to supply that information, because the results would be found to be somewhat remarkable. There has been an extraordinary diminution of child pauperism during the last 20 years, taking the figures in the workhouse schools and boarded-out, altogether.

Chairman.

2607. Where is your school?—At Forest Gate, my Lord; we are in a district with Poplar.

2608. Is it large?—The number of children at the present time I think is 600, or something like that, but the major portion of the children are from Poplar.

Mr. Arch.

2609. Do you think that the boarding-out of little children with respectable people in cottage homes is not much better than retaining them in the workhouse?—Well, the conclusion I have come to from experience is that that system is best which is best administered. With regard to the boarding-out, the system is an admirable system, especially for young children, and more especially for little girls, and if they can be placed in a cottage home where the foster parent has a soul above the 4*s*. a week which she receives, and can become a mother to the child, that child's future is assured; but if the 4*s*. is an element, if it is regarded that there is a margin of profit at all, the amount of supervision which is required is very great. Beyond that, I have found that in the case of boys that the foster parents do not always exercise that disciplinary and firm treatment which boys need.

Mr. Stockall.

2610. You spoke, Mr. Vallance, of the United Friends, from which you said ten persons received some assistance?—Yes.

2611. Did you speak of the friendly society called by that name?—No. It is a society which was instituted some years ago in connection with the sugar-refining trade in the district, and the number which has been given to me by the honorary secretary, ten, represented those resident in Whitechapel.

2612. Then it is purely a charitable institution?—Purely a charitable institution.

2613. To which the recipients have contributed nothing?—I believe not. I believe it is a very old society, which originated with the sugar refiners.

2614. I understand your opinion to be that the receipt of sums from parochial authorities would have the effect of a deterioration of character in those who received them, and I understand that you believe that where the sum would be paid from the State it would have the same effect as it has under the Poor Law system?—I do.

Support from either parish or the State deteriorating to character.

2615. Have you any system in the Whitechapel Union of providing for married couples living together after the age, say of 65?—Married couples over the age of 60 are entitled by law to be allowed to live together. As a matter of fact, we provide only two rooms, with a little sitting-room, for two couples. At the present moment we have two aged married couples in the workhouse, neither of whom elect to occupy those rooms. In each case they have been asked whether they would like to live together. In one case the answer was, "I would rather not," and in the other "I don't know." That is a very recent answer. We have had occasionally one or two, but we have never had more couples.

Married couples.

2616. You have spoken about outside charity being a better system than that of parochial relief; have you had any experience as to the effect of outside charity upon the recipients, I mean as to whether they become permanent pensioners, or whether the relief given by the charitable institutions has proved a means of the recipients becoming self-supporting?—When we speak of pensions given either through the agencies of the Charity Organisation Society or of the Tower Hamlets Pension Committee, we speak of pensions to the aged, and, as a rule, I take it that they are permanent pensions in all but a few cases. Unless means are developed which did not exist when the pension was granted, they may be taken to be permanent.

Pensions from charitable sources.

2617. With regard to the assistance given by those charitable institutions outside the parochial authorities to persons under the age, say of 60, have you observed that they lead those people to depend upon the charity and to do nothing for themselves?—No, I have not observed that.

2618. Your opinion is, with regard to the matter of thrift, that you would rather leave this to the voluntary work of the people themselves than have it encouraged by the State?—I have always regarded it as important, however difficult a man's circumstances may be, whatever his difficulties may be, however hard his life may be, as a dangerous proposition to say that it is not a personal matter for that man to provide for the future, but that he is entitled to have that responsibility shared by the State, or by some public fund.

2619. I gather from your answer that you believe that were the State to give a man, say

Mr. Stockall—continued.

5*s.* a week, he may be as improvident after the receipt of that money as he is, or as he has been proved to have been in your union, after receiving parochial relief?—A very large number would be undoubtedly.

Mr. Roundell.

State-aided pensions out-door relief under another name.

2620. I understand you to be of opinion that any State-aided pension would be but another form of out-door relief?—I am.

2621. Speaking of the charitable agencies, have you a branch of the Charity Organisation Society in each of the nine parishes of your union?—No, the Whitechapel committee covers the same area as the union.

2622. In contrasting the local circumstances of Whitechapel with other unions, in answer to the Chairman you said that in other unions the poor would be in greater numbers, and there would be fewer voluntary agencies; does that not come to this, that in the other unions that you had in contemplation the voluntary agencies were defective?—Yes, unquestionably. I was rather speaking of other unions relatively, that where you got a large section of poor with whom you could not fairly deal by in-door relief alone, and voluntary charity was insufficient, then that the out-door relief would be justified. All I contended for was that it should be adequate, but assuming that voluntary charity becomes organised and effective, it will do its work infinitely better; it will serve the poor in a very different way from that in which any form of out-door relief could serve them.

Whitechapel superior to other unions in the organisation of its charities,

2623. And therefore as I understand, if in the other unions the voluntary charitable agencies were fully developed, there would then be no dissimilarity between these unions and Whitechapel?—None whatever.

2624. Now, please, I want to ask, have you in Whitechapel any charitable endowments?—I am not aware.

but has very few endowed charities.

2625. Small charitable endowments for the benefit of the poor?—I have no schedule of the endowments, but my impression is that they are very few.

2626. I should just ask you, have you considered this point where those small charitable endowments exist in large numbers, have you at all considered the question and principle how far it would be right if by a new appropriation of those endowments they could serve the purpose of these charitable agencies in preventing deserving poor from having poor relief?—I should see no objection to these endowments being used to a limited extent in providing for the poor of exceptional desert.

Parochial charities might be appropriated for deserving poor,

2627. I want to ask your opinion upon the question of principle and of policy. Take these numerous charitable endowments left in olden times for the benefit of the poor all over the country; I wish to ask you whether you think it would be a proper appropriation of those charities by schemes of the Charity Commissioners if they could be utilised for the purpose of preventing these deserving poor people in old age from coming into the workhouse?—I do with limitation.

2628. Will you state within what limitations?

Mr. Roundell—continued.

—I am not prepared to say what limitation, but what I mean is this, that if an endowment has been left to a parish, which endowment has largely increased in value, and you get relatively but a small number of poor, there it might have a pauperising effect if too lavishly given, but within certain limits, being left for the benefit of the poor, and being a gift, and taken to the beneficiary by kindly hands, I would say there would be no objection to it.

if judiciously administer

2629. I was looking mainly to the pernicious doles which do so much to pauperise the poor, and that was the point of my question; if those pernicious doles could be turned to good purpose in the way I suggest, I understand you to say that you think it would be a good appropriation?—I am assuming that the provision for a poor person from one of these endowments is made adequate to the necessities of that poor person, wholly providing a pension without any other assistance.

2630. Then another point you have spoken to was about the importance of an intelligent administration, and you also told us that in your union the relieving officer is the friend and adviser of the applicant; speaking generally, is it not desirable that the chief officers (the relieving officers and the master and matron) should be people of a better position in order to secure that intelligent administration?—It is of the first importance that those officers be men and women of intelligence. I think the master and matron ought to be a man and woman of high character, and who will be likely to exercise intelligence and thought and sympathy in the administration.

2631. Have you any experience in your union of ladies of education and refinement filling the office of matron?—We have been reasonably fortunate hitherto; but I am afraid the difficulty oftentimes arises from the fact of guardians being driven necessarily to appoint a married couple, and you cannot always get a married couple, both of whom are equally well adapted to their respective positions.

Advantage of well educated officers

2632. You have told us about the persons in receipt of medical relief; I wish to ask you whether, in your opinion, first of all as a point of fact, is the medical relief mainly given upon loans in your union?—As a fact, we declare medical relief, not to a considerable extent, but perhaps four or five cases every meeting, to be by way of loan to a certain value; but we should not be able to recover that sum in a court of law, inasmuch as it forms part of a salary to the medical officer. If we declare 4*s.* to be by way of loan, we should not be able to go into the county court and recover that 4*s.*, since the expense of 4*s.* has not actually been incurred in respect of that pauper. At the same time, notwithstanding our legal inability to recover that money, we send Notice to A. we send Notice to B., we send the collector to the house, not for the purpose always of securing the money so much as to act as a deterrent to others, and to advertise the fact that A. or B. has applied for medical assistance. It has to be borne in mind, with regard to the grant of medical assistance, that the relieving officer is in a very difficult position.

Medical relief given in most cases by loan, not recoverable in court of law.

Chairman.

2633. Is there much medical relief given to the aged out of the workhouse?—Not very much, my Lord; I have not the figures before me.

Mr. Chamberlain.

2634. Forty-five cases is the total number of cases?—In one district the total number of medical orders given by the relieving officers during the last two weeks was 95.

Chairman.

2635. But among those would there be many old people, because most of the aged people receiving relief in your union find their way into the infirmary?—For the most part they are in the infirmary.

2636. Are you giving medical relief to many old people outside of the infirmary?—I am quite unable to furnish information at the moment as to the ages.

2637. No, but do you suppose there are many persons above 65 who are receiving medical relief?—It looks, just taking three or four pages, as if about half the number would be aged people.

Mr. Roundell.

2638. The point, of course, is that in your opinion medical relief is, generally speaking, the stepping-stone to pauperism?—Yes, it is.

2639. Is it within your knowledge that in the Bradfield Union those sums advanced for medical relief are, in point of fact, recovered through the county court?—No, it is not within my knowledge.

2640. Have you considered whether, having regard to the close connection between medical relief and pauperism, it would be desirable to have any better system than that legal system which you have just stated to us?—Undoubtedly it would be of great advantage if we had the legal power to recover in a court of law in those cases in which the relief was declared to be by way of loan.

2641. And you would wish to be invested with that legal power?—I would wish to be invested with that legal power.

Mr. Pell.

2642. Before you went into your present office in Whitechapel, did you fill any official situation with regard to the Poor Law in the country?—I was clerk to the guardians of Braintree, in Essex.

2643. What was your experience in Braintree?—Altogether, nearly 15 years.

2644. And then you came to London?—And then I came to London.

2645. I was going to ask you some questions with reference to this paper which you have put before the Commission. I think your board met yesterday afternoon?—Yesterday afternoon.

2646. And this is a statement of the business that they had before them?—That is an analysis of the cases in the application and report book.

2647. I will go over it. Taking the north district, there was no application whatever to the board for relief?—None whatever, in that district.

Mr. Pell—continued.

2648. Of any sort or kind, in-door or out-door?—No.

2649. And taking the south district, you had one application from a person for relief, and that person never came, and therefore it dropped?—Yes; that is, taking the applications as distinguished from reports.

2650. Well, now, with regard to this paper I want to make it quite clear on the evidence what statements this paper really contains. On the paper you have this item: "Reports: "Admissions to Infirmary, 63." Am I correct in saying that that refers to 63 cases that the relieving officer, upon his own responsibility, passed over to the infirmary?—Yes.

2651. And these cases merely came before your board for approval?—That is so.

2652. They were provisional, but they were approved so as to become established cases?—The action of the relieving officer was approved; that is, he reported the existence of destitution and sickness in those cases, or destitution or sickness, and the guardians approved it as a matter of form.

2653. Well, the particulars of those cases, I suppose, appear in full, as the law requires it, in that application and report book which you have got before you?—They do.

2654. So that if I were a guardian in Whitechapel, and I had your permission and the permission of the board, I could go to the application and report book and find all the circumstances of those people, so far as they could be ascertained?—You could.

2655. Then, going to the south district, you have here relief in kind, given to ten persons, to the value of 2*l.* 17*s.* 10*d.* Now that, of course, was relief out of the house?—That was relief out of the house.

Relief in kind practically only given in urgent sick cases.

2656. Now, it is rather important that we should know how there came to be ten cases in your union of Whitechapel, that required aid outside; would you say what the character of those cases was; I presume they were accidents?—They were cases of sudden or urgent necessity; with the exception of two they might be taken, one and all, to be cases of serious illness, in which the medical officers certified that they could not with safety or propriety be removed to the infirmary. In the remaining two cases the relieving officer relieved in kind upon my advice, having considered the circumstances with the view of bringing charity into communication.

2657. It cannot be said of those ten cases that the relief was given them on account of old age?—The two cases in which I advised the relieving officer to relieve temporarily in kind were cases of old age, and therefore they must be exceptions to the others; but they were cases in which I was in communication with charitable agencies, with a view to saving them. There appeared to me to be circumstances which justified some intervention, and that being so, and there being a little difficulty, I advised the relieving officer to relieve in kind until the matter had been settled in that way, and as a fact they will be no longer chargeable.

2658–9. Then the remarks that you have made with regard to the admissions to the infirmary

Mr. Pell—continued.

would apply equally to the admissions to the workhouse. They were orders which the relieving officer gave to the applicants, and which were accepted by them, and the people went into the house?—Yes.

2660. The usual proportion of aged poor, I suppose?—Yes, they may be taken to be the usual proportion.

Medical relief orders.

2661. Well, orders for medical relief only, that is 50 in the northern district, and 45 in the southern district, 95 altogether; strictly speaking, they are not orders for relief, are they, they are recommendations?—Yes, they are orders for medical attendance.

2662. They are orders by the relieving officer?—They are orders by the relieving officer upon the medical officer. Strictly speaking, they would be for medical attendance, not for relief. I should like just to explain here that when a person appears before the relieving officer and alleges illness, serious illness on the part of himself or any member of his family, the relieving officer feels that there is a legal responsibility attaching to him on refusal, and as a fact, in practice, a relieving officer does not refuse any person who applies for medical relief and alleges the need of it; nor is the medical order delayed until visitation; the grant of the medical relief precedes visitation, and it may be, in some few cases, if the relieving officer discovers circumstances which appear not to justify the issue of the order, in communication with the medical officer, he cancels that order, or he brings it before the board, and reports the circumstances, and then, as I have already stated, the guardians may declare the same to be by way of loan to the extent of 2*s.* 6*d.*, 3*s.*, or 4*s.*

2663. Well, there are 95 of these cases. I suppose you have included them in your statistics of persons in receipt of out-door relief in the union of Whitechapel?—Those are practically medical relief only.

2664. Are they not included in the figures which you gave the Chairman at the beginning?—They are not included.

2665. Therefore we ought, to make those figures complete, to add that there are these 95 more persons in the union of Whitechapel receiving out-door relief?—I have already prefaced the figures by stating that they are exclusive of lunatics in asylums, medical relief only, and infectious hospitals.

2666. Are any of those cases likely to go into the infirmary, or would it be that the relief would be continued till they are cured?—For the most part it is temporary relief, which probably ceased with one or two attendances.

2667. One other question upon figures while we are upon figures. The figures which you gave the Chairman at the commencement of the sitting, I have got them in my mind, did they include the casuals?—The vagrants?

2668. Yes?—No.

2669. Well, I think, we ought to have that added to the numbers for relief in Whitechapel; could you give us the numbers of the casuals that were relieved?—No, I cannot.

2670. Could you approximately say what they were?—Yes; approximately 50 were relieved in the casual ward.

2671. Well, therefore, we have really got to add to the number of persons relieved in the Whitechapel Union 95 cases of medical relief, 50 in the northern district and 45 in the southern, and 50 casuals?—I may say that Poor Law Law statistics, as a rule, are exclusive of vagrants.

2672. And lunatics?—And lunatics, yes.

2673. You have been asked some questions by Mr. Roundell with regard to medical relief on loan. Is there not legal difficulty in recovering the expense of the medical relief, or so much of it as you choose to charge a person in repect of the officers of the union and the medicine which he gets?—Yes.

2674. But the difficulty would be removed if you paid your medical officer per case; then you could recover the loan?—Yes, we could; I do not approve of the payment per case.

2675. Some questions were put by one of the Commissioners as to the effect of the administration of the Poor Law, as you have it in Whitechapel, upon the resources of charitable persons, and the question was put in this form: "Have "you not relieved the ratepayers at the cost of "charitable people"; I think that was the sort of question that was put to you?—Yes.

Money saving reduction of out-door relief.

2676. And your answer was, I think, that they were relieved (the ratepayers, of course, were relieved), there are not so many paupers?—As far as the money transaction is concerned.

2677. Now, can you tell the Commission, comparing the year in which you began, 1870, and the present time, what the ratepayers of Whitechapel have saved, apart from the contribution they get from the Metropolitan Common Fund, in respect of this better administration of out-door relief; only approximately how much a year; what were you spending in out-door relief in 1870 before the reform began, if you can give it us?—Well, the week which I have here tabulated is abnormal, therefore we might omit that, but taking 1871, when the out-door paupers were reduced to 2,568, and taking that as the normal pauperism, the cost of out-door relief was 120*l.*

2678. Per week?—Per week.

2679. Now, what is the present cost?—Twelve shillings a week, plus the relief in kind, which amounted to 2*l.* 17*s.* 10*d.* last week.

2680. Then you have brought down the charge upon the ratepayers from 120*l.* a week?—From 120*l.* a week, yes.

2681. That would be a very considerable sum in the whole year, of course; 120*l.* multiplied by 52?—Yes.

2682. Is it not obvious that that has liberated a great deal of money which those ratepayers, many of them very poor, would be able to dispose of in the way of real charity to their neighbours?—No doubt; but the fact is not perhaps appreciated as it would otherwise be, by reason of the issue of an infirmary order under the Metropolitan Poor Act and the separation of the infirmary from the workhouse. That has been itself more costly as an administration. I entirely approve it; but I say, as

Mr. Pell—continued.

a fact, it has been more costly; it has been more attractive to the poor. Our sick poor have probably quite doubled since 1870; the in-door sick poor have doubled by reason of the attractiveness of the infirmary. Notwithstanding that fact, the indoor paupers have not increased.

2683. Questions were put to you with regard to one of the effects of this so-called strict administration, and you were asked whether it has not had the effect of driving the poor out of Whitechapel to other unions where they are more liberal; do you believe that to have been the case?—I have no hesitation in saying that there is no foundation for it. There has been no appreciable migration from the district; and no facts have been brought to my knowledge which justify the statement that there has been a migration from a not out-relief to a pro out-relief union.

2684. Has not that accusation been absolutely formulated by West Ham against you, and have not certain guardians in West Ham publicly stated at our conferences that that has been the effect of your administration?—Yes.

2685. Have you or have you not conclusively answered that?—The answer simply amounted to this, that within the time specified West Ham had removed to Whitechapel, under orders of removal, six paupers, and within the same period Whitechapel had removed to West Ham also six paupers.

2686. The same number?—So that the pauperism was absolutely untouched; and there was no sufficient reason for suggesting that there had been any migration.

2687. Now, with regard to the management of the workhouse, which you have explained to us very clearly, I think you said you felt it, as far as you were concerned, impossible to discriminate between the deserving and the undeserving?—I did.

2688. You have thought that well over?—I have.

2689. You have had how many years experience among them?—Twenty-five in Whitechapel.

2690. In the administration and the division, the allotment of the people in the workhouse at Whitechapel, you do not draw a very strict line between those who are of a very poor character indeed, and those who are supposed to be better?—I have never felt myself prepared to advise special structural arrangements for classification. Of course you may arrange a workhouse so that it may lend itself more or less to the distribution under an automatic classification, but I have never seen my way to classifying in the structure upon the adjudication of character by the guardians or their officers.

2691. Therefore, in Whitechapel, among the old, there might be mixed up with them during the day; I am not talking of the wards at night, I know what takes place then; I will ask you about that; during the daytime you might have a girl from the streets, or a woman rather, there are plenty of them old, side by side at work with a respectable woman?—Not in the case of the

Mr. Pell—continued.

females. There is an absolute classification in the day time. The young women would be engaged in laundry work, or household work, quite apart from the aged; they would not touch them at all.

2692. And selected on account of their previous character?—No; it is rather the general arrangement for distribution of work.

2693. It is more on account of their age than on account of their morals then?—No; it is rather their capacity for certain work. For instance, you set a young woman to take charge of certain dormitories, making beds, and scrubbing floors, and so forth. There is an absolute classification, but it is an automatic classification. You do not stamp her as good or bad, but she is separated from the aged. It may be that an aged woman is engaged elsewhere in almost similar work; that is, she prefers to make beds or something of that sort, but there is in the fact an actual classification.

2694. But take the case of an aged woman of bad character, of which there are about as many as there are young ones in your part of London, would association be permitted, or would they be sorted out in what is called the bad gang?—I have never seen that it has been practicable at all to make any classification of that kind; but in our existing day-room, I may say, I have already said indeed, that instead of long tables and benches, we have small tables and chairs around them, and they form their own companionships, and in that way, automatically, you get a classification.

Paupers allowed to choose their own companions.

2695. And when they get together, these people of all classes, as I suppose they do in the evening, you have an officer over them to see that they have decent and proper behaviour?—Amongst the aged women, if some are better than others, it is the better who will follow the mental instructress for the purpose of her conversation and help.

2696. You regard more, in fact, their behaviour in the workhouse than their previous history before they came in?—Precisely.

2697. Have you heard any complaint from what might be called the old respectable people of being associated in the day with those people of known poor character?—Never.

No complaints made by the respectable as to their associates.

2698. Never at all?—Never; and more than that, I know that the feelings of sympathy which the officers are expected to have, and do have, for the more deserving aged poor, would lead them to open their ears to any complaint of the sort, and to be the first to apply a remedy.

2699. And would it not be true, as far as regards the association and language, and that which would annoy and distress a better sort of person, that they are more likely to meet with it in Whitechapel High-street, and Middlesex-street, than they would inside the workhouse?—Oh, undoubtedly; but as far as open bad conduct is concerned, I do not think that bad language and bad conduct are possible there under a firm but kindly supervision. During the day there is a paid officer in charge of the building.

2700. And you do not think that the old people suffer in respect of that association?—None whatever: I have no reason for supposing so.

Mr. Pell—continued.

2701. Now, in regard to the relieving officers, how many relieving officers have you ever had in Whitechapel, in your experience. You tell us that you have now a staff of two only with 75,000 people?—Well, I have books here for one district. The application and report book for one district, for 1870, and, taking two meetings (they were weekly meetings then) in the month of February, at two meetings, there were 555 applications entered — very loosely entered; necessarily so by reason of the time of the officer being so closely occupied. These applications include no reports—reports of admission to the workhouse, grants of medical relief and so forth were not entered at all at that time. We had two relieving officers, one for each of the present districts, with an assistant in each case, and in the winter outside assistance had to be called in to enable the officers to cope with the work. Indeed the position in which the officers themselves and the guardians were placed, necessitated the police being called in very frequently.

Two relieving officers originally insufficient for the work.

2702. You had in those days to have the police?—The police were frequently in the board room; police were in the relief office; mounted police protecting the bread van until you got a turbulent mob, and practically it became an indiscriminate distribution of relief. Subsequently, on my suggestion, the guardians decided to pursue the system of undivided responsibility, and appointing relieving officers without assistants for each of five districts. That arrangement continued until some 10 or 12 years ago, I think it was, and then as a vacancy occurred the vacancy was not filled up, but the district was annexed to the adjoining one, until now we have reached the position of two relieving officers, one for the north, and one for the south district without assistants. Of course the work of the relieving officer is in a very small compass now, and were another vacancy to occur I should have no hesitation in advising the retention of one relieving officer only, with an assistant to deal with urgent cases, and do clerical work in the relief office.

The number had to be increased,

but now one would suffice.

2703. Have you any cross enquiry officer?—No; it is not necessary, sir.

2704. The cases are so few?—Yes.

2705. You were asked have you had anything like a demonstration in the East of London, either in Whitechapel or near you, an exhibition of public feeling against your administration of the Poor Law, and anything like an intimation that the people would like to see a more liberal administration?—None whatever, but a good deal would be attributable not to the spirit only but to the careful way in which each case was dealt with. It is quite an erroneous impression which is held by some that it is merely offering workhouse admission instead of out-door relief. If an applicant appears to be of such a character and in such circumstances as to deserve to be saved from the Poor Law every possible agency is invoked in his behalf.

No popular dislike of the administration in Whitechapel.

2706. Are your guardians elected for three years or for one?—One.

2707. Now do you feel that if an old man or old woman came to the meeting of the board of guardians for relief you would be able to meet that case, unless it were a proper case for the workhouse, without urging him or her to accept in-door relief; should you know to what agencies in Whitechapel to refer that old person for assistance?—The case would not come before the guardians at that early stage. The application would be supported by the statement of the relieving officer of what he had already done; he would say, "This "is an application for out-door relief from an old "person; the application is dated such a day, "since then I have placed myself in communi-"cation with the Charity Organisation Society "or the Tower Hamlets Pension Committee, "or a clergyman or worker who knows him, and "I am in hopes that something will be arranged "in a day or two." The only direction under such circumstances that the guardians would give would be to go on taking care of the poor old person if the case is so exceptional and so deserving, taking care that he does not suffer; in other words, "relieve adequately until you "find that there are resources.

2708. Well, but do you never have a case come before you, or is it very very seldom that you have a case come before you, that the relieving officer has been unable to find a friend either among the clergy or the Tower Hamlets Pension Committee, or the Charity Organisation Society?—It is a long time since I saw such a case before the board at all.

2709. It would be extremely rare and a surprising thing to find such a case before you?—Extremely rare. In practice I take the application and report book and the chairman takes the relief order book.

2710. When this reform was commenced, did you find the clergy on your side or did they plead at all that the old people should not be put on the same footing as the younger ones; did they fall in with the views of the reformers or not?—Not immediately, but I may say that the Charity Organisation Society showed such an amount of activity in the district at that time, and having in view the policy of the guardians, the clergy were largely attracted to the work of the society, until now I do not think there is a clergyman or a worker among the poor in the district who has a word to say against our administration.

2711. In fact, they aid you?—Oh, in every possible way.

2712. And am I right in saying that in the Whitechapel Union if an old person comes before you he rather regards you as a friend than as one that would be likely to take hard measures with him?—I have no hesitation in saying that the poor are much more contented than they were 20 years ago. They see an uniform administration, a strict administration, but it is uniform, and uniformity they understand. There is no preferential treatment of A or B, they are all treated with consideration and kindness. If there is any good in them at all the good is sought to be developed, and they are brought within the reach of the agency that is most likely to help them in the direction that is needed; not help them in the form of doles, but help them to achieve independence.

Mr. Pell—continued.

2713. Do you know that the Tower Hamlets Pension Committee now only deals with old cases; the case must be over 60 years of age to be heard at all?—Yes, I understand that.

2714. When that institution was started they undertook to deal with cases who had not attained their fortieth birthday on the 1st of January 1892, and they excluded all younger persons, and therefore every year they have fewer cases to deal with, because they are getting among the old people only, and in time the necessity for that association will die out altogether unless people live very much longer lives than they do now. Do you know that that association only works in three unions of which Whitechapel is one?—I do.

2715. And Stepney is another?—Yes.

2716. Dealing with the old; they only deal with the old; and St. George-in-the-East is another?—Yes.

2717. Do you know the principles generally, the rule upon which that association deals with the poor?—Oh, yes, generally.

2718. They have no officer?—No officers, no.

2719. They put the giver of assistance in direct personal communication with the poor; with the person who is assisted.

Mr. Henley.

2720. Following up Mr. Pell's question about the age of people, when does a person become aged and infirm in the Whitechapel workhouse?—The adjudication is by the committee which views the pauper at the meeting after admission. The guardians do not draw the line at 60; they put a man sometimes at 56 or 57 down aged and infirm, and another they will keep to 64 before they put him down aged and infirm. They adjudicate upon the test of the man being able under ordinary circumstances to go out and do a day's work, and obtain his living.

2721. Under 60, we may call them partially disabled?—Well, I am thinking of those under 60 who may be permanently disabled.

2722. Well, partially or permanently disabled?—Paralysed, perhaps.

2723. Do you see an objection to persons in a workhouse of 60 years of age having a claim to be placed on the aged and infirm list?—I am not aware of the inmates of the workhouse having a claim to be classed as aged and infirm at the age of 60. We know that in practice, 60 is looked upon as the magic age at which an able-bodied person becomes capable of being classified as aged and infirm, but I am not aware of any legal classification at that age.

2724. You are quite right, there is none; I asked whether you did not think it would be an advantage that 60 should be fixed?—Fixed as the age in all workhouses where a person would be entitled to be put upon the aged and infirm list?—One man at 60 may be very aged and enfeebled and infirm; another man may be quite as capable of getting his living at 60 as he has been for some years. I should rather look with disfavour upon the age being fixed inasmuch as it would offer an inducement to the paupers themselves to deceive as regards their age.

Mr. Henley—continued.

You have to depend very largely upon their statements, but as it is, you can form your own judgment, looking at the man, or looking at the woman.

2725. It would take away any imputation upon the masters of favouring certain individuals?—The master upon the admission of an inmate, as a rule, adopts the previous classification. If it is a new case of course he has to exercise his own judgment, but invariably I ask the question of the master directly a pauper comes in, "What class?" He says at once number two, number six, number five, or number one, as the case may be.

2726. Taking the balance of advantages, you would say you would rather not fix the age?—I would rather not fix the age.

2727. Then do you give non-resident relief?—None whatever.

2728. What do you do with persons over 60 years of age; do you remove them?—We exercise the power of removal very little indeed, in fact, less and less each year.

Power of removal very rarely exercised.

2729. You take out an order for removal?—In very few cases do we take out orders for removal, in fact, we incur no expense at all in any case under three months.

2730. Then you write to the union to which the pauper belongs to know whether they will accept?—Not often in those cases.

2731. May I follow that up for one moment, if you please; do you see any objection to altering the law so that no person over 60 years of age should be liable to be removed?—I have no strong objection to that, excepting that in very many cases, if the aged are removed at all, it is in accordance with their own desire; it is at their own wish.

2732. Yes, but if the law were altered, they might go or not go as they liked?—Yes, excepting that it possibly would be illegal for the guardians to incur expense, would it not?

2733. Looking at it in the interest of the pauper, he might not want to be removed; would you see any objection?—None whatever.

2734. You were speaking of the relieving officer consulting you between the meetings of the guardians as to giving relief in kind, and he was quite right, no doubt, to do so, but I think it should be clearly understood what the powers of the relieving officers are between the meetings of the guardians, and whether the guardians have any power whatever to deprive him of his position under the orders in regard to relieving persons in want from sudden and urgent necessity?—What I intended to convey was this, that in two cases which I excepted from the table, or rather in one case, of an aged couple, I sent for the relieving officer and said I had been looking into the circumstances of the case, and I would advise him to relieve in kind until board day.

2735. That was a matter of advice?—That was a matter of advice.

2736. His position is this: between the meetings of the guardians he has to take all the responsibility upon himself, and the guardians cannot control him?—Clearly that is so. It was rather to induce him not to press

Relieving officer responsible between meetings of the guardians.

Mr. Henley—continued.

in-door relief in that case. I, knowing the circumstances, advised him to give out-door relief in kind until board day, but to take care to give sufficient.

2737. He is absolutely responsible between the meetings of the guardians for any relief that may be required?—Clearly.

2738. The guardians have no power to tell him not to relieve A. B. C. or D. until the next meeting?—Certainly not.

2739. Now, you were inclined, I think, to suggest a minimum scale of relief, were you not?—Yes.

Would approve the fixing of a minimum scale of relief for each union.

2740. Would you look at that scale with relation to five counties. You will see that that scale applies to Surrey, Buckinghamshire, Berkshire, Oxfordshire, Warwickshire, down to Birmingham, and a union in Worcestershire, under very different conditions as to rent, and all sorts of things, which are stated at the bottom, but the scale is almost entirely uniform there?—In suggesting a minimum, I meant the prescription of a minimum for each union, not generally applicable. What would be a sufficient minimum in one union would not be in another having regard to the cost of rent, and so forth.

Example (under old system) of inadequate out-door relief, resulting in starvation.

2741. Do you think it would be possible to have a scale to suit all the different circumstances in the different unions in England?—The temptation there is to boards of guardians to seek to keep a person out of the workhouse by giving a dole of relief is very great. I have a case within my own experience in the early days where a poor old woman died, and it had been suggested that her death had been accelerated from want, and I felt that if it were made a case for an inquest and I were called before the jury, I should have nothing to say in extenuation of the act of the guardians. There it was a case in which small relief had been given; I think it was 1*s.* 6*d.* and a loaf, and the guardians assumed that the poor old woman had other means, but as a fact the application and report book showed the income *nil*, and seeing that the rent paid by the recipient was 2*s.* a week, it was difficult to see how that poor woman could be regarded as adequately relieved. My suggestion at once was that the guardians had no right to relieve a case at all out-of-door unless they relieved adequately, and it was useless to assume that they had this income and that, and that they supplemented it in various ways. They would be fixed to the application and report book which stated that the income was *nil*, and therefore in a case like that, if it had been laid down as a rule that where the guardians, in the exercise of their discretion, thought the case a proper one for out-door relief as distinct from in-door relief, then they should be required to give a minimum, it might be 4*s.*, it might be 5*s.*, after making due allowance for the contributions of relatives and so-forth.

2742. And who is to fix this scale?——

Chairman.

2743. You can lay down a principle, but you can hardly fix the scale I think——

Mr. Henley.

2744. I want to know who is to fix it?—Well, I was assuming that the Local Government Board through their inspectors would be in consultation with the guardians, and that upon the representation of the guardians the Local Government Board, if satisfied, would prescribe.

2745. Then you would really take the responsibility out of the hands of the guardians for fixing this minimum, and put it upon the Local Government Board?—I am not looking upon it as a responsibility; it is only prescribing a minimum, it in no sense takes away from the guardians the responsibility of giving adequate relief, if relief in excess of that minimum is required.

2746. You protect the guardians against themselves?—I protect the guardians against themselves.

2747. And you put the guardians in further leading-strings than they are at present?—Yes, undoubtedly; but adequate relief would mean discrimination; that is what I want to get at.

2748. How often do your visiting committee go round at Whitechapel?—Weekly.

2749. Do they go over every part of the house?—Yes.

2750. And what leave of absence do you give to your old people to go out?—Well, there is what is called the "leave-day," that is once a month, for the whole day; at other times they apply to the master; at other times, again, they take their discharge.

2751. And how often can a friend visit them?—There are no fixed visiting days at the workhouse. There are fortnightly days at the infirmary, but at the workhouse the relatives simply apply to the master for permission.

2752. Do people go out in the workhouse clothes?—On the leave-day they go out in special clothes, which are not distinguishable as workhouse clothes.

2753. How long has that been in operation?—About four months, I suppose.

2754. Is that appreciated by the people, or not?—I am afraid not by the people.

2755. Workhouse clothes really act as the "blue gown," I think—as a license for begging?—It excites commiseration.

2756. I think you went over to the United States, Mr. Vallance?—I paid a cursory visit.

2757. What year was that in?—In 1876.

2758. You took, no doubt, an interest in the administration of relief in New York?—I paid a very cursory visit to the infirmary and to the workhouse at Blackwell's Island, and the lunatic asylum. They were the only establishments I visited.

2759. Well, you found the aged and infirm there in what are called almshouses?—I did not visit the almshouses.

2760. And did you make any inquiry in regard to the administration of out-door relief there at all?—I gathered that there was no out-door relief given except in the winter, in kind, generally. That they had learned a lesson from English experience.

2761. Do you know whether this was the fact, that the funds providing out-door relief were, up to 1875 voted by the City Council as an appropriation for that purpose. In 1876, however, no appropriation was made. So that with the exception of providing fuel for a few families the

Mr. Henley—continued.

who'e relief outside the public establishments was relegated to the numerous unofficial charities of New York City?—That accords with the statements which were generally made to me with regard to the system there.

2762. And did you hear whether there had been very much distress caused by this very abrupt termination of this out-door relief?—I am afraid my recollection is not clear upon that point.

2763. Did you look at all into the question of dietary at the establishments you were in?—No. I may say I was only 20 days in America; it was only a very cursory visit.

Mr. Humphreys-Owen.

2764. Was there any demonstration on the part of non-electors against your system at the board of guardians' election?—There has been within my knowledge no public demonstration of any kind during the last 20 or 25 years in regard to the system of relief adopted in Whitechapel;

Mr. Humphreys-Owen—continued.

beyond a few letters temperately worded *pro* and *con* upon the question in the local papers there has been no discussion.

Mr. Pell.

2765. With regard to the minimum of relief that you think should be given to old people, if there is to be any legislation upon the subject, are you aware what the Tower Hamlets Pension Committee fixed as the minimum for old single people?—Six shillings, I believe.

6*s.* fixed a the minimum for old single people by the Tower Hamlets Pension Committee.

2766. That is right. Now do you think that 6*s.* adequately meets the necessities of an old single person in Whitechapel?—It is very difficult to say; in some cases it would, but in very many 6*s.* would not meet their necessities.

6*s.* inadequate in many cases.

2767. Do you know what they give for the man and the wife, the old people; of course we have nothing but old people in that society, where the two are living together?—Nine shillings.

The Witness withdrew.

Adjourned till Tuesday, the 7th instant.

NINTH DAY.

Tuesday, 7th March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. SENIOR FOTHERGILL, called in; and Examined.

Chairman.

2768. YOU are Superintendent of the Out-relief Department of the Parish of Birmingham?—I am.

2769. How long have you held that position?—Since 1883.

2770. What are your duties as superintendent?—The duties of the superintendent are to attend all meetings of the relief committees, to see that the orders of the committees are duly carried out,

Chairman—continued.

and that the regulations of the guardians relating to the administration of out-door relief are adhered to, likewise to exercise a general supervision over the officers of the relief department, and the relief arrangements.

2771. Does that include the relieving officers?—Yes.

2772. What are the area, population, and rateable value of the parish of Birmingham?—

Chairman—continued.

The area of the parish of Birmingham is 2,955 acres, the population by the census of 1891 is 245,506, and the rateable value is 1,239,091 *l.*

2773. Does the parish of Birmingham include all the town of Birmingham?—No.

2774. You have come to speak only of the parish?—Only of the parish of Birmingham. There are three Poor Law authorities, King's Norton, Aston, and Birmingham.

2775. Is your parish divided into relief districts?—Yes.

2776. How many cases have you in each of those districts?—In the first district there were on the 1st January 61 cases, and the total number of paupers was 123.

2777. We do not want to go into the statistics of Birmingham except in the most general way; what we wish particularly to direct your attention to is the number of aged persons, taking your own definition of aged. You have a relief committee for each district?—Yes.

2778. How often do they meet?—Once a fortnight.

2779. What is their general policy with respect to out-door relief?—The guardians follow the general principle of the Poor Law, namely, that destitution alone is the sole claim to legal relief.

Insufficient investigation of out-door cases in former years.

2780. Well, that is universal; that is not peculiar to Birmingham; have they any particular method of dealing with out-door relief?—I don't think so. In 1883 there was a committee appointed to inquire into the question of the administration of relief, and it was found by that committee that relief was being given largely in aid of poverty, and not destitution, and in consequence of the large number of cases to be dealt with by each relieving officer, it was impossible to thoroughly investigate the cases, and the pauperism of the parish was continually increasing through inefficient investigation. The guardians then decided to increase the relief staff, so that the deserving who were destitute might receive proper attention, and imposture be promptly detected.

Superintendent and cross visitor appointed.

2781. Can you say what increase in the staff was made with a view to investigate more closely the applications?—A superintendent was appointed with the duties that I have before named, and also a cross visitor.

2782. A cross visitor?—Yes; the cross visitor's duties are to investigate cases independently of the relieving officers, and to report the result of his investigation to the superintendent. It was likewise recommended that the parish should be divided into six instead of five relief districts, and an additional relieving officer appointed. However, that was not carried out until the following year.

2783–4. How do you distinguish the cross visitor from the relieving officer?—This officer's sole duty is to make inquiries under the direction of the superintendent; both the cross visitor and the relieving officers adopt the slip system, which preserves the continuity of the cases. That is in addition to the application and report book.

2785. Then the cross visitor reports to you?—Yes.

Chairman—continued.

2786. And do you report to the guardians?—Yes; I sit with each relief committee, and as each case is brought before the guardians the relieving officer reports the particulars of the case according to his investigation, and any additional information obtained by the cross visitor I then report.

2787. We have heard a good deal upon the form which ought to be filled up by the relieving officer with reference to each applicant, but which is very frequently neglected; do you use such a form stating all the circumstances connected with the particular applicant?—Yes; the Application and Report Book.

2788. Do you insist upon those being properly filled up?—Yes; we do.

2789. Are they invariably fully filled up?—Yes, together with every visit. If a dozen or twenty visits are made in the half year, each visit is recorded under the date in the application and report book, so that the guardians in dealing with the cases can see exactly how many times a particular case has been visited; and also any changes that have occurred are entered opposite to the case.

2790. Would you tell us how the aged poor are dealt with in your parish?—To all who are living amid cleanly surroundings, who are sober and respectable people, the guardians never refuse to give relief.

2791. Have you any definition for the aged poor, or do you judge a man by his actual amount of strength?—There is no definite age when persons become not able-bodied.

Mr. Ritchie.

2792. I presume you mean out-door relief?—Yes.

Chairman.

2793. This is all out-door relief. Well, would you proceed to say in what cases out-door relief is given?—Out-door relief is given to the aged who are living in cleanly homes, who are sober and respectable people; to such, out-door relief in the parish of Birmingham is never refused; that is, of course, if they are destitute.

2794. To whom is it refused?—The principal classes to whom out-door relief is refused are people who are not destitute, persons who are living in unwholesome surroundings, and people of habitually drunken habits. Those are the classes to whom out-door relief is refused.

2795. You stated just now that out-door relief was given to those who lived decently and with healthy surroundings; of course you mean after their having established the fact of destitution?—That is so.

2796. You refuse the others who are not destitute; that has no reference to character; whether a man is good or bad, you refuse him if he is not destitute?—Certainly.

2797. Supposing a man is destitute, but is of the disreputable sort of persons that you have just described, what would you do with him?—We should offer him an order for the workhouse.

Chairman—continued.

2798. Does it happen to you that aged persons, to whom out-door relief has been given, have applied for orders of admission into the workhouse?—Yes; since the system of restriction was adopted in 1883, 530 people during those years who were receiving out-door relief asked to be admitted either to the workhouse or to the infirmary. In the great majority of instances of course it would be through increasing infirmity or sickness, and in many of those instances they have afterwards expressed themselves to the officers in great praise of the attention that they have received when in the workhouse, or in the infirmary.

2799. You have not told us how many aged persons there are receiving out-door relief?—On the 1st January 1893, the total number of people, not including children, who were receiving relief was 425; 245 were over 65 years of age.

2800. Men and women?—Yes.

2801. You are restricting yourself to the out-door?—I am; 60 were under 65 years of age.

2802. And above what?—Between 60 and 65 years of age.

2803. What is your scale of out-door relief?—From 2*s.* to 3*s.* per week.

2804. Do you never exceed that?—An exceptional case might receive 3*s.* 6*d.*, but I never knew any single case getting more than that.

2805. Do you suppose that an aged person of 65, however respectable, can live upon 3*s.* 6*d.* a week?—If this were the only income it might be inadequate.

2806. Do you ascertain what other income they have?—Yes.

2807. What sort of income do you usually find them to possess?—They have an income from relatives or friends of one description or another; or some small earnings; but in all the cases where out-door relief is given, I do not know a single case where out-door relief is the only income.

2808. Then you think that this assistance of from 2*s.* to 3*s.* is sufficient?—It is quite adequate.

2809. Do you take measures to enforce the payment of relief from relatives who are legally liable?—Yes.

2810. Have you much difficulty in it?—No.

2811. Have you anything to show to what extent you have succeeded in obtaining such payments?—No; I have no figures.

2812. Have you frequently to bring them before the magistrates in order to compel them to pay?—Not very frequently.

2813. I suppose before summoning them you take pains to inquire what their circumstances are and whether they are capable of assisting their relatives?—A full enquiry is first made and the income verified, the facts are then reported to the guardians, who then decide whether to prosecute or not. It is only those who are clearly able to assist and who refuse to do so that are brought before the magistrates.

2814. Do you find there is much indisposition to accept relief in the workhouse?—Yes, there is a great indisposition to accept relief in the workhouse.

2815. Is that growing or diminishing?—It has diminished since the erection of the infirmary; the sick are entirely separate, in a separate building from the workhouse.

Chairman—continued.

2816. Are they so separated that those who go to the infirmary do not conceive themselves to be receiving public relief?—Those who apply to go to the infirmary, as a rule, make a distinction between the infirmary and the workhouse. All who are admitted to the infirmary receive an order for the workhouse, and they pass through the same entrance and are examined first by the workhouse doctor before being passed to the infirmary.

Distinction between the workhouse and the infirmary, although all patients receive order for the workhouse when admitted.

2817. You have cases of lunatics and persons whose minds have failed them from old age; how do you deal with those?—All imbeciles or harmless lunatics, that cannot be properly looked after at home, are received into the infirmary, where there are special wards and specially trained attendants to look after them. In 1883 an inquiry was held by order of the Local Government Board concerning harmless lunatics; the majority of aged persons receiving relief were certified as imbeciles. There were then over 500 imbeciles: at the present time there are only 13; of those 13 the majority are young people living with their parents.

Imbeciles relieved indoors.

2818. What is the method of treating persons over 60 years of age with reference to removal to their settlement?—All persons who have a settlement elsewhere than in Birmingham are removed irrespective of age. They are all in-door paupers.

2819. Have you many persons above that age whom, by arrangement with their place of settlement, you are looking after?—We have eight people living in the parish who are non-settled, and, I think, about the same number who are non-resident. We give such relief where it is to the advantage of the person. Supposing an aged person is living with his daughter in Birmingham, and the daughter were to die, he having no other relative except a son who lived away from Birmingham, say in Cheltenham, the guardians would certainly give relief to that person to go and live with his son in Cheltenham; and under similar circumstances the guardians would undertake to give relief for another board to a person who came to reside in Birmingham.

Cases in which non-resident relief is granted.

2820. Now, you say that since 1883 there has been a much more careful system of administration; how has that affected the aged poor in the parish?—The relief regulation has principally affected the able bodied. There were on the 1st January 1883, 1,061 paupers over 65 years of age, and on the 1st January 1893 there were 245.

Diminution of out-door relief since 1883, owing to stricter administration.

2821. Although the population had very largely increased?—No; the population has slightly decreased.

2822. Then, although Birmingham has greatly increased, as a whole, the parish of Birmingham has not increased?—That is so; it is the outlying districts that have increased.

2823. Have you got the amount that was paid in 1883 for out-door relief?—I have not got the separate amount that was given to the aged. The total amount of out-relief in 1883 was 15,103*l.* 1*s.* 4*d.*, and in 1892, 2,521*l.* 18*s.*

2824. Have you heard of any complaints in consequence of this increased strictness of administration?—No, excepting complaints of

Chairman—continued.

Has not been the cause of any reasonable complaint.

this sort, and they are very few indeed. A person who is interested in an individual case, and who frequently knows very little about the circumstances, makes a complaint. For instance, recently I received a complaint respecting an old man, who had been refused relief. He lived with a daughter, and the average income was 49*s.* per week.

2825. Forty-nine shillings a week?—That was the average income, and the guardians did not consider that with 49*s.* there was destitution.

2826. How old was this man?—Seventy-three, I believe.

Nor of breaking up any home.

2827. Have you known of any household being broken up by the refusal of the out-door relief?—None whatever.

Nor of any case of starvation.

2828. Has there been any case of starvation when out-door relief has been refused?—No. When out-door relief was given extensively in 1881–82 there were three verdicts of starvation given in the Coroner's Court in Birmingham. Two of those cases were receiving relief at the time. In 1891–92, there was no verdict of starvation recorded whatever; I may add that in several cases the parish officials, instead of being blamed, have been complimented for their promptitude in attending to cases in which there has been an investigation.

2829. I suppose you sometimes receive applications from members of benefit societies; how do you deal with them?—It is very rarely that we receive applications from members of benefit societies, but when such applications are made the amount received from such societies is calculated as income.

2830. And you relieve, or not, according as you think that income inadequate; is that it?—Yes, but you may have a case of this sort, where a man is receiving money from a benefit society, and just at that particular time it might be that several members of the family might be ill, or the man's wife might be ill, and in special circumstances of that kind of course it might not be taken into full account.

2831. Are there many army pensioners, or army reserve men, who apply for relief?—Yes, a goodly number.

2832. But not for out-door?—No.

Has not caused any increase in the numbers in the workhouse, on the contrary there is a diminution.

2833. In consequence of the refusal of out-door relief do many enter the workhouse?—No. In 1883, prior to the restriction of out-door relief, there were 1,138 orders given for the workhouse for 2,880 persons. Of that number 344 orders for 497 persons were used. In 1892, there were 44 orders given for the workhouse for 64 persons; 30 used these orders for 38 persons. There were close upon 1,100 fewer orders given in 1892 than in 1883.

Those who are refused out-door relief supported by their relations.

2834. What becomes of those to whom out-door relief is refused, and who will not go into the workhouse?—Those, in the great majority of instances, are supported by their relations. There are many who apply for relief because others get it near them, and they frequently say, "Well, if I do not get it I shall be no worse "off." There are others who are able to support themselves, for example the guardians have refused to continue relief in many cases such as this. A woman who was said on the Application and Report Book to be living alone, but she was

Chairman—continued.

found to have two daughters living at home, and in full work; she had been receiving, for some short time, beef in addition to her ordinary relief, and it was found that it had been sold and the money spent in drink. Another case was that of an old man and woman who had received relief for a considerable time. The relieving officer had been entirely thrown off his guard because this old man and woman attended the same place of worship that he did. They were very regular attendants, and he saw them there every Sunday. He noticed that when he went to the house he could never find the old man at home, and one day, when visiting in his district, he saw the old man's wife going up the street, carrying some person's dinner; he noticed where she went, and afterwards made enquiry; and during the time he had been receiving relief, he had earned from 14*s.* to 17*s.* per week regularly at a large manufactory.

Cases in which guardians have been deceived as to destitution of the applicants for relief.

2835. When was that?—About three years ago.

2836. Then in spite of your greatly improved system of investigation into the circumstances of the applicants, you are every now and again deceived and defrauded?—We are. We cannot help it.

Medical relief more indiscriminately administered since.

2837. I believe that the arrangements for the sick poor in Birmingham are remarkably good. I do not know that it is necessary to pursue that question. To what extent do you think the pauperism of your parish is affected by the receipt of medical relief?—In 1883 there were 8,509 medical notes issued, and in 1892 there were 4,283.

2838. Then that would show that the medical notes had been issued with great laxity in the earlier period?—I imagine that was so.

2839. Have you any fault to find now with the medical officers for the manner in which they issue these notes?—The relieving officers give medical notes with great care.

2840. The relieving officer recommends to the medical officer cases for his attendance?—Applications for medical relief are made to the relieving officer, who then issues an order upon the medical officer. In all urgent cases the order is given at once, and inquiries made afterwards. If a false statement has been made the case is reported to the guardians, who may discontinue the relief and order repayment.

2841. Well, then the medical officer gives his order for what he thinks the patient requires?—That is so. We have three medical officers who devote the whole of their time to their duties; they have no private practice, and the consequence is they are able to give their undivided attention to the poor, who receive individual treatment similar to that received by a private patient. The medical officers of the parish of Birmingham are paid 400*l.* a year; they attend every morning from nine to eleven o'clock at their consulting rooms at the parish offices to see those who can attend there. All other cases are visited during the day at their own homes; and any urgent case that may arise during the latter part of the day is referred to them at their own homes. The guardians provide all drugs, which are distributed at the dispensary on presenting the prescription paper signed by the medical officer.

2842. Is any food, in addition to the medicine,

Chairman—continued.

recommended by the medical officers?—No, the medical officers recommend beef tea, milk, and stimulants as a medical extra, but stimulants are chiefly used in a medicated form.

2843. Have you any charitable organisations in the parish of Birmingham?—Yes.

2844. Do they work in harmony with the administrators of the Poor Law?—Not in harmony in the same way as that is done in London. The Charity Organisation Society in Birmingham has a very limited income, and it principally undertakes inquiries for subscribers, and then distributes the individual charity of the subscribers.

2845. Does it ever happen that the officers of the Poor Law suggest to the Charity Organisation Society, such as it is, that the case before them is one rather to be dealt with by them than by the Poor Law authorities?—Yes, but only a very small number. We refer cases of this sort: a person applies for a kit of tools in order that he may follow his trade; sometimes, it may be, to release them from pledge; and I have recommended a person who, whilst pursuing his employment, has had several fingers cut off, so that it was impossible for him to follow his trade; and in such cases the Charity Organisation Society have readily started them in some suitable occupation.

2846. Have you any means of knowing whether the more careful administration of out-door relief by the parish of Birmingham has resulted in increased applications to the Charity Organisation Society?—No, the number of applications has considerably diminished?—The Charity Organisation Society is the only organisation that deals with applications from both aged as well as able-bodied. There is another relief organisation called the West Birmingham Relief Fund; but that deals with temporary cases of distress, and does not attempt to deal with any chronic destitution or poverty. The total number of applications to the Charity Organisation Society, in 1881, were 6,549. In 1891 there were 4,449. In 1881 there were 406 persons over 60 years of age who applied, and in 1891 there were 200 over 60 years of age.

2847. Then, in fact, there has been a considerable reduction in the number of applicants?—That is so.

2848. Is that due to previous disappointment or to hopelessness in obtaining relief; are the circumstances in other respects the same on both occasions?—The circumstances are the same.

2849. You have told us what the actual relief given in each of those cases has resulted in; have you ever observed a disposition on the part of the guardians to restrict the relief unduly?—No.

2850. Have you always been able to obtain that which you conceived sufficient for the purpose?—Yes, the guardians, when they do undertake to relieve a case, relieve it adequately. A few years ago the guardians decided to give more relief in kind, not only because such relief is less likely to be misapplied, but because it was found that by purchasing in small quantities the paupers had to pay a much higher price for an inferior quality of goods. The guardians now contract for groceries of the best quality,

Chairman—continued.

and are enabled to give in a 1*s.* packet of groceries what would ordinarily cost 1*s.* 6*d.*

2851. Now, you say that stricter relief regulations, or rather more careful relief regulations, were introduced in 1883?—Yes.

2852. How have those been received by the general population, the ratepayers of Birmingham?—There has never been any complaint from anyone respecting the relief regulations.

The stricter administration of the Poor Law approved by the ratepayers and not complained of by the poor.

2853. Have the guardians ever lost their elections in consequence of being supposed to be in favour of too strict a system of relief?—No.

2854. And on the part of the poor, I think you have already said that you had no expressions of discontent?—None, whatever.

2855. Has this method of dealing with the paupers largely affected the pauperism of the parish?—There has been a gradual diminution of paupers since 1883, as the following table will show:—

Years.	Population.					Out Relief.
	Paupers Relieved on 1st January exclusive of Lunatics and Medical Relief.			Proportion of Paupers to Population.	Medical Relief only.	Expenditure.
	Out-Door.	In-Door.	Total.	One in	Cases.	£ s. d.
1883 - -	4,905	2,524	7,429	33	8,509	16,108 1 4¼
1884 - -	4,496	2,643	7,139	34	8,385	14,030 8 1¼
1885 - -	3,910	3,043	6,953	35	9,381	11,786 14 6½
1886 - -	3,514	3,028	6,542	37	11,136	10,240 5 1¾
1887 - -	3,108	3,158	6,266	39	9,809	8,132 10 6
1888 - -	2,388	3,147	5,535	44	8,627	6,835 15 7¾
1889 - -	1,851	3,135	4,986	49	8,351	5,284 0 0½
1890 - -	1,263	3,037	4,300	57	7,228	3,840 6 11
1891 - -	1,183	3,088	4,271	57	6,421	3,467 1 8¾
1892 - -	904	3,003	3,907	62	4,283	2,521 18 0¾
1893 - -	778	3,017	3,795	64	—	—

2856. I suppose relief is only given to those who apply for it?—That is so.

2857. Do you think there is any considerable number of persons who do not apply who suffer from insufficient food?—I do not think so. The public life of Birmingham is so active, and the Press would most vigorously plead the cause of any who were suffering.

2858. Still the spirit of independence is very strong I think in your population, is it not?—It is.

2859. Are there many whom that spirit of independence induces to support the extremes of poverty rather than apply to the Poor Law either for in-door or out-door relief?—I do not think so. It is well known in Birmingham that anyone can obtain relief under the conditions that I have named; they have simply to show that they are respectable people, and that they are destitute, and relief is given to them.

Not many who from feeling of independence would suffer great privation rather than apply for relief.

2860. Have you any suggestion to make with regard to the treatment of the aged poor?—There is one suggestion that I should like to make, and it is this. There are a large number

Chairman—continued.

An obstinate son can only be forced to support his parents if they become paupers.

of aged people who are compelled to become paupers because an obstinate son refuses to give assistance. What I mean is this: take, for example a case, where there are four sons; three of those sons are willing to assist their parents, but the other, with perhaps the least responsibility, refuses to help. The three who are willing to assist, say, "Well, mother, unless you go to "the parish and compel him to do his share "we will not do ours;" and, as a consequence, there are many people who have sons perfectly well able to maintain their parents who are compelled to become paupers.

2861. But why so; why is not the law put in force against such persons?—There is no law to compel a son to contribute towards his parents' support unless the parents are chargeable to the parish, then the guardians can take proceedings.

This might be avoided by giving parents a right to support such as exists in case of deserted wives.

2862. They must become paupers in fact?—Yes, I would suggest that similar power be conferred upon parents as was given by 49 & 50 Vict. c. 52, that is the Married Women Maintenance in case of Desertion Act, whereby a married woman can summon her husband before the magistrates, and can obtain an order for him to contribute towards her support and that of her family.

2863. That law is still in force?—Yes.

2864. And you would support a similar law with reference to the children of aged and destitute persons?—Yes. I am now trying privately to arrange with an unwilling son who has a banking account of some 2,000*l.*, and should he refuse to assist, his parents must become paupers.

2865. The remedy comes in that case too late in your opinion, and you would like to have an earlier remedy?—That is so.

Out-door relief for the respectable, and in-door relief for the disreputable sufficient classification.

2866. Can you draw any distinction between the deserving and the undeserving poor?—It is a very difficult matter to draw a line between the deserving and the undeserving except so far as we attempt to do it in Birmingham. We classify as deserving those that are honest, industrious, sober, and upright, and those who are idle, drunken, immoral, and the criminal class as undeserving. To the former out-relief is given, and to the latter relief in the workhouse.

A pension scheme if started should be wholly independent of the Poor Law.

2867. Have you formed any opinion as to the question of providing pensions for the aged, and connecting it with the administration of the Poor Law?—I think it would be a great mistake to connect any pension scheme for the aged with the Poor Law. A large number of people have learnt their way to the parish by having to apply to the guardians for non-pauper school fees. 39 & 40 Vict. c. 79, sec. 10, provides that the guardians may pay for the education of the children of indigent parents. This Statute was the means of bringing a large number of people upon the parish. When they became acquainted with the parish officer in the parish building they very soon made application for other kinds of relief, and in all probability if a scheme of that kind were introduced it would bring within the view of the parish a large number of people who now never come in contact with it.

2868. Have you any suggestion to make as to any scheme for old-age pensions?—I think if the present Poor Law is properly administered it is quite able to deal with all cases of destitution. If it is thought desirable that more liberal provision should be made for the aged by some form of pension, I think it should be self-supporting, any State subsidy in aid of such fund would simply be out-door relief under another name, and its influence would be pernicious, it would discourage thrift and independence instead of cultivating those qualities.

H.R.H. The Prince of Wales.

2869. I think you said that the parish of Birmingham is divided into three districts?—No, Sir; the parish is divided into five relief districts, but part of the city of Birmingham is outside the parish, in the Aston and King's Norton Unions.

2870. Is there only one workhouse?—There is one workhouse, Sir; but there are four establishments. There is the workhouse proper, the infirmary, which is quite separate; then there is the able-bodied house, or test house. The test house has been closed for about a couple of years because there were no able-bodied paupers. Then the children are dealt with at homes in the country, some seven miles from Birmingham.

2871. They are separated from the adult population?—Entirely, Sir.

2872. How do you ascertain the proper cases for out-door relief; how do you find out those who are really deserving of out-door relief throughout the parish?—When an application is made to the relieving officer, the relieving officer ascertains the whole of the particulars from the applicant, as to his circumstances, family, and all other necessary particulars. He then visits and makes an inquiry.

2873. How many relieving officers have you?—Five, Sir. In 1883 there were five relieving officers, and the guardians decided to re-divide the parish into six districts, and a sixth officer was appointed. Two years ago the pauperism of the parish had so diminished that there was no necessity for the sixth district, and one officer who resigned his appointment on account of age was superannuated, and the parish was again re-divided into five districts as before.

2874. And when it is decided by the authorities that out-door relief shall be given to a destitute person or persons it is then that the amount is fixed, whatever the sum of money may be that is given; I think you said that the sum that is generally given is from 2*s.* to 3*s.* a week?—Yes, Sir.

2875. Is this always continued as long as they live?—Yes, Sir, unless some circumstances should arise that would render the pauper not destitute, which is very unlikely in aged people. It is only where you discover perhaps something that has been withheld. For instance, we have found in the case of some aged people that they have actually had a banking account, and others have had sums, the existence of which had been concealed, but which have been discovered.

2876. I suppose it is difficult to ascertain those?—It is a very great difficulty, Sir; sometimes you do not get the whole facts of the case at first. All orders for relief are made for eight weeks, so that the relieving officer has to visit every eight weeks, and is able to report any change of

H.R.H. The Prince of Wales—continued.

circumstances. For instance, there might be loss of income, just the same as an increase.

2877. That is the custom?—Yes, Sir.

2878. Do I understand you to say that during last year as much as 2,500*l.* were expended in out-door relief?—The exact amount is 2,521*l.* 18*s.*

2879. Is that considered a very large sum; is that a larger expenditure than usual; what would the average be a year?—The year before, Sir, it was 3,467*l.*

2880. And the average generally; could you tell me what that would be?—I should think, Sir, about 5,000 *l.* would be the average for the last few years. It has been gradually diminishing.

2881. On the 1st of January of this year what was the number of the out-door relieved?—778, Sir.

2882. And the in-door?—3,017, Sir.

Mr. Chamberlain.

2883. You spoke of the reduction in the medical relief; is not that partly due to the arrangements that have been made in connection with the Saturday collections?—Undoubtedly; that has something to do with it. The Saturday collection is now very largely a workmen's collection.

2884. And I think the total contributions were over 10,000*l.*?—I believe that is the amount; it is distributed among the various medical charities of the city.

2885. And in return the workmen's committees got their notes to those different charities?—That is so.

2886. And therefore they are enabled to dispense relief to themselves without coming to the Poor Law?—That is so; the desire to make provision for sickness has increased in Birmingham.

2887. Then do you remember a Return which was made at my request of the antecedents of the paupers in the Birmingham workhouse?—I do.

2888. Have you got it with you?—No, I have not.

2889. Do you remember that there was a very large number who had been domestic servants before they came to the workhouse in old age?—I have no personal knowledge of the classification of the in-door poor or of their previous occupations.

2890. Have you any knowledge of your own as to what has been the position of the persons who come to the workhouse in old age; what has been their previous position?—I think by far the large majority are people in casual work, such as labourers.

2891. This Return entirely applied to the in-door, and it gave the professions or occupations of the whole of the in-door paupers above 65 years of age?—Yes.

2892. And as a matter of fact there was a great number who had been domestic servants, and others who had been employed in the various trades of Birmingham; I think there were a a great number of labourers too?—I think, if I remember correctly, the out-door were included in that Return. There were very few artizans who were receiving out-relief, only one or two in any particular trade, whereas a considerable

Mr. Chamberlain—continued.

number had been labourers and casual workers. A large number of females also had been domestic servants.

Many of the women have been in domestic service.

2893. Is 3*s.* a week the maximum that you allow to an old person who is out of the house?—That is so.

2894. What do you think is the minimum of subsistence in Birmingham; what could an old person live upon?—It is difficult to say, but I should think there are a large number of aged people who do not apply to the parish at all in any way that would not earn very much more than what is given in out-door relief.

3*s.* out-door relief not sufficient unless supplemented from other sources.

2895. You do not mean to say that they live upon 3*s.* a week?—I am sure there are.

2896. But do you mean that an aged person can live upon 3*s.* a week?—Yes, I know that those who are receiving out-door relief, and whom I frequently visit, are very comfortable.

Chairman.

2897. You told me that there were other sources of income?—

Mr. Chamberlain.

2898. I suppose that when you allowed 3*s.* a week, you took care to see that they had from other sources enough to make up the minimum subsistence?—Yes.

2899. Then I ask you what was the minimum subsistence that you think a man ought to have, and which you would try to make up?—There are such a variety of circumstances to take into account that I cannot say. There may be some who have no rent or lodgings or anything of that sort to pay, so that you can scarcely compare one case with another.

2900. Do you ever take into account income derived from trades societies or friendly societies?—Yes, as a general rule.

Benefit and trades society pensioners

2901. Do you lessen the amount of aid that you give in proportion to the value of such an income?—It would be accepted as income as a general rule. For instance, when a member of a benefit society applies for relief, and in addition to his sick pay there is other income from sons or daughters who are working, the sick pay would be taken at its full value as income, but if there was a family of small children, and perhaps some of them or the man's wife might be ill at the same time, the guardians would not calculate the sick pay at its full value, but would give more liberal relief. It is very rare that either members of benefit societies or trades unions apply for relief.

seldom apply for relief.

2902. And in any case in which you thought that your contribution of 3*s.* would be insufficient to enable the man to live, you would call him into the workhouse, would you?—We never had such a case.

2903. Do you mean to say that you never had a case of an old man who wants more than 3*s.* a week?—No.

More than 3*s.* from rates not needed.

2904. Do they always find additional means of subsistence?—Yes, all persons receiving relief have additional subsistence.

2905–6. Which comes, I suppose, from his relatives as a rule?—Yes, as a rule.

Mr. Chamberlain—continued.

2907. Do you think the relatives are tempted to make an effort to support their own people by the knowledge that the guardians in that case would give them sufficient to keep them out of the house?—I don't think so, many are sent to the parish by benevolent persons and relatives as a matter of course. A person applied the other day to one of my officers and she produced a letter from a relative which said, "you must "first apply to the parish, when you have got "assistance, then I will supplement it."

Mr. Ritchie.

2908. I want to ask you one or two more questions about this amount of relief given to the old persons; I think I understood you to say that you never refuse destitute persons with respectable and comfortable surroundings out-door relief?—That is so.

2909. And at the same time, you say that you never give more than 3*s.*?—No, we do not.

2910. And you give the 3*s.* on the understanding and belief that the applicant receives other relief?—We ascertain that other help is being received.

2911. Well, is not the extremity of destitution where the person applying has no other source of income at all; would you not call that the extremity of destitution?—Yes, but there are degrees of destitution.

2912. I know that, but that would be the extremity of destitution?—That is so.

2913. Therefore an aged person making an application to you for out-door relief, and who had no other assistance, would come under the category of the person that you never refuse out-door relief to?—Yes.

As there are always relations who will supply something.

2914. And yet you would not give him more than 3*s.*?—When the guardians decide to relieve they give adequate relief according to the circumstances of each case.

2915. At the same time I think you stated that you never, under any circumstances, gave more than 3*s.*?—I said so, because there is no person receiving relief but who has some other assistance.

2916. But take the case of a person who, when he applied to you, had some other source of income, and that source of income were to cease, would you increase the amount of the 3*s.* previously given, or would you ask him to go into the workhouse?—The guardians would give increased relief if they considered it necessary.

2917. Then are we to understand that the reason why you never give more than 3*s.* is that you never received an application from anyone who required more?—There has been no necessity.

2818. But you would not maintain that 3*s.* a week was sufficient where a person had to pay something for rent?—No, if there was no other income.

2919. It would not be sufficient?—No.

2920. Do I understand you that your relieving officers are not expected to visit out-door relief cases between the applications?—Yes; the relieving officers visit the cases more frequently than once in eight weeks; sometimes they would visit once or twice in the meantime, and very frequently would make surprise visits; perhaps on a Saturday night.

Mr. Ritchie—continued.

2921. And it would be the duty of the relieving officer to report to the guardians as to any falling off in or any increase of income of the person at that time?—Yes, whether there was a falling off or an increase, would be reported. The relieving officers are frequently asked by the aged to get them 6*d.* more in money instead of the loaf, which becomes stale before they can eat it, and the guardians, as a rule, accede to the request.

2922. Do you maintain that there are no aged persons in Birmingham who are destitute and who have not got some other source of income from relatives or others?—I maintain that there are none receiving relief from the parish of Birmingham who have not some other source of income besides the relief they receive.

2923. Then so far as you know there are not any?—Not that I know of.

2924. Is it known that you limit your relief to 3*s.*?—The amount of relief that any person receives is known, I suppose, to their circle of friends; but practically there is no fixed limit.

2925. Yes, but is it known that you limit your relief to the 3*s.*?—There is no limit fixed.

2926. As a matter of fact you say you do not limit it?—We do not limit it, the necessity limits it.

2927. And the only reason why that limit is the limit in practice is that more is not required?—Yes.

Chairman.

2928. Then I suppose that the answer of the guardians would be if they cannot live upon that they must go into the workhouse?—No, there have been no complaints that the amount of relief is insufficient, or that they could not live upon the amount allowed. Those who have had through life to practise economical habits can live upon small means.

Mr. Humphreys-Owen.

2929. Do any of these persons whom you relieve out of the workhouse work at all; do you think that they supplement their relief in that way?—Yes, many of them do some kind of light work, such as sewing and knitting, while others go errands or act as "callers up."

2930. You have no complaints, have you, that the work of people who are helped by the parish competes with the work of others who are not so helped?—None.

2931. What should you say, in the part of Birmingham you are dealing with, would be the rent for a room for a single old man weekly?—One shilling, I should think.

Mr. Pell.

2932. Unfurnished?—No, most of the aged paupers live in lodgings, and many of the females lodge in a house where both the father and the mother go to work, and they look after the children during the day, and for this service they receive free lodgings and perhaps a portion of their food.

Mr. Humphreys-Owen.

2933. Do you calculate very accurately what the cost to the guardians is of your system of grocery packets; I mean do you have a regular account charging the capital which is invested in plant and warehouse room, and also the cost of service in selecting the groceries and sorting them out and packing them?—A contract is entered into with a grocer, and he makes up the packets at his warehouse; they are delivered in the quantities that are required every week. There is no cost of that kind.

2934. How do you test the quality?—We have guardians who are experts at every trade, and those guardians qualified to judge the groceries periodically examine the stores to see if the goods are equal to sample, in connection with the parish of Birmingham.

2935. Have you any complaints from the small shopkeepers that the guardians are taking away their custom?—No.

Mr. Loch.

2936. I think you said that the old people about the year 1883 used to be classified if they were over the age of 65 as imbeciles or lunatics; is that so?—Yes, a large number of them.

2937. Is that classification a classification which would appear in the January and July returns?—Yes, it would.

2938. Then it would materially affect those returns as compared with the returns of the present date?—Yes.

2939. I understand that 3*s.* would be your average payment to these people over 65. At that rate I suppose something like 2,000*l.* would cover all that you give in the course of the year to those people over 65?—Yes.

2940. Would it not be possible, if these cases are of a thrifty type, to raise the money required for them from charities and charitable people in Birmingham, since I understand that in many of of those cases already charitable assistance is forthcoming for their support?—I do not think in a wealthy place like Birmingham it ought to be difficult to do so.

2941. Indeed, as I understand, in many of these instances there is that money forthcoming; it is a question merely of supplementing it?—That is so.

2942. Could you say what the number of cases, at any moment in the hands of a single relieving officer, is in your union?—I could not tell you the number of aged cases; I can give you the total number of cases. On the 1st of January 1893 there were on No. 1 district 61 cases; No. 2 district, 94; No. 3 district, 56; No. 4 district, 46; No. 5 district, 88. The highest number of persons dealt with by one officer was 247, and the lowest number 97.

2943. In regard to that return to which Mr. Chamberlain referred, was an inquiry made at the same time as to the causes of distress that had brought these people so low that they had to apply to the parish?—I do not think so.

2944. Do you think that an idea has grown up that the guardians in respectable cases are willing to give a small sum, say 2*s.* 6*d.* or 3*s.*, in addition to what relatives may give, or what may be acquired from other sources, and that that more or less regulates the applications made to you for outdoor relief?—That may be so.

Mr. Loch—continued.

2945. In the case of pensioners, to whom you referred, do you find that there are many of those cases receiving in-door relief, particularly in the infirmary?—Yes, there are, and some of them remain there the greater portion of the quarter, and then they will come out when their money is due and squander it in a few days and then return. I had a case only a few weeks ago where a person was discharged from the army, and he had 21*l.* He had what is called a "jolly time of it," and in less than five weeks from the day of his discharge he was admitted to the infirmary and is now under treatment there. His sickness was caused by intemperance.

A large number of army pensioners in-door paupers owing to payments being quarterly.

Sir Herbert Maxwell.

2946. That is not a pensioner?—That is one who had recently been discharged from the Army, and the money he received he got in a lump sum.

Mr. Loch.

2947. But limiting the question entirely to pensions or reserve allowances, would you find many of those cases?—Yes.

2948. And do you think that the type of men who spend their pensions in that way, would be the type of men who would come upon the rates later on if they were aged?—Yes, I do.

2949. Therefore you think an inference might be made from the class who make use of pension money in that way at an earlier date to show how they would use it if they got it at the age of 65?—Yes, most certainly.

Mr. Arch.

2950. I think you have stated to the Commission that in cases where relatives assist their aged friends the guardians give a certain amount of money to assist as well?—Yes, but if the relatives were in a position to maintain the applicant entirely, the guardians would not then give assistance.

2951. Well, suppose an aged man who has paid into a society the whole of his life, and has brought up his family, gets from his society, say, 2*s.* 6*d.* a week, how much would your board of guardians give him to assist as a subsidy?—If he had 2*s.* 6*d.*, in all probability the guardians would give about 1*s.* 6*d.*

Small sum weekly from benefit society partly reckoned in granting relief.

2952. But if he had made no provision at all, and had never tried to help himself in any way whatever, and had come fully upon the rates, you say they would give him 3*s.*?—They would be compelled to relieve his destitution.

2953. Well, as I understand, the man who tries to help himself, fares the worst at the end of the chapter?—It is possible that there might be more merit in the case where no provision had been made than the other. The man who had secured 2*s.* 6*d.* from a society might have constantly received good wages, 30*s.* a week, and have had little family responsibility, while the other man received small wages, 18*s.* a week, and had large family calls, the latter would have to exercise every day more economy and prudence to meet the demands of his family, and yet he would have no opportunity to provide for old age.

2954. I am not speaking of a man with 30*s.* a week, but of labourers who earn either 18*s.*

Mr. Arch—continued.

or 1*l.* Are there not men who get 18*s.* a week making provision for their old age which men who get 30*s.* a week do not; have you not come across cases of that kind?—Undoubtedly.

Not the business of the Poor Law to reward thrift, but to relieve destitution.

2955. A man who gets 18*s.* a week and tries to make some provision for old age, and the man who gets 30*s.* a week but does not and comes entirely on the rates, come before the guardians. They give a larger bonus to the man with the 30*s.* a week who has not attempted to make any provision for his old age than they do to the man who has with 18*s.* a week?—The duty of the guardians is to relieve destitution.

2956. But do you think that the administration of the Poor Law is calculated to induce men to save and make provision for themselves; do you think that an administration of the Poor Law that would give the man who had made no provision for himself the whole of the assistance that the board of guardians can give, while the man who is trying to help himself is to be limited to 1*s.* 6*d.* a week while the other is getting 3*s.*; do you think that that is calculated to inspire in the minds of men a desire to try to help themselves?—Perhaps not, from that point of view, but I do not think that doles of money are at all likely to make men thrifty and provident.

2957. I think that is a very defective point in the administration of the Poor Law, do you not?—No, I do not think so. I do not think that it is the duty of the State to give rewards for meritorious conduct.

Mr. Stockall.

2958. You say that in 1883 there were 16,103*l.* paid in out-door relief to those above the age of 65?—No, that was the amount of relief given altogether.

Decrease of paupers due to stricter administration;

2959. The difference then between the out-door relief of 1883 and 1892 is between that 16,108*l.* and 2,521*l.*?—That is so.

2960. Do you attribute the reduction entirely to the steps which have been taken in the administrations of the Poor Law?—I do.

and to increased providence; particulars.

2961. You do not attribute then any of that reduction to the providence of the people?—The people are more provident than they were. I have statistics which show the progress made by eight of the principal benefit societies in Birmingham. In 1881 there were 31,838 members with a capital of 186,123*l.* In 1891 the members had increased to 38,970; and the capital had increased to 194,969*l.* Then, if you take the deposits in the Post Office savings banks, that shows also improved habits of providence and thrift. I can only give the statistics for Warwickshire, but seeing that Birmingham has two-thirds of the population of Warwickshire, it will, perhaps, serve the purpose. In 1881 there were 107,788 depositors, and they deposited 1,648,898*l.* In 1889 there were 171,877 depositors, and the deposits amounted to 2,442,581*l.* In Birmingham there are many institutions whose object is to encourage provident habits, and to raise the tone of the working classes. The men's early-morning Sunday-schools assist in this object. I saw a report of one the other day, and in this school alone the members had saved 15,000*l.* There have been undoubtedly many agencies at work, but I believe that the restriction of out-relief is one of them; its tendency is to produce industrious and provident habits.

Mr. Stockall—continued.

Chairman.

2962. To be applied to what purposes?—A kind of savings bank. Two of the principal Trade Union societies in Birmingham had, in 1881, 4,321 members, and in 1891 there were 6,122. These societies are of the same nature as benefit societies, to the extent that members' contributions secure both sick and superannuation pay.

Mr. Stockall.

Very few friendly society members apply for relief.

2963. I take it then that in a very large measure the people themselves are providing against the exigencies of old age, since you say you have very few friendly society members at all who apply for Poor Law relief?—No doubt that is so.

2964. Are you aware of the amount of money that has been paid during the years which you have named in benefits to the members. You have only spoken of the accumulations of capital. Those accumulations are moneys which are left after they have paid a vast amount at the time of sickness and at the death of members. Have you any knowledge of the amount which has been paid?—No, I have not.

2965. With regard to the question put to you by Mr. Loch, is it your opinion that if the money which is now paid by the Poor Law for out-door relief was paid from charitable institutions there would be more claimants from the charitable institutions than there are from the Poor Law?—I scarcely understand your question.

2966. Supposing that instead of asking for Poor Law relief the persons who need this relief or thought they needed the relief made application to a charitable institution, do you think the number would be increased?—I do not think so. The figures I have given show the contrary.

Charity dangerous to the character of the recipient as Poor Law if unwisely administered.

2967. You do not think that the people would be in any way pauperised more by charitable help than by receiving the money from the Poor Law system?—Charitable help, if indiscriminately given, does almost as much harm as a lax administration of relief.

Mr. Pell.

2968. Would you just repeat the numbers receiving out-door relief, I think you said 778 on the 1st of January last year?—There were 778 persons receiving out-door relief.

2969. Will you explain how your statement is so very much at variance with the only figures that we can go upon, namely, the return of the Local Government Board made to the House of Commons, in which the statement is: out-door paupers on the 1st of July, 1892, in Birmingham, 1,546, which is really, I think, double what you have given. Perhaps I could help you. Is it not because you have not included the lunatics and the insane persons, and the idiots who are technically out-door paupers?—Yes. The lunatics are not included.

2970. Lunatics, insane persons, idiots, you have not got them, I think, in those figures?—No; the numbers I have given are those on the out-door relief list.

Mr. Pell—continued.

2971. What you call out-door paupers, but not what the Local Government Board class as out-door paupers?—That is so.

2972. You have given us the number of the aged as well as you could, 245 I think you said over 65, and 60 between 60 and 65?—Yes.

2973. You have also stated that there has been a great reduction in out-door relief since 1883. Do you attribute that very much to the appointment of the cross visitor and having what you call the slip system put in force?—I do, combined with the method of supervision adopted.

2974. Do you think that the number of paupers could have been well reduced without the introduction in Birmingham of that officer and the slip system?—I do not think so.

2975. Do you not believe that in similar unions in populous places where there is not such a well-organised system of inquiry on the part of the guardians a vast number of persons must be entered on the roll of paupers, who have no business to be there?—Unquestionably, I do.

2976. And that, therefore, these statistics, with which the country have been furnished, of aged paupers, as a ground for the application of some pension system, are statistics of really no service?—I believe so.

2977. They do not give an accurate measure of true pauper destitution or poverty?—No, in many instances it is poverty and not destitution that is relieved.

2978. Now you have told us that out-door relief is refused to all aged persons that you do not consider come up to a certain standard of merit?—That is so.

2979. And I think you measured merit, if I caught your answers correctly, by the fact that somebody is present to help them?—No; if a person is of respectable habits, sober, and has a clean home to live in, the guardians would not refuse relief.

2980. Then I come to the question, if you find a totally destitute old person whom you think meritorious in Birmingham, the utmost you give him would be 3*s.* 6*d.* a week?—Yes.

2981. But then again can a person live upon 3*s.* 6*d.* in Birmingham. The utmost you give is 3*s.* 6*d.*?—Yes; there are many persons who do live upon such an amount.

2982. Without bread?—Yes.

2983. Well, do you really think that a person in Birmingham could live upon that; an old person?—I think so.

2984. Have you heard it stated that 6*s.* is the lowest in the Metropolis that it is considered an old person, entirely destitute, can maintain life upon?—No.

2985. Well now, supposing there was a meritorious old person and the relations refused to assist, though they were capable of assisting, would you still deny that person out-door relief?—The guardians would offer an order for the workhouse if the applicants' relations were in a position to maintain him.

2986. So that merit would not save them if the relatives did not do their duty?—The relations would be expected to support them.

2987. Do you wish really to make this plain to the Commission, that you relieve destitution at Birmingham adequately out of the rates?—Yes. I do.

Mr. Pell—continued.

2988. In the reduction of relief, I suppose you take into consideration any little income they have?—Quite so.

2989. Any little earnings that a person might make?—Yes; but the small earnings of the aged would not be taken into account.

Provident dispensary better supported since strict administration was introduced.

2990. Have you many provident dispensaries in Birmingham?—There is one provident dispensary with three branches.

2991. That is not a free dispensary I suppose?—No; a small weekly payment is made by members.

2992. Is that pretty well supported?—Yes.

2993. Do you think that support is increasing?—Yes, undoubtedly.

2994. Do you connect that in any way with your strict administration?—Yes, the tendency of a strict administration of out-relief is to induce industrious and provident habits.

Mr. Henley.

2995. Following up Mr. Pell's questions about adequate relief, do the relieving officer, the cross visitor, and yourself take care that people who receive out-door relief are not likely to be cast away?—Yes.

2996. You take care of that?—Yes; all persons receiving relief are frequently visited, and any case that it was thought was receiving inadequate relief would at once be reported, and increased relief would be given.

2997. In fact, I understood you to say that in all cases where you give out-door relief you think the applicants have other means?—Yes; we are perfectly satisfied of that.

Scale of out-door relief in Aston lower than in Birmingham.

2998. Is there any uniformity of practice between the three unions, the parish of Birmingham, the union of King's Norton, and the Union of Aston, with regard to the mode of administering out-door relief; first of all, take the scale of relief; do you know whether the scale of relief is the same in King's Norton, which comprises part of the city of Birmingham, or Aston, which comprises part of the city of Birmingham; and your relief given in Birmingham?—The scale of relief in King's Norton is precisely the same as in Birmingham; but in Aston the maximum amount allowed to aged people is 1*s.* 6*d.* and a loaf, and the minimum 1*s.* and a loaf.

2999. Much lower than yours?—Yes.

3000. Both Aston and King's Norton give a larger amount of out-door relief than Birmingham?—Birmingham and King's Norton have a similar scale of out-relief.

Proportion of out-door to indoor paupers in Aston and King's Norton greater than in Birmingham.

3001. No; but I am speaking now of the numbers relieved, the proportion of out-door to in-door is much larger in King's Norton and Aston than in Birmingham, is it not; I can give you the figures in two minutes: Birmingham, 3,000 people receiving in-door relief, 2,025 receiving out-door relief; Aston, 1,114 people receiving in-door relief, and 2,055 receiving out-door relief?—Yes.

3002. In King's Norton there were 445 persons receiving in-door relief, and 1,665 receiving out-door relief?—Yes; the proportion of out-door paupers to indoor is much less in

Mr. Henley—continued.

Birmingham than in either Aston or King's Norton Unions.

3003. I am only speaking now of the proportion between in-door and out-door?—Quite so.

Cost of relief in Birmingham increased owing to employment of an efficient paid staff.

3004. Now, I come to this question; the total cost of the relief of the poor per head of the population in Birmingham was 7*s.* 1¾*d.*; the cost in King's Norton, 4*s.* 0¼*d.* per head of the population; and the cost in Aston was 2*s.* 8*d.*; how do you account for that great discrepancy as between Birmingham and these other unions?—The guardians do not approve of the practice of employing pauper labour at any of their establishments, hence there is a much larger staff of officials employed than is usual in similar institutions in the neighbourhood. The staff at the infirmary alone numbers over 100. This adds considerably to the cost, but it secures more efficient attention and supervision.

3005. That only applies to the cases of in-door relief?—That is so.

3006. But take the question of the numbers relieved and the whole cost upon the population, is there any great difference between the population of Aston, Birmingham, and King's Norton?—Yes. Aston Union is partly urban and partly rural, and so also is King's Norton Union; a large portion of the latter is the residential part of Birmingham where the wealthy reside, and here there is no addition to the pauperism of the union.

3007. Then they cannot be fairly compared?—No; Birmingham is densely populated in every part.

3008. With regard to your out-door medical relief, you have told us that you have officers now who are paid for the whole of their time, and it has been very satisfactory; have there not been some other arrangements made with regard to the appointment of those officers as to their tenure of office?—Their tenure of office can be determined by the guardians under certain circumstances.

3009. That, I think, is singular to Birmingham?—It is, I believe.

3010. Now, with regard to the calling-over of your poor, both out-door and in-door, the aged poor; when is that done, or is it done at all?—It is always done in the spring of each year.

Every pauper seen annually by guardians.

3011. The guardians see every person who has been relieved?—Every pauper, either in the infirmary, the workhouse, or Marston Green Cottage Homes, and also in the certified schools, is brought before the call-over committee. The call-over occupies about fourteen days to complete.

Diaries kept by relieving officers should be compulsory.

3012. And the relieving officers in Birmingham, I think, are compelled to keep diaries?—Yes, they are.

3013. And they are looked at by you every week?—Yes, they are sent to me every week for examination.

3014. Do you think it would be a valuable thing if the Local Government Board made the keeping of these diaries obligatory?—I do think so; they are very important.

3015. Now, your in-door poor has increased out of all proportion to your population, to other classes in Birmingham; what is the reason for

Mr. Henley—continued.

that?—The great increase in Birmingham has been among the sick. The sick have gradually increased for a great number of years, and also children. The two hospitals in the city have for some years been totally inadequate to deal with the cases that are usually dealt with at hospitals. They gather people not only from the parish of Birmingham, but from the surrounding district. When, therefore, the sick or accident cases reach Birmingham, and the hospitals are full, they frequently find their way to the infirmary, and thus increase the pauperism of Birmingham. Most of the common lodging-houses also are within the area of the parish of Birmingham, and those who frequent these houses are always on the verge of pauperism. These elements combined contribute largely to the number of in-door poor.

Increase in-door paupers in Birmingham due to immigration in Birmingham, and the work infirmary having become kind State hosp

3016. How many persons are there at present in the workhouse infirmary in Birmingham?—On the 25th day of February there were 1,122.

3017. And of that number are there many who are on the border-line of pauperism?—Yes; but the great majority of them are absolutely destitute when admitted.

3018. They are not absolutely destitute, you think?—There are a number who are not entirely destitute, they are brought when dangerously ill, and must be received before inquiries can be made. Repayment of relief is enforced in such cases.

3019. What I want to get out is this: Has the Birmingham workhouse become to any extent a state hospital?—To a certain extent that is so.

3020. And what is the cost of the in-door poor in the Birmingham infirmary now?—Ten shillings per week; that is the total cost, including sinking fund.

3021. Has it been the policy of the guardians since these new regulations came into force, through their relieving officers, to endeavour to force people into the infirmary?—No; we do not force anyone into the infirmary, but we do all that we possibly can to persuade the head of a family who is taken ill to go to the infirmary, where by suitable diet, efficient nursing, and constant medical attention, his recovery will be more speedily effected than it could be if he remained at home. Out-door relief would be given to the family so as to keep the home together until the man leaves the infirmary and resumes his employment.

3022. But do you give an order for the infirmary to persons to whom you would not give outdoor relief?—No, unless a person is brought dangerously ill to the officer under such circumstances the person would be admitted and the relieving officer would then make the usual inquiry and report to the guardians, but in ordinary cases destitution must be established before admission.

3023. You would be compelled to send him there before, and then satisfy yourself that he was destitute?—Under those circumstances we should, because it might be a matter of life and death.

3024. And do you send any persons to the hospital who propose to pay the whole cost of their maintenance?—No.

Mr. Henley—continued.

3025. They contribute? — Yes; sometimes applicants offer to repay part of the cost when making the application. In such cases the relieving officer would not give an order upon his own responsibility, he would report the case to the guardians for their decision.

3026. How many cases do you think a relieving officer can fairly deal with; you have given us the number in Birmingham, in a limited area of a town?—A hundred and fifty cases.

3027. Have you any experience in the country districts?—No.

Sir Herbert Maxwell.

3028. You have said that a good many army pensioners are in receipt of out-door relief?—No, in-door relief.

3029. Do you find that any of the employés at Sparkbrook who retire on superannuation come for relief?—No, none.

3030. Then do you trace any influence in the system of paying army pensions, namely, by quarterly instalments, upon the saving habits of the pensioners?—No, I do not think so.

3031. Do you not think it would be better if they were paid weekly, or, possibly, daily?—Many of them if paid every Saturday would be destitute on Monday morning.

3032. You think there is no risk to the pensioner in giving him his pension in quarterly instalments?—It would, I think, be better to pay pensions more frequently.

3033. Now, you advocated an extension of that provision in the law which enables an order to be made on the husband to maintain his wife, to the children of aged parents?—Yes.

3034. Is it not conceivable that considerable hardship might arise, that such children might have undertaken responsibilities of their own before their parents became infirm, and have families of their own to maintain?—I do not think so, because children would not be compelled to support their parents unless they were in a position to do so, their responsibilities would be taken into consideration.

Sir Herbert Maxwell—continued.

3035. Therefore by putting upon them a statutory obligation to maintain their parents you might be depriving the families of those men of comforts, and even of necessaries?—I do not propose to impose any new statutory obligation upon children, this obligation now rests upon them, but the guardians alone have the power to enforce contributions, and I wish that the same power should be conferred upon parents.

3036. You would leave it to the discretion of the magistrates?—Yes.

Lord Lingen.

3037. Is the Birmingham workhouse full?—No.

3038. Do you think that a further reduction of the out-door relief would be possible?—No, I do not think so.

In-door relief considered discreditable, not out-door relief.

3039. Is there any feeling on the part of a man's family that it is more or less discreditable to them if he gets into the workhouse?—Yes; I have no doubt there is that feeling.

3040. Would there be the same feeling against his receiving out-door relief, that that was discreditable?—No, none whatever.

3041. A considerable number of the poor who are sick find their way into the infirmary, owing, I think you said, to the insufficiency of the hospitals in the town?—Yes, that is so.

3042. That is, the sick who find their way into the infirmary are really, while they are there, in-door paupers, are they not, strictly, in the eye of the law?—Yes, they are.

The Witness withdrew.

Major ROBERT FREDERICK BALLANTINE, called in; and Examined.

Chairman.

3043. Major Ballantine, since 1876 you have been connected with the work of the Poor Law, I think?—I have, my Lord.

3044. You were at Stockport for two years, and are at present in Manchester as master of the workhouse at Crumpsall?—Yes, my Lord.

3045–6. Is Crumpsall the workhouse for the whole of Manchester?—For the whole township of Manchester; but the township of Manchester is only the central portion of the city of Manchester.

3047. Then what is the population in the district for which the workhouse over which you preside is provided?—The population, according to the census of 1891, was 145,000.

3048. What is the accommodation of the workhouse?—The total accommodation of the workhouse is 3,294.

3049. How many inmates are there in it?—On the 2nd of March we had 2,835.

Chairman—continued.

3050. And of those, how many may be described as the aged poor?—The number, description of, and average length of residence of aged paupers in the workhouse I have taken out at a particular date, the 25th of February. There were in the workhouse upon that day 1,184 inmates of over 60 years of age; 660 of those were men, and 524 were women.

3051. Those were distributed in various departments?—There were sick in the infirmary 135 males and 193 females. In our imbecile wards we had 21 males and 30 females; living in the workhouse, 504 males and 302 females.

3052. Could you give us the numbers above 65 years of age?—We had of paupers of 65 years of age and over: first, in the sick wards 92 males and 145 females; secondly, in the body of the house 378 males and 225 females.

3053. That makes a total of 470 males and 370 females?—Yes, my Lord.

Chairman—continued.

3054. Or 840 in all?—Yes.

3055. Now, how are those employed, those aged persons?—That is over 65 years of age; might I say the proportion that are employed?

Employment of aged paupers in the workhouse.

3056. Yes, certainly?—Paupers of 65 years of age and upwards 840; taking off those sick it brings the totals to 378 males and 225 females. I have estimated that one-half of those, both among the males and the females, are unfit for work of any kind. There are really only fit to sit about and to move about in the yards one half of that number.

3057. How are the remainder employed?—50 per cent. of the remainder are fit only for work of a very light description, such as picking beaten oakum, something that requires very little moving about, and which can be done while they are sitting in their seats. Then the remainder of them do work, such as chopping and sawing firewood, some of them carrying coals, cleaning up their wards, running as messengers from one part of the house to another for the men; and the women sewing and doing domestic work; sewing in the sewing-room, knitting, and cleaning up their wards, and doing domestic work of any kind which may be required in the workhouse.

3058. Then a considerable number of your aged poor are lunatics, imbeciles, and epileptics?—We have of harmless and incurable lunatics, imbeciles, and epileptics, of males over 60 years of age we have 21, and of females over 60 we have 30.

Punishments for the aged very rarely required.

3059. Now, at this comparatively advanced age do they sometimes incur punishment?—Very seldom, indeed.

3060. Could you give me any figures on that point?—The number of persons over 65 years of age punished during the three years ended December 1892, punished by magistrates for offences such as absconding and making away with clothing, were nine.

3061. Making away means stealing?—They would go out of the workhouse with their clothing, and return without it. We take them before the magistrates for disorderly conduct, and they are punished by them. There were nine cases of that nature. They were punished by being awarded a dry dinner, as we term it, that is a pound of potatoes in lieu of their regular dinner for that particular day for some breach of the workhouse regulations; we had only three during the three years.

3062. And by whom was the punishment awarded?—By myself. But I wish to state that in addition to the above, 309 inmates of over 65 years of age were deprived of a portion of leave of absence for over-staying the leave granted to them, or for returning to the workhouse in a state of intoxication. The period selected is 156 weeks, and an average of two a week shows very clearly that there is no very great abuse of the indulgence.

No sub-classification of aged in Manchester workhouse.

3063. Are your inmates classified, and upon what principles?—We have no classification of the aged inmates of the workhouse beyond the usual classification, infirm people over 60 years of age; they are all in the same wards for treatment. The structural arrangements of the workhouse would not admit of a proper classification.

3064. Had you accommodation for the purpose, what sort of classification would you introduce?—Do you mean with regard to the character of the inmates.

Chairman—continued.

3065. Well, I leave it to you whether you would make any alteration in classification?—My opinion with regard to classification is that it would be far better to have classification out of the workhouse and to have a distinct establishment where cases could be sent direct without going into the workhouse, but if you wish to have classification in the workhouse then we must make a selection according to the character of the people in the workhouse. I could not possibly judge of their antecedents, I could simply form my opinion of their conduct while under my care.

3066. Now, when you speak of people being sent to some other establishment without entering the workhouse, what sort of establishment have you in your mind?—Might I call it a modified workhouse where possibly they might not have the distinctive garb of the pauper upon them, where they might have clothing of a different kind, where they might have greater indulgences as to liberty, perhaps something more in the shape of tobacco, which is a very great luxury to these old people.

3067. And whom would you select as the recipients of these privileges?—Those whose conduct and character in the workhouse I would consider after a certain number of years, or months possibly, people fitted to be promoted into another department.

3068. Would you have any sent there before they had entered the workhouse proper?—I stated, I think, that I should prefer that arrangements might be made by relieving officers by which relieving officers could send them there direct without coming to me in the first place.

3069. When you say the relieving officers, I suppose you mean the guardians after scrutiny?—Quite so, my Lord.

3070. And do you think of those that enter the workhouse, as far as your general observation goes, there would be many who would be worthy of being so distinguished?—By their character and conduct in the workhouse?

3071. No; before entering the workhouse?—I cannot judge of their conduct before they come into the workhouse.

3072. No, but you propose that somebody should send them to this place before sending them to the workhouse?—Yes; then I should have no control over them.

3073. You made this suggestion, and I want to know what was in your mind when you made the suggestion; who you think are the sort of people who would go there, and whether you have amongst the inmates of the workhouse many who strike you as being persons who would be worthy of such a distinction?—I have a number of people in the workhouse at the present time who never might have been fitted for that before they came into the workhouse from their general character and conduct, persons that I should promote from the workhouse to these separate establishments afterwards.

3074. You have a visiting committee?—We have, my Lord.

Chairman—continued.

3075. And how are the duties performed?—The visiting committee consists of 12 members, the chairman of the board being chairman also of the visiting committee of the workhouse. It meets every Monday afternoon at the workhouse at 2.30, and they have special visits made by individual guardians at unexpected times during the month.

3076–7. Are all the members of the visiting committee guardians?—All the members of the visiting committee are guardians. They must of necessity be so.

3078. What I mean is this, that there are at many workhouses visitors who are not guardians, but who are authorised by the guardians to visit, and I want to know whether your visiting committee is composed entirely of guardians, or whether there are, in addition to the members of the board, a certain number of outsiders who do visiting?—The visiting committee are entirely guardians. Then they take what they term "business" one week, and visiting the workhouse another week. "Business" means the consideration of reports, tenders, applications of various kinds, the master's journals, reports and recommendations arising thereon, and requiring careful consideration, prior to being submitted to the board for final decision. Their visitation means examination of the workhouse, and also the fortnightly roll-call of admissions to the workhouse from outside, and also the transfers from the workhouse infirmary.

3079. Is the visiting committee pretty numerous?—Twelve, my Lord.

3080. And what numbers usually attend to these duties?—An average I should consider of about nine, a very good attendance.

3081. Among other things, they receive complaints from the inmates as to their treatment?—They do.

3082. Have you ever had complaints made against yourself for instance?—Very rarely, very very few.

3083. When they make complaints against whom are they usually directed?—The general complaints of the inmates would be more about their food, I think; the food will be more generally the subject of complaint. They make those complaints to me as a rule; in fact, the complaints are so very few that I can scarcely particularise them.

3084. I suppose your dietary is much the same as in other well-managed workhouses all over the country?—Very much the same, but we have recently had an amended dietary approved of, which comes into force at the end of this month; at the end of March. It is a little more generous than the preceding one.

3085. What are your rules as to leave of absence for the old?—For the aged poor they have one day every month.

3086. And that is, compared with some other workhouses, rather a small proportion, is it not?—I may say, my Lord, that until recently it used to be one day in two months, but that has now been altered to one day a month.

3087. How is the privilege used?—It is not abused to any great extent; leave of absence, in 1890, 151 inmates exceeded leave, while in 1891 the number who committed that offence was 111.

Chairman—continued.

3088. But that gives the whole number without reference to age; what are the figures in the case of inmates over 60?—In 1892, 190 exceeded leave; then in 1890, 10 of those returned in a state of intoxication. In 1891, 9 returned in a state of intoxication, and in 1892, 28 returned in that condition.

3089. Will you kindly give the number that went out?—I have not got the number that went out; but I may say that there were many thousands during the period I have mentioned.

3090. What is done to those who return in a state of drunkenness?—Those that returned drunk had two periods of leave deducted from them, and those that exceeded their leave had one period.

Prohibited articles stopped

3091. Are they given to introducing prohibited articles?—The visitors who come to see the inmates are the delinquents; they generally bring something for these people; and we keep alcoholic liquors and tobacco sometimes. We do not keep these articles always, because sometimes there are cases in which I will allow a thing of the kind to be taken to a very old or infirm person.

Mr. Ritchie.

3092. Is tobacco one of the tabooed articles?—It is generally understood to be so. That is not rigidly enforced by me with regard to tobacco. And then cards and other games of chance, such as dice; of course they are taken away; they are not allowed to be admitted.

"Games of chance" prohibited; chess, dominoes, &c., allowed.

3093. Are they allowed any games?—They have dominoes, draughts, chess, and backgammon.

3093*. But not cards?—Not cards, as being "games of chance."

Chairman.

3094. Are not the others more or less games of chance? There is a certain amount of skill and a certain amount of chance; but still there is a certain amount of chance. I suppose there is no harm unless they get the materials for betting, but I suppose they are generally wanting?—Occasionally they have some funds at their disposal.

3095. Is the number of inmates in your workhouse increasing or decreasing?—I have here a book of the numbers which I have prepared, which shows the number since 1890; and if you would allow me to take one particular date, I might show you what the numbers were at that particular date. If we take now Christmas-day, which is a great day, to show you the members, it would give you an idea. A large number of people come to the workhouse sometimes for the Christmas festivities, and we will take the 25th December 1890. On that day we had 2,682 inmates in the workhouse. Of that number 1,066 were sick. In 1891, on the same day, 2,909 in the workhouse, and 1,139 sick. In 1892 we had 2,815 in the workhouse, and 1,075 sick.

3096. Has the question of allowing the use of tobacco ever been brought before the guardians?

Chairman—continued.

Use of tobacco for the old.

—You mean the extended use, my Lord; the greater use.

3097. The use of tobacco generally, or with what restrictions it might be thought proper?—The recent order with regard to tobacco, published by the Local Government Board, has been under the consideration of the guardians; and though they have been considering that order they have not altered their arrangements, which have been in existence for a number of years.

3098. But that order permitted the use of tobacco to certain persons, and under certain conditions?—Yes, my Lord.

Mr. Ritchie.

3099. Are you not aware that other boards of guardians have applied to be allowed to supply tobacco to the old people, and that they have invariably received that permission from the Local Government Board?—I am aware that that has been done. I am aware it is competent for the guardians to give tobacco to these old people. I have given it to the old people: they are receiving it now. Might I speak of the conditions on which tobacco is given to old people?

3100. Yes.—An inmate of 65 years of age and upwards, after being two months in the workhouse, or, if a cripple, after being one month in the workhouse, has been allowed for many years to have half-an-ounce of tobacco.

3101. Which is supplied by the guardians themselves?—It has been supplied by the guardians; but the matter has been left to my discretion, and I justify myself by the medical officer's certificate according to law, though that is not legally required by the recent order of the Local Government Board. This practice has been carried out in Manchester for many years back. They have virtually had it according to that rule where they are over 65 years of age, after being two months in the workhouse, or if a cripple after being in the house for one month. When they take their discharge, of course that is forfeited, and when they come in again they have to go through the same period of probation. They must be a month or two months in the house, as the case may be, before they are again given the privilege. As to the question of the extended use of tobacco, the guardians will consider it, I am told, soon; and I have no doubt that the use will be extended.

3102. We have heard a good deal of the disinclination of many poor people to enter the workhouse; do they show any outward signs of that disinclination when admitted into the workhouse, according to your experience?—When they are inmates of the workhouse sometimes I speak to them, and when talking with them I have sometimes heard them regret very much that they have been allowed, or have been compelled by circumstances, to come to the workhouse; they have repeatedly told me that.

3103. Then, I suppose, at the first starting the discipline and the regularity of life is unpleasing to many?—Yes; that would be so from their antecedents. A number of those people would not be accustomed to the discipline usual in the workhouse, or I may say the cleanliness or the order.

3104. But it is not a frequent subject for lamentation among the old people?—It is not, my Lord.

Mr. Ritchie—continued.

Lord Lingen.

3105. On the whole you say that the aged poor are made comfortable in the workhouse?—As far as the regulations of the workhouse will admit they are very comfortable.

3106. But the regulations are really for the promotion of comfort; they turn on cleanliness and matters of that sort, and thus should only be objected to by people who had formed less good habits?—To a very great extent that would be so.

3107. But, taking it on the whole, and comparing their state with what it would be in their own homes, is it quite as comfortable as well-to-do members of their own class would command outside?—I think more comfortable myself. Of course, we must remember the great restriction of liberty; that is one thing that is objected to by a great number of these people, they like their freedom.

3108. Is there anything consistent with good discipline and order in the house, and not of an extravagant character, that you think might be added to the *régime* to promote the comfort beyond the point that it now reaches?—What would be most pleasant to these people would be an extension of the visitors' list; they would like to see their friends very frequently; they would like to go out and visit their friends more frequently. Those are two points that might be considered.

3109. Is the restriction of the visits of friends, as to the frequency, the same as their loss of liberty, so far as going out is concerned?—They are allowed to see their friends once a month. As for those that are sick in the infirmary, they may see their friends, if very ill, every day; they have sick notes sent out for them, and they can see their friends very often indeed.

3110. Then both their liberty of exit and their liberty to see their friends is once a month, generally speaking, for those that are not sick?—That is the regulation. Of course, there are exceptional cases that I myself deal with. If there are exceptional circumstances set forth, and I satisfy myself that it is a *bonâ fide* thing, we allow an increased visit now and again to special cases.

3111. Do you think that period of once a month for those two purposes might be relaxed without any prejudice to good order and discipline in the house?—There are certain objections to increasing it, but whether the objections would be greater than the advantages to these poor people is a matter for consideration. There is one objection one has to consider when they go out, the liability to infection being brought into the house. We find that a large number of these poor people associate with people of their own class, and that they live in rather insanitary conditions; and that would be one thing. Infection and vermin would very often be brought in. The people they visit live in those common lodging-houses with their friends. Then we must remember that every time they go out they are in the habit of bringing other things in. They might possibly bring in things for their

Lord Lingen—continued.

comfort. But all this could be met by increased vigilance in disinfecting their clothing when they come in, cleansing them, and thoroughly searching them. In that way the difficulty could be got over, and there is no doubt that an increase of liberty to these people would be very highly appreciated indeed by them.

Mr. Henley.

3112. I should like very much to pursue a little further this question with regard to tobacco; do you consider tobacco a prohibited article?—That is a very doubtful question to give you a legal answer. I have looked over the regulation, and I fail to find it really is a prohibited article.

3113. The following are prohibited articles: (1) spirituous or fermented liquors; (2) articles of food not allowed by the dietary; (3) letters or printed papers having an improper tendency; (4) cards or dice; (5) matches or highly combustible articles. Is tobacco either an article of food or drink not allowed by the dietary?—I should consider it almost an article of luxury.

3114. But I am asking you whether it is a prohibited article by either statute or order?—I do not consider it so.

3115. Is there any resolution of the guardians which enables you to stop tobacco at the gates when it is sent or brought in by a visitor?—The general practice has been to prohibit tobacco being given to the inmates. It has been the practice. I found it in operation when I went to the workhouse.

3116. You need not explain as to the previous practice; I only want to know what is done now?—Well, what I have stated is done.

3117. What becomes of this tobacco which is so stopped? Is it confiscated?—The tobacco is generally given to the matron, who issues the tobacco to the old people; the inmates eventually get it for doing possibly some little work.

3118. But so far as the particular inmate is concerned for whom the tobacco was originally intended by whoever brings it or sends it, it is confiscated so far as that particular inmate is concerned?—Yes, it is confiscated. There are cases in which I use my discretion, and allow it to be given to the person for whom it was originally intended. What I have said is not a rigid rule; it is the general practice; but there are cases which arise in which tobacco might be intended for a poor cripple man or blind person, and I would relax the rule in such a case as that, and give it to the man for whom it was brought.

3119. But take the other class, the able-bodied, do you prevent their getting it?—Yes.

3120. Then with regard to the aged infirm?—It is stopped in that case also, except in the particular instance which I have mentioned.

3121. Then with regard to the sick?—It is also stopped in their case.

3122. Do the aged and infirm get any tobacco that is intended for the sick or able-bodied?—Yes; it is given to them. When visitors bring tobacco on the visiting day, if they bring tobacco for the purpose of giving it to their friends or the patients, we stop it at the lodge, and we give it back to the visitor, and he takes it away with him.

3123. With regard to any other description of

Mr. Henley—continued.

property, should it happen to be a knife or a pipe, or anything else, would you keep that for the particular pauper for whom it was intended?—We would keep that with the clothing of the particular pauper to whom it belonged.

3124. And he would receive it on his discharge?—Yes.

3125. Supposing tobacco is not a prohibited article, how do you feel justified in confiscating it?—I fear that we are not justified.

3126. But you obey the order of the guardians?—Yes, I obey the practice which I found existing when I went there.

3127. Of course, if there was a resolution of the guardians it would justify you in the course you adopt; but you do not know whether there is a particular resolution of the guardians on the subject?—I do not know whether there is a resolution of the guardians on the subject or not; as I have said, I am merely carrying out the practice which was in force when I went there.

No beer given.

3128. Now, I see that you give no beer to any of the inmates in respect of work they perform?—No beer whatever.

3129. None whatever?—None whatever.

but extra diet given for special work.

3130. But you give extra diet, according to the return I have got here; perhaps you could tell me, without referring to statistics particularly, how many it is to whom you give extra diet in respect of work performed?—I have not got the details as to that.

3131. Well, we may take it at 216. Why do you give extra diet to 216 people for work that they perform when the order clearly lays it down that no person shall receive any remuneration in respect of his labour?—That extra diet is given to people such as night helpers, messengers, and others, boiler men, men who are riddling cinders, men who have to clean out drains, men engaged in the mortuary, men who are doing very disagreeable work; to such men, instead of their having the regular house diet, which is porridge and milk for the able-bodied, we give tea and bread and butter, which is not so expensive, though it is classed under the denomination of extra diet.

3132. Do you consider that the description of work on which they are employed entitles them to that extra diet?—To a certain extent.

3133. For the help?—For the disagreeable nature of the work.

3134. Then you really are bribing those people to do the work for extra diet?—I don't know that we should call it bribery; but we know the work is done better by their having this alternative diet. It is really more in the nature of an alternative diet than that of an extra diet. A man receiving porridge and milk for his regular diet will receive, instead of that diet, bread and butter in lieu of that diet; it is not in addition to the regular diet, but it is an alternative diet.

3135. Putting outside of view your new dietary, which comes into force on the 25th of March, is your existing diet sufficient as far as the aged are concerned?—I consider it sufficient, because I have never had any complaint from that particular class of the insufficiency of the diet.

Mr. Henley—continued.

3136. Or the sufficiency?—I have never had any complaint from them on that subject; and from that I infer that it is sufficient. That is the only manner in which I can arrive at a conclusion. Had it been insufficient they would probably have complained about the insufficiency. But they have not done so.

3137. You have had no complaint that they had not bread enough?—No. You remember that there was, some years ago, a complaint by some of these old men of their diet, and the bread was increased from 4 ounces to 6 ounces. That was during your *régime*. It has not been lowered since.

3138-9. But you think now that the diet is amply sufficient?—That is my opinion.

3140. If so, it is rather difficult to understand why you give extra diet to a large number of persons for doing work?—That would not altogether apply to these people of 60 and 65.

3141. I only confine my observations to them?—Those people over 60 or 65 would not be receiving it.

3142. People over 60, such as engine-men, and that sort of thing?—A large number of those to whom I have referred are under 60.

3143. Now, with regard to the sick, a very small amount of stimulants and ale is given to the sick; have you any discretion at all?—None whatever. It is purely a matter for the medical officers.

3144.—Have the guardians any discretion?—None whatever.

Aged men now crowded in workhouse.

3145. Have your aged men been much crowded in the day-rooms; I suppose there is no classification? — We have been very much crowded this winter, and also the preceding winter. For some three or four winters back, in fact, they have been very much crowded; so much so, that they have had to encroach upon the able-bodied part of the house, and the school part of the house during the winter months; and that large day-room, a very fine day-room, which was erected some years ago on your recommendation, has been devoted this winter to the purposes of a dormitory.

3146. Then the aged men have really had their space infringed upon?—Very materially, this winter.

3147. Have the able-bodied been mixed with them?—They have been mixed with the able-bodied department. We keep them as far as we can in distinct dormitories. The able-bodied and the old men are kept to themselves in the various dormitories; but in the day-rooms they have to mix with them. In the day-rooms for the able-bodied the old people mix with them. But we have one of the day rooms to a great extent set apart for the old people, and we try to roughly classify them. But, on my recommendation, I think the guardians are going to build, another large day-room in one of those yards similar to the present room, for the aged and infirm men; and where we could put 300 cases. I trust we shall have that this summer.

3148. I think the population of the township is decreasing?—Yes, it is decreasing.

3149. And the populations of other unions that form part of the borough of Manchester, such as Salford, are increasing?—I believe that is so.

3150. The populations of Chorlton, Salford, and Prestwich are increasing?—Yes.

3151. Therefore, the Manchester guardians are in some difficulty with regard to being able to increase their accommodation?—There is a decrease of population in the township, and there is some difficulty in providing additional accommodation in the workhouse. The present structure would not be able to give sufficient accommodation for these old people.

3152. And the numbers that you have now under your charge in the workhouse have reached the limit that the Local Government Board consider quite sufficient to be under one person; you are over 2,000 now?—Yes; we have 2,800 now, roughly speaking.

Possibl remedi

3153. Then what would your proposal be with regard to the aged and infirm; would you propose that the Manchester township guardians should build alone, or that they should combine with other authorities?—They have a scheme of that kind in contemplation before them, and they have had it for some time.

3154. In some matters they combine now, for the purpose of moving some classes?—Yes, some particular classes.

3155. And that, you think, would be the best remedy for a state of things which you admit at present to be bad in your workhouse?—I think that that would meet the present emergency; and if it is not done we certainly must have increased accommodation in the workhouse so as to get improved classification of the old people, which is very unsatisfactory at present.

Infirm excell

3156. The infirmary is under your control as well as the workhouse proper?—Yes.

3157. Under a lady superintendent who is under your supervision?—Yes.

3158. We may assume that all the people in the infirmary are very well taken care of; in fact, that there is nothing more to be desired so far as they are concerned?—They are very well taken care of indeed.

3159. But in the workhouse proper you admit that the accommodation for the aged this winter has been encroached upon, and that the classification in their case has not been maintained?—Yes, and not alone this winter, but for a couple of winters past. We have had this pressure for two winters past.

3160. With regard to the old women, are they equally crowded in the workhouse?—They are not so crowded, but I have had to remove 24 of them to the nursery this winter.

3161. And you have not been able to maintain the classification?—Not so well as we should like.

Dre

3162. It has been suggested before us that it would be of advantage if there was a separate dress for persons when they leave the workhouse to go on leave, and not their own clothing that they bring with them, a sort of Sunday dress. What would you say about that?—That they would appreciate a separate dress I think goes without saying. A large number of them would appreciate it; they would like to have another dress but not a distinctive dress. A portion of

Mr. Henley—continued.

them, on the other hand, would rather prefer the workhouse dress, because occasionally they do a little begging when they are outside. It is a means of getting a little alms from the people; and that was very forcibly impressed upon me to-day coming down from St. Pancras, for I saw one of the inmates of one of the workhouses standing in the road vending some lace in the garb of a workhouse, holding out the lace in her hands. I have never seen that before in my life.

Mr. Pell.

3163. That was in St. Pancras?—I don't know whether the woman belonged to St. Pancras, but I saw her as I was travelling on the top of an omnibus from St. Pancras.

Mr. Henley.

3164. Have you had any complaint from any of the old men or from any of the old women in regard to going out in the workhouse dress?—Sometimes they want their own clothing, and they will tell you that they don't like to appear outside in the workhouse dress. But not a large number of them tell you that.

3165. Is that a general feeling?—It is not a general feeling.

3166. Is it exceptional?—Yes.

3167. So far as you are concerned, looking at the balance of advantage, considering that if these people get drunk out of the workhouse that they are known and sent back, would you think it desirable to make any change with regard to the workhouse dress?—I think not at present, unless we had a distinctive classification gone into; then we might consider whether it would be advantageous to have a different dress.

3168. That is classification by another house?—Yes.

3169. Now, with regard to the character of the people in the workhouse, I will assume that a man who has gone into your workhouse has fallen into trouble, and has had, we will say, penal servitude, but whose conduct while in the workhouse is good; do you penalise that man in consequence of his previous character?—Certainly not.

3170. Have you got such a case in the Manchester Workhouse at present?—I was going to state that we have a very marked case of that kind which came under my notice a short time ago, the case of a man who is one of the best conducted men we have. The lady superintendent of the infirmary was very anxious that that man should be sent over as a helper at the infirmary. That man had been for a large number of years in penal servitude, but he is a most reliable man and most trustworthy, and conforms to the regulations, and is one of the best of the pauper helpers we have there.

3171. His past conduct does not tell against him?—No.

3172. With regard to criminal women, or women with illegitimate children, coming in there of 60 or 65 years of age, are their antecedents considered at all?—If they behave themselves while in the workhouse we never consider their antecedents.

3173. Going back for a moment to the consideration of the infirmary, do you employ any

Mr. Henley—continued.

paupers as nurses in the infirmary?—None whatever as nurses.

3174. Do you bring the scrubbers and people of that sort in from the outside—For the domestic cleansing we have 40 scrubbers.

3175. Have you any paupers employed in any part of the infirmary other than the persons you have named?—There are two wards. One is the venereal ward, and the other is the old men's crib ward.

3176. You call that the foul ward?—In those two wards there are two old men allowed to assist the nurse in bathing and cleansing those people. Those are the only instances where we have pauper assistance.

3177. The rest of the work is done by paid help?—Yes, the rest is done by paid help.

The Brabazon Scheme.

3178. Have you introduced the Brabazon Scheme into the workhouse?—Yes, we are in our third year of the Brabazon Scheme, and so far as it has gone, it has been generally devoted to patients in the infirmary, and I must say, that I think it is a very good thing indeed, and as far as I am concerned, I should like to see it encouraged and extended. It is a little amusement, and it passes the monotonous hours away.

3179. What do you do with the money they earn?—The money is placed in a fund by the lady guardian whom we have on the board now, and she and the assistant clerk dispense that money. There is a balance sheet issued every year, showing how the money is disposed of. People are assisted on leaving the workhouses in various ways. Some get licenses as hawkers, and others who go as domestic servants get outfits of clothing. Sometimes the money is very useful indeed where employed for those purposes.

Pauper funerals decorously conducted.

3180. Will you tell us, with regard to the funerals of persons in the workhouse, how those funerals are conducted, where they are not buried by their friends?—We have an official who attends every interment of a pauper inmate, and there are four inmates, who wear a distinctive black dress, which is furnished to them, to act as bearers or carriers. The coffin is provided with a pall, and there is a coffin plate painted, with the name and age and date of death of every person interred, and the name is also sewn on the shroud inside. There is a proper shroud for every inmate interred, and the name is shown on it. That is seen to by the nurse, and particulars are given as to the ward in which the deceased died, the description of the disease, and all other necessary particulars, those are placed inside the coffin. Our interments are conducted with the very greatest decorum.

3181. So that you have had no complaints with regard to the method of conducting funerals in your workhouse?—No.

Post-mortems only allowed where there are no relations, and under special conditions.

3182. With regard to another matter about which the poor feel very strongly; are post-mortems ever allowed to the medical officer, except by order of the coroner, or the relatives of the deceased person?—Never, except in those particular instances. Sometimes the medical officer will ask for a special post-mortem examination in a case where there are no relatives.

3183. That is in the case of an unclaimed body?—Yes, and we will ask for special authority,

Mr. Henley—continued.

and the guardians consider that at a general meeting, and it is only then, after very careful consideration that authority is given, and sometimes it is withheld.

3184. The medical officer has no right or power to do it for his own information?—None whatever.

3185. And then do you comply strictly with the Anatomy Act?—Most strictly. We must have a certificate in every case. We are most particular.

Mr. Pell.

3186. I do not think you have many casuals in your wards at present?—We have a large number in the wards at Manchester; but I do not relieve them.

3187. You cannot tell me whether there are many old people among the casuals?—No, I could not.

Visiting committee.

3188. Now, some questions were put to you about the visiting committee, and I think there was a little confusion as to what the visiting committee was; did you understand that the question put to you by the Chairman referred to the visitors, or to the visiting committee as ordered by the Local Government Board, by general order?—When you say the visiting committee, that is the committee I have to deal with at the workhouse, which is according to the regulations.

3189. Then, is there any other visiting committee not under the general orders that visits your house?—No.

3190. There could not be anyone except the visiting committee appointed by the general orders?—Quite so. We have voluntary visitors.

3191. Does the visiting committee make any special inquiry with regard to the old in the workhouse, and direct their attention particularly to them in their journeys round the house?—They go through the wards, and they talk with these old people, and they give them every opportunity of expressing their wishes to them.

3192. I think you are aware that there is nothing in the regulations the Local Government Board require which specially refers to the old?—No, I believe not.

3193. Do you think there should be?—It would be all the better to make it more complete.

Leave out.

3194. Now, you said that if these people stayed out of the house for a longer period than they had got leave given to them, that you made a deduction in the period of leave at the next time they applied?—That is so.

3195. But cannot a person really take himself out of the house without your leave?—Yes; that would be a case of discharge. But I am referring now to leave of absence given as an indulgence.

3196. But he can come back again in two days' time through the relieving officer?—Then, if he does so, he comes under the head of a new admission.

3197. What do you do in those cases?—If he comes back on the following day he must come for a period of two months before he becomes entitled to leave again.

Mr. Pell—continued.

3198. That would be a check?—Yes, that would be a check.

Effect of State pensions on pauper class.

3199. Do you think that if there was a system of pensions established, that it would materially diminish the number of inmates in your workhouse at Manchester, among the old?—There is no doubt that if there was a large number of aged people who had pensions given to them, it would prevent them coming to the workhouse.

3200. You think it would?—I know that. They would not receive their pension and also come to the workhouse. But if you wish me to state my opinion of a particular class of people I have at the workhouse, as to whether a pension would be good for them, my opinion would be that I am afraid they would not know how to dispose of that pension to the best advantage.

3201. And therefore it would not take them permanently out of the list of destitute persons?—Not those people that I have in the workhouse; that is my opinion.

3202. You said that the diet was very good in your workhouse?—It is improved; the new dietary.

3203. You consider it a full diet?—I do at present.

3204. And still you give extras for work done?—Well, I would not say it is extra altogether. As I said to Mr. Henley, the additional diet, that is put down as such, is in fact a substitution of one diet for another.

3205. I was going to ask is beer an extra diet?—None whatever is given. Our guardians are very particular on that point.

3206. Are a large proportion of the inmates in the infirmary old people, about the house?—No; paupers over 65 years of age are in Crumpsall workhouse in the sick wards; number of males, 92; females, 145.

3207. Can you tell me the number of both old and young in the infirmary?—One thousand and eighty-five.

3208. Then there is a very small proportion of them old?—Very small indeed.

3209. Are the nurses in the infirmary all trained?—They are all trained, and highly trained. We train a large number ourselves.

3210. Is the medical man resident?—We have two resident medical officers, and a third who spends half his time at the infirmary.

Only actual admission to the infirmary.

3211. Are you in the habit, when the old people leave the infirmary, of drafting them into the workhouse, when there is really nothing the matter with them but old age?—When an old person in the infirmary is cured or relieved, then of course he is discharged from the infirmary to the particular ward to which he is classified; that is, the infirm department.

3212. In fact, you do not admit into the infirmary persons who are only suffering from senile decay?—No; they must be certified by one of the medical officers separately as under treatment for some disorder.

3213. Beyond old age?—Yes.

The aged old keep in.

3214. What do you do with the very old whom you cannot classify as being sick under any particular disorder in the workhouse? Have they trained nurses to take care of them?—Not in the workhouse; they have only officials there; they are not trained nurses. Those are old

Mr. Pell—continued.

people that I have told you about, that sit about the wards near the fire, and who walk up and down the wards and do nothing. We have a large number of those.

3215. Do you keep any bed-ridden wards?—Not in the workhouse; in the infirmary. I do not allow any of these people to be in bed in the workhouse; they must go to the infirmary if they cannot walk about; then they may be removed to the infirmary.

3216. Although there may be nothing the matter with them but decay, then they are sent to the infirmary?—Yes.

3217. Does not that help to fill the infirmary very much?—Yes; we are very crowded in the winter months in the infirmary.

3218. Is that the invariable practice in large and populous towns, where there is an infirmary, as far as your experience goes; or is it not the other way, that the very old people do not get into the infirmary on the score of old age?—Well, we think it better to have all people requiring special nursing and special attention, we think it best for them to be under properly trained nurses in the infirmary.

Mr. Stockall.

3219. You stated that there was an extra number coming to the workhouse at Christmas. What difference would you make between that number and the average number in other parts of the year?—I have the numbers here in the workhouse and in the infirmary for every day during the year, and I gave you just now Christmas time. Suppose we take now the numbers for July.

3220. If you can give us the lowest as near as you can?—I think, as a matter of fact, July would be about the lowest time of the year. We will take the 15th July 1892. We had then 2,395 in the workhouse, of whom 979 were sick. On the 25th December of the same year we had 2,815, and 1,075 in the infirmary, so that will show you the difference.

3221. Is there any special improvement in the dietary to be given to the persons over 65 years of age after the 25th of this month?—With regard to the men, they will have a slight improvement in their evening meal, and in their morning meal also. Some old men have been in the habit of taking porridge and milk; now they are going to have tea and bread and butter instead; and of course they appreciate that change.

Mr. Loch.

3222. With regard to the voluntary visitors, are there many of these outside the visiting committee?—We have a good number of ladies who come and visit the sick persons in the infirmary regularly.

3223. And in the workhouse?—We have a few in the workhouse, but not so many. We may possibly have half-a-dozen at the very outside.

3224. And you look upon that as an improvement?—There is no doubt it is good, very good.

3225. In the workhouse, do you find the working of the Brabazon Scheme satisfactory?—

Mr. Loch—continued.

We have the Brabazon Scheme more in the infirmary.

3226. And not in the workhouse?—We hope in the course of time to extend it to the workhouse, and I am looking forward to the establishment of these ladies' committees to help us materially in that measure.

3227. With regard to the classification, you seem to be in favour of classification in a separate building; do you think that it would be good for the aged people who behave themselves well, that they should in the case of the crowded town, have the opportunity of moving themselves to something that would be a pleasanter workhouse, say, out in the country, after a year or two of stay in the workhouse?—Do I think it would be good for these poor people themselves individually?

3228. Would they like it?—They would like it, doubtless.

3229. What objection would there be to it?—There is an objection that one might raise, and that is, that it is undesirable to hold out very great inducements for people to pauperise themselves or go into an establishment of that kind; you might raise that objection. I think their present condition is very satisfactory, but there is no doubt that they would still further appreciate any further improvement in their condition.

Would favour classification by having a separate building for the deserving.

3230. I understood you to be in favour of a separate workhouse for certain persons who behaved themselves; I scarcely understood from the evidence you gave before us what your intention was?—My intention was not to have those people sent to the workhouse, but that if on consideration by the guardians, upon close inquiry, they were considered, and if we considered them necessary objects of relief that we might send them to what might be called a modified establishment, and that they should not be sent to me. I am speaking now of people of particularly good antecedents whom the guardians thought a little superior to the general class of inmates sent to the workhouse.

Does not know what proportion they would be to the undeserving.

3231. Would that mean a not large proportion?—That I am not in a position to judge.

3232. Now, in the evening after the day's work is done, as far as it is work, what is done by these men; do you have any person in the character of a mental instructor to talk to them, or do you have persons to amuse them?—Are you referring particularly to the old people?

3233. To the old people?—Their evening meal, as a rule, is at six o'clock, and then we find that the sooner they get to bed the better. They do not care very much to have anything in the way of mental recreation or amusement after that. We have amusements and entertainments organised for them during the winter months, but very often even then they do not seem to care for those amusements; they want to have rest. There is such a large number of poor crippled people and weak people among the inmates that they wish to get away to rest as soon as they can.

3234. Do the lodging-houses send a large number of cases to the workhouse?—They do, a very large number.

Mr. Loch—continued.

3235. Amongst those or amongst the tramps that are admitted there is a certain proportion of aged, is there not?—There is a certain proportion, but I should not say a large number.

3236. The people that are received in the tramp ward are old people?—I could not say that.

3237. I ask that because from my return of the analysis of cases of tramps and paupers, 176 out of 1,101 were over 60 years of age?—Of the tramps?

3238. Yes, in 1891?—They would not come into the workhouse.

3239. And you would have no cognisance of the casual ward?—No; I would not have any knowledge of that.

Mr. Humphreys-Owen.

Past occupations of aged in workhouse.

3240. Have you any means of forming an opinion as to the class of life from which the old people in the workhouse have come; as to what was their original occupation or position outside before they became paupers?—I have their occupations roughly taken out in a number of cases of those old people. We may say, taking the cases of women, that we have 295 women, and have classified their occupations previous to admission, and find of 295 women, 92 were mill hands; 96 were servants and accustomed to domestic work, charwomen and people of that class; 21 were hawkers; 24 were tailoresses, shoe and slipper binders, and various 40.

3241. I suppose you could not sub-classify the domestic servants, and see how many of those were of the humbler class of general servants in lodging houses and that kind of place; because we would like to know the number who immediately come to you from superior houses?—One might be able to do that, but it would be hearsay to a great extent; you would have to take the word of the people themselves, and that might not be very reliable.

3242. And about the men; have you got any similar information?—Of 208 old men whose names I have taken down, and whose occupations I have also taken, I find that there are 89 labourers, 21 mill hands, 10 tailors, 7 hawkers, 11 shoemakers, and others of various descriptions. There is a carver, a spinner, a fish-curer, a trimming manufacturer, a butcher, a dyer, a groom, and others of not sufficiently distinctive occupations to classify them.

3243. You spoke of old men, but you did not mention what limit of age you took?—Over 60.

Very few members of benefit societies.

3244. Have you got any members of benefit societies amongst those?—I have no information of that kind; I may say they are very few, very few.

3245. We have had different opinions expressed here as to the classes of paupers; one witness has said that he thought they were a fair average of the working classes; another witness said he thought they were social failures; what would your observation be as to that?—That they are a fair average type of the working class?

3246. We hear that said here by people outside?—I should be inclined to dissent from that altogether. I would not like to stamp these people altogether as social failures; I would not go so far as that.

Mr. Humphreys-Owen—continued.

3247. One witness said that they might be taken as a lower type of *bonâ fide* working man, a lower grade than that possibly?—I should not like to give a decided opinion on that point.

3248. I think one witness said he would not go quite so far as to impute feebleness of character to these people as a general rule, but that possibly feebleness of physique might have had something to do with their want of success in life?—Possibly, it might.

3249. To a very great extent, do not the inquiries show that in the case of a number who apply for relief the fact is attributable to a lack of mental vigour, to a lack of mental power, and to a lack of self-reliance, attributable to improvident habits and a want of training in early life?—That in early life they have not had the chance and had not had the proper knowledge imparted to them.

3250. I daresay you know of Mr. Booth's inquiries; he does not think that old age, pure and simple, but that rather more drink and crime are to be accepted as the cause of old age poverty; does that coincide with your experience?—My opinion is that drink is one potent factor in a great amount of pauperism, and the improvident habits of the people in early life. And then another thing; one reason of many of these people being in that condition is the large families that they have had during their lifetime. They have been very heavily handicapped by large families, and they have not had opportunities of laying up for the rainy day that inevitably comes, and I think myself that there is a certain amount of consideration to be yielded to those people on that account. I should not like myself to say that Mr. Booth's scheme is altogether my scheme, but I do think there is a great deal in it. Old age brings with it that lack of power and lack of will, which are necessary to keep people away from the workhouse.

3251. Do you happen to know much of the rate of wages in Manchester; you told us that there was a certain number of mill hands, of men and women, who were on your list as old aged paupers; as a rule the mill hands are sufficiently well paid to provide for old age, are they not?—I should say that the women were not sufficiently well paid. The women are very badly paid at the present time for mill work, and I should say that they would not be able to set aside any money to meet old age necessities.

3252. But if the men belonging to the mills are well paid you would infer that there is some fault of character, or something of that kind, to account for them becoming paupers?—Yes; working men as a rule will not save. They are frequently improvident in their habits when they have an opportunity of saving. My opinion is that it would be a very desirable thing if we had some compulsory method of getting some savings out of them. When they are in a position to lay by money then, I think, they ought to be compelled to a certain extent to do so.

Mr. Humphreys-Owen—continued.

3253. Do you think that a very rigid administration of the Poor Law might have that effect indirectly by making it certain that if they do not save they will only have the workhouse to look to; or is that exacting too much for human nature?—I think that that is expecting rather too much.

3254. Why?—There is this one thing to be considered. We must hope for a very great deal from education. The people are getting better educated now, and they will be able, I think, to form a more accurate estimate of their responsibilities now, and we will hope in future years that we will not have the same amount of pauperism that we have now. I am hoping for a very great deal from education.

3255. You have had no experience of subscribers to friendly societies having come to the workhouse. Is it within your knowledge at all that friendly societies have considerably increased, and besides increasing in number have become financially much sounder?—Yes, that is so. I am connected with one or two societies myself. I am connected with the Rechabite Society, which is a temperance organisation that is really doing very good work, and increasing its area of usefulness, and I know that there are there associations of that kind doing excellent work.

3256. Do you know of the phrase that the worst competitor which the club has is the poorhouse; do you agree with that?—I do not know that I should agree with that altogether, but there may be some truth in it.

Mr. Ritchie.

3257. You have stated one or two points in which you thought that there might be some amelioration of the treatment of certain classes of the aged poor, such as a separate establishment, different clothing, the use of tobacco, better food. Cannot every one of those things be done under the existing law?—A distinctive dress—the guardians may be empowered to do that.

3258. But they are empowered, are they not?—That is a matter for them to decide: it would be for them.

3259. Very well then, we will take now the dress?—Yes.

3260. There is no restriction whatever placed upon the discretion of the guardians by the law, or by order, with regard to the clothing?—I believe not.

3261. Therefore, that requires no alteration of the law. And so in regard to the food of the aged poor, they have got a large latitude, have they not?—They may alter the dietary of a particular class, but with regard to individual cases having extra food and extra diet, that is a matter now entirely in the hands of the medical officer. We would have to do that on his certificate as to the necessity for it.

3262. That is to say, when the medical officer certifies that they are to have certain indulgences, then the guardians have no power to prevent them being granted?—No. With regard to the extras, the medical officer is supreme in a case of that kind.

3263. To put aside the case of the medical officer, have the guardians not, in your opinion,

Mr. Ritchie—continued.

ample latitude under the existing law in connection with the food of the inmates and the aged poor?—There must be a scale of dietary approved of for a particular class, and that has to receive the sanction of the Local Government Board for that particular class. You cannot treat individual cases of that particular class exceptionally; they must all be treated alike. When you come to treat them exceptionally, it must be done on the certificate of the medical officer.

3264. Yes, but I mean with regard to the food of the aged poor; it is for the guardians to draw up such a scale as, in their opinion, is right, and then that comes into operation with the sanction of the Local Government Board?—Doubtless.

3265. And so with regard to having a different establishment, if it were thought desirable by the guardians to have a different establishment for a certain class, the aged poor for instance, that also could be done under the existing law with the sanction of the Local Government Board, could it not?—That is so.

3266. So that in point of fact none of the suggestions which you have made for the amelioration of the condition of the aged poor require any alteration in the law at all?—Not at all, but official sanction would be required from the head department.

3267. But there is nothing in the state of the law which would prevent those suggestions being carried out?—I believe not.

3268. Now you spoke about being rather hampered, I thought, in your workhouse by want of room?—In that department, yes.

3269. How many workhouses are there in Manchester?—The Crumpsall workhouse is the only workhouse of the township. We have a small workhouse in New Bridge-street, which we term the receiving and casual wards.

By co-operation with other unions a better classification could be introduced.

3270. I am not talking about your particular union?—Then we have the Salford workhouse and the Chorlton workhouse. Chorlton is a large workhouse.

3271. Would there be anything to prevent any connection in all the unions in which Manchester is comprised in connection with the treatment of in-door paupers?—That would be a matter of arrangement. It has been carried out to a certain extent in regard to imbeciles from Chorlton. We are affording them limited accommodation for imbeciles, and I have a number under treatment at the workhouse, and have had for a number of years, and also some from Prestwich.

3272. It is quite feasible, is it not, if there was an arrangement by which common action could be brought about, to make all the classification which you would desire?—I do not quite say that I should desire it, though I said it would be good, and that the paupers would appreciate a thing of that kind.

3273. To make all the classification which you think might be required?—Yes, that is so.

Mr. Humphreys-Owen.

3274. Can you tell us where your general labourers come from; are they Manchester-bred men, or are they people who have drifted in from

Mr. Humphreys-Owen—continued.

the country?—The majority come from the surrounding district of Manchester, and they have been labourers in the various industries of Manchester. There are not many agricultural labourers, but there are labourers from factories, foundries, and mills.

Mr. Henley.

3275. Did I understand you, in an answer which you gave to Mr. Ritchie, to state that the guardians had no power to order extra diet without the recommendation of the medical officer?—Extra diet?

3276. Let me refer you to Article 108 (4) of the Consolidated Order: "The guardians "may, without any direction of the medical "officer, make such allowance of food as may "be necessary to paupers employed as nurses, "or in the household work, but they shall "not allow to such paupers any fermented or "spirituous liquors on account of the perform-"ance of such work, unless in pursuance of a "written recommendation of the medical officer." By that Article you see that the guardians can,

Mr. Henley—continued.

without any recommendation of the medical officer, order extra diet?—Yes; that has never been carried out.

3277. Then, in the Order of the 16th of February 1848, you will find what the guardians may do in reference to the substitution of one diet for another. Do you say that the diet of the old people is the best diet now?—You could not give them a better diet than we have.

3278. Then let me call your attention again to Article 108 (1): "The medical officer may direct "in writing such diet for any individual pauper "as he may deem necessary, and the master shall "obey such direction until the next ordinary "meeting of the guardians, when he shall report "the same in writing to the guardians." The guardians, you see, have that power under the advice of the medical officer?—The question you put to me as I understand is, would a particular class, say the old people, would they be allowed a distinct improvement in the diet without an order of the guardians, and I say no.

The Witness withdrew.

Adjourned till To-morrow, at Noon.

TENTH DAY.

Wednesday, 8th March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.

MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. JAMES HAMBLIN, called in; and Examined.

Chairman.

Brighton parish.

3279. YOU have, I think, been long connected with the administration of the Poor Law in Brighton?—For 18 years, my Lord.

3280. During that time have you been chairman of the board?—For three years.

Chairman—continued.

3281. During that time have you found much improvement in the administration of the law?—Within the last five years very great improvements.

3282. In what respects?—In the better ad-

Chairman—continued.

ministration of the law, and a closer examination of all applicants coming before us.

3283. Can you give us the figures of in-door and out-door relief at any epochs that you may choose yourself?—I may say that I am taking the three years now that I was chairman of the board; the number on the out-relief in April 1889, which was the year I commenced, was 3,830; in 1893 it was 2,096; I left off last year. In four years there is a reduction of 1,800.

3284. Now, as to the in-door population?—In the case of the in-door there has been a gradual increase of a few for the last 15 or 18 years. We probably now have only really 16 more than we had in 1889.

3285. What is the present population of Brighton?—102,699, or an increase for the 10 years of 3,625 only.

3286. What staff have you got for the investigation of cases?—We have a relieving officer, an assistant relieving officer, and four out-door visitors.

3287. Will you explain the duties of those out-door visitors; are they paid officers?—They are paid officers, at so much per week.

3288. Will you explain their duties?—Their duties are to visit the poor weekly, and to visit also fresh applications for relief, and to report to the board. They also take, to those who are disabled through sickness, their relief, and they have certain official duties in the office besides, to keep their accounts under the relieving officer.

3289. For this purpose of investigation is Brighton divided into districts?—Four districts as near as possible.

3290. Among these how many are the aged poor?—On the out-relief list, my Lord?

3291. On both, please, separately, of course?—Yes, I have it separately. The number on the out-door relief list of over 60 years of age at the present time is 269 males and 742 females, or a total of 1,011.

3292. And in the workhouse?—In the workhouse we have 304 males and 257 females of 60 and over, being a total of 561.

3293. That makes altogether something about 1,600 out of your full numbers?—Out of the two numbers; yes, that would be so, my Lord.

3294. Have you any figures distinguishing between those of 65 and upwards and those of 60?—I have of the in-door but not of the out-door. Should I give those?

3295. If you please?—Should I start at 60 years and upwards?

3296. Please?—We have 64 men and 47 women between 60 and 65; 71 men and 57 women between 65 years and 70; 92 men and 61 women from 70 to 75; 35 men and 54 women 75 years to 80; 36 men and 21 women 80 to 85; four men and 14 women 85 to 90, and two men and three women between 90 and 95.

3297. That seems to show that you have a very long-lived population?—They live very long in our workhouse, my Lord. It is one of the most healthy and, I suppose, one of the most popular in the kingdom; it is a very general favourite with the outside public.

Chairman—continued.

3298. On what principles do you administer out-door relief to the aged?—Well, one of the reasons that the out-door relief keeps up so considerably as it does, although I have done all in my power to reduce it, is that sentiment or sympathy comes in; that the feelings of the members of the board are introduced, and possibly they do not all do justice. The members who are actuated by sentiment or sympathy are those who have not thoroughly gone into the relief question at all, and do not understand it, perhaps, so well as many an old member. They go in for out-door relief; therefore those who are progressive and wish to do away with it have a great difficulty very often.

Out-door relief favoured by sentiment and inexperience.

3299. Are the sympathetic and sentimental the majority of the board?—There is a great leaning that way.

3300. What is the result in the method of relieving the aged out of doors?—The result, as to the well-being of the people or the contrary?

3301. No, we will take that afterwards; but as to the mode of relief, the amount given and so forth?—The amount given is never sufficient to keep them.

3302-3. But I want to know the actual sums?—Well, they vary from 2*s.* 6*d.*, we will say, to 3*s.* 6*d.* or 4*s.* according to circumstances and position. You see every case coming for relief has a different aspect; there are no two cases alike in all my experience. To married couples we should give 5*s.*, 6*s.*, 7*s.*, and sometimes 8*s.* per week in extreme cases.

Amounts insufficient, 2*s.* 6*d.*–4*s.* each.

3304. And have you regard to any sources of income which you conceive inadequate to keep them from destitution in apportioning the amount of your relief?—We do so as far as we possibly can, and as far as we can learn what their circumstances are; but I must certainly admit that 90 per cent. of the applicants who come before us will deceive us if possible. We cannot get at the truth, the actual truth. I will give you an instance of a young woman who, a fortnight or three weeks back, came to us for relief. She had three children. She told us she was earning 8*s.* a week at a laundry. We found out that she was earning 18*s.* a week, which was true: and that is the way they deceive us. The older people know the Poor Law better than I do, many of them; they are quite as wide awake as I am, and I have difficulty in getting at the truth; with all the practice I have had for so many years in cross-examining them, still they will deceive me.

Very hard to learn truth as to other receipts.

3305. And they deceive the relieving officers and the visitors?—And they deceive the relieving officer, yes.

3306. You were good enough to send three particular cases?—The forms of our out-door slips.

3307. The first case that I have before me is the case of Richard Brown, and Maria his wife; he is aged 45, she 40; he is put down as unable to work?—That is certified by the doctor.

3308. And she goes out charing and gets 4*s.* 6*d.*?—Yes.

Chairman—continued.

3309. They have one son who earns 5*s.* a week as an errand boy; that would make the income of the family 9*s.* 6*d.*?—Yes.

3310. Then they have five other children from twelve downwards, one of whom is at the board school. The relief ordered is 6*s.*, besides six loaves?—Yes.

3311. What do you value the loaves at?—Well, our loaves are 4-lb. loaves; they really cost us something under 4*d.*, my Lord. We make a profit, I believe, upon the working of that.

3312. Then that would be 2*s.* more; that would practically be 8*s.* that you give?—Practically 8*s.*

3313. In addition to the 9*s.* 6*d.*?—Yes.

Individual guardians should not push cases.

3314. Now, on what principle is that relief given?—I will first state that to widows and children our average allowance would be a shilling, and a loaf to each child. In that case you see it is a little more, but the character of the people is also taken into consideration. If they are very worthy people as they are considered, and they tell us the truth, we would give them a little more, possibly, on account of that very fact. And then, again, there are other factors. There is a duty that the individual guardians should not undertake, and that is the recommendation of cases. There is sure to be favouritism if the guardian recommends the board to take a case up, as they think he must be right. I do not know how long that case is on for, but possibly it is only a short case, and if the man were able to go to work again at that age, they would help him a little freer than if he were to be a permanent guest.

3315. I had gone inadvertently to a person under the age of 60; still it was useful as showing the principle on which you administered relief; in the case of Ezra Smith, and Martha his wife, both unable to work, both earning nothing, the man aged 65, the wife aged 64, there you give 5*s.* cash for 13 weeks and no loaves; is that your usual relief?—Yes. You may take it that is the usual relief at that age. Those are permanent invalids, depend upon it, or they would not be put on for that time, and I have no doubt their relief has to be sent to them. There may be other sources of income that that slip does not give, of which I cannot tell you.

3316. The general remarks are that neither is able to earn anything, that they get a little help occasionally from friends, but nothing regular to depend upon?—There may be another couple of shillings a week coming in from their friends which we should get from the relieving officer's book when we are giving relief.

3317. Supposing Ezra Smith had been a single man, how much would he have got under those circumstances?—It is possible if he had been a single man, and not living with friends, that he would have been given an order for the house at once; but a single man living with a daughter, possibly, and paying no rent, as he might do, would get 3*s.* 6*d.*

3318. You give as high as 3*s.* 6*d.*?—Yes, my Lord; we go higher than that a good deal, occasionally.

Chairman—continued.

3319. Do you draw a distinction between those you relieve out-of-doors and those that you relieve in-doors; I mean in this way: has character anything to do with your insisting upon the applicants going in-doors, or with your giving them relief out-of-doors?—Yes, my Lord; character is a thing that rules the board in a measure. No drunkard, no wife-beater, no gambler, no idler of any character, either man or woman, or women of bad character, or men of bad character, to our knowledge, would be given out-door relief. That is, we stop there as a rule; but it is difficult to persuade my board to give more freely the in-door relief than they do. It will come presently; it will come in time; we are gradually going in the right direction.

3320. But is that exclusion of these more or less disreputable people the present policy of the board?—That is the present policy of the board. The present chairman is following my policy that I carried out for three years.

3321. Have you any facts to state as to the number of applicants for out-door relief and in-door relief?—Yes; I can give you that.

3322. With the result of their application?—Yes; in-door orders were given for the year ending 25th February 1893 by the board to the number of 774; only 59 of those orders were accepted.

3323. Only 59 out of 774; what became of the balance?—Well, I have no doubt they could do without us. There are plenty come to us that never ought or should come.

3324. Then as to the applications to the relieving officer?—The workhouse orders given by the relieving officer for the same period were 2,644; accepted, 2,457; so that only 187 were not accepted. The board gives its own orders on the board day, every Tuesday; the relieving officer has to give his orders all the week.

3325–32. What is the reason of the contrast between the number of refusals in the one case and in the other?—The refusal on the part of those who came before the board is due to this: that they are, as a rule, persons of character whom the relieving officer will not deal with, but leave to the board, and also many of them are simply trying it on to get relief for the sake of having it.

3333. You have the reports of the relieving officer and his assistants before you in all those cases?—Yes, we have all those reports; and then, again, as regards the large number who accept the relieving officers' order, those are recurring cases, continually in and out; they are the greatest trouble to us and the greatest curse. They go into the workhouse for a week or two, or only a day or two, and drag their children with them; we get them into order and clean, and they stay their time, possibly, to get cleansed and free from disease, and the children would then be shipped off to the schools; instead of that out they go again; the poor youngsters are dragged all over the country again. The idle and disreputable of all classes are continually coming in and then going out of the house. They go out in the morning and return the same night.

Chairman—continued.

3334. These figures that you have given us apply to the whole pauper population. Have you any figures applying to the case of the old persons from 60 to 65 or upwards?—I gave you the numbers, I think.

3335. You gave us the numbers, but what I wanted to know was whether many of those, being of that age, who appeared before the board, refused?—No, there are very few of those who come before us of that age but what would have relief if it were necessary; and if we found it not necessary, and they were not desirable and respectable characters, their orders would be for the house; and it is those most undesirable and disreputable characters that do not like the house.

3336. They continue to live without it?—They do not like the restraint.

3337. The relief you give is in many cases obviously insufficient to support the pauper out of doors?—Yes, that is so.

3338. How do you suppose they make up the remainder to enable them to support life?—That is a very difficult problem to solve. We know when we first start what they tell us is not the truth; they have incomes or sources of income that they hide from us. I say that the relief given is not sufficient for them to live upon, but they live either on their friends, or by begging, or on what they receive from some source that we cannot get at. Constant supervision over those classes is more necessary than ever; but to get at the truth of all things is the most difficult, and if we were to be more lavish in our out-door relief than we are, what would it mean? It would mean, as in the olden days, a nation of paupers; as it is now in some towns, a town of askers; they will not work.

3339. Accepting your statement as generally true that when you give relief in itself insufficient to support them, it is eked out by assistance from relatives, or friends, or other sources, there must, I suppose, after all, be a certain residuum of persons who have no such assistance, who have no means of living beyond the relief you give them?—I do not think that can be so, because I have never known in my experience a single injustice or hardship suffered by any of those that we have not given relief to.

3340. Do you judge that by the fact that you have no cases of starvation?—We have no cases of starvation in Brighton, and never had.

3341. I am very glad to hear it; but between absolute starvation and insufficiency may there not be a good deal of suffering?—I have no doubt there is a great deal of suffering, but I think really that suffering is better left to the charitably disposed, as there are in a town like Brighton charities for everything nearly, and in every town in England there are large-hearted people who will give. I do not think anyone need starve in this country if there were no Poor Law.

3342. You have just touched upon the subject of assistance from charitable societies, but are you in correspondence with any charitable societies for the purpose of dealing with the honest poor?—I am a subscriber to the Charity Organisation Society, and that has taught me a great deal, that we are imposed upon. I gain more knowledge from that than I possibly could from my own board.

3343. You are not afraid that the knowledge of being frequently imposed upon might make you sometimes unjust to those who are not imposing upon you?—I think we have a too sympathetic board for that, and if anyone feels aggrieved they can go to the relieving officer, even after the board's order, and if he finds it necessary to relieve them they are still relieved in kind, and the case comes again before the board.

3344. Do you turn the good understanding you have with the Charity Organisation Society to any advantage in dealing with the poor of Brighton?—Yes, if I may call it an advantage in getting the truth through their knowledge.

3345. But are there any classes that are taken up by the Charity Organisation Society and kept off the poor rate?—The Charity Organisation Society in Brighton gives all it can to those who deserve it, and those whom they find on inquiry do not deserve it they send to us if they cannot help them.

3346. We have been told that in certain places the exertions of the local Charity Organisation Society prevent a great number of persons from becoming paupers; they intercept them on the way to pauperism?—That may be so, and I should think that the action of the society would have that effect.

3347. You say that may be so; is it not within your knowledge that it is so?—I made a mistake just now in referring to the Charity Organisation Society. Of course I am a subscriber to it, and have been for many years, but I was thinking for the moment of the Children's Protection Society. I am not really on the executive of the Charity Organisation Society, but on the executive of the Children's Protection Society.

3348. Do you work at all in correspondence with the local Charity Organisation Society?—We do so, and they with us.

Act in concert with guardians and keep many cases off rates.

3349. And do they take up many cases which would otherwise come before the board of guardians?—Yes, unquestionably they do.

3350-1. In that manner they save a great number of people from becoming paupers?—Yes, that would be so. I may say that our chairman of the board of guardians is a member of the executive of the Charity Organisation Society in Brighton.

3352. I thought you were the chairman of the board?—Not at the present moment. I have been out nearly 12 months.

3353. You have been from 1889 to 1892, I believe?—Yes, 1889 to 1892. That is the three years for which our board is elected.

3354. Have you still cases coming before you of what may be called hereditary pauperism?—We have a large number of hereditary paupers in our town. We have now in our workhouse three generations of paupers belonging to one family.

Hereditary paupers.

3355. At this moment?—At this moment.

3356. How old might be the eldest?—The eldest might be 70 or 80 years old. I could not

Chairman—continued.

give you the ages, but it is a fact that they are there, and the pauper taint is very serious.

Friendly society pensions aided by out relief.

3357. How do you deal with the cases of those who are, if you have such cases, members of some of the Oddfellows, or other societies?—Well, all applicants who have tried to assist themselves in life we should be more considerate to than we should to those who had not, and their relief would be considered in that respect, and they possibly would be more generously treated than if they had saved nothing, or tried to do nothing for themselves.

3358. That is the general principle. Now to come to the facts; supposing a man has 4*s.* or 5*s.* sick relief from a friendly society, but insufficient to support him, how would you act towards him?—If there was a man and his wife we should give them, most likely, another 4*s.* a week. That we did in a case yesterday.

3359. What was that case?—A case where a man reduced, through sickness, being thrown on his club, was having 5*s.* 11*d.* a week from that club. If my memory serves me right the board gave him 5*s.* a week, he and his wife, as a reward for having taken care of himself in a measure.

3360. Was that fully in accordance with your own views of what was right?—Well, that is a difficult question. Speaking as a man, if a man tried to help himself we should think kindly of him, and help him if we could.

3361. All your sympathy is with him, but I understood you to say some time ago that you thought that the careful administration of the law was rather impeded by the excess of sympathy and sentiment on your board?—By the action of any charitable associations?

3362. No, on your own board. I fully understood you to say not long since that in your opinion the out-door relief was carried further than it ought to be because a good many of the members of your board had rather an excess of sympathy and sentiment?—Yes, I did say so, and that is so, and that would be so in this case of the couple I am speaking of; their sympathy would induce them to give that couple an amount of out-door relief equal to what they had earned for themselves by saving in a society.

3363. Have you many cases of persons who have been subscribers to those friendly societies coming for relief?—Well, not a numerous class. Certainly there might be, possibly, out of the number having out-door relief, 100 or 150, possibly, I could not say exactly.*

Teetotallers never paupers.

3364. Have you ever known any person who was a teetotaler, or a total abstainer, becoming a pauper?—Hardly ever; occasionally in sickness, but it is very seldom, very seldom indeed.

3365. Are there any changes in the law, in the interest, I mean the true interest, of the poor that you would like to see effected?—In the present Poor Law?

Approves of view that out-relief should be restricted.

3366. Yes?—I do not know; the only change in the law would be to gradually make and set up a restrictive law as to out-door relief; that those under certain ages should be restricted from out-door relief; that it should be all in-door might be beneficial.

3367. You believe, therefore, that a strict administration of the law is really as advantageous to the poor as it is to the ratepayer?—I do, but I may say this, that the order of the Local Government Board, or guide for guardians, is that out-relief should be the exception and in-relief the rule.

3368. You have worked towards that object, but not quite as successfully as you think it might have been done?—Well, we have made great progress, my Lord, and I have not the slightest doubt that we shall still continue to progress in the same direction.

H.R.H The Prince of Wales.

3369. How many years have you been a guardian?—Eighteen years, Sir.

3370. So you have great experience?—Yes, Sir.

3371-2. I think you said that last year 2,644 persons were given orders for in-door relief by the relieving officer: is not that rather a larger number than usual?—I do not know that that would be above the average; I should not think it would, because, as I stated to his Lordship just now, included in that are continual renewals of orders; they are going out in the morning and returning home at night, and so on, and in a few weeks' time going out again.

3373. But you have found very great inconvenience in this, that they come into the workhouse and leave it again in a very short time, so that the advantages they may have derived there are lost to them?—Yes, Sir, that is so.

3374. How do you account for their remaining so short a time?—Their shifty habits of life. Those are men who are as well-known to the workhouse officials as I am to any member of my family, pretty well. They know their history, their ups-and-downs, and their ins-and-outs, for almost generations, so that they still live the same idle hang-dog life.

3375. Once having left, you have no power to prevent their returning?—No, Sir; we cannot refuse to let them go, and we cannot detain them.

3376. Not even if they misconduct themselves?—If they misconduct themselves they possibly would be detained in the house.

3377. The Chairman asked you with regard to hereditary paupers; you said you had known cases of three generations of hereditary paupers?—We have those at the present time in our own workhouse.

3378. How do you account for that?—Bad breeding; they are naturally a pauper breed, and they will remain so until the breed is extinct. They will always be paupers, and you cannot do anything with them at all. If we had a detaining order to keep many of those idlers and half-cranky people, as you might term them, in the house, and refuse them to go out, we might extinguish the breed; but there is the trouble; they are free to go in, and free to go out.

3379. They would not take the trouble to earn a livelihood, even if they could do so?—They never did a day's work in their lives, many of them.

Chairman.

3380. Do you believe that there is at Brighton any considerable number of persons on the very verge of destitution in such

* See p. 196.

Chairman—continued.

a condition that if they were to apply for relief they would have it, but yet do not apply, preferring to live a very hard and suffering life?—No, I should not say there was, my Lord; but in all large assemblages of human beings there are fluctuating circumstances in their lives that leave them at times without a penny in their pocket, no doubt; but I do not believe that if those persons went to anyone that they knew, or that they were respectable people, that they would be in that condition; we should relieve them directly; but there is, of course, a class in every town in England who are above coming to the parish, thank God for it; let us hope they never will come, but we have a large class who will come and persist, and do come.

3381. You think there is an appreciable class of those who prefer suffering considerably to apply for relief?—They prefer honest poverty to pauper relief, but I do not think they would ever be allowed to starve. I have never heard of a single case of such destitution in Brighton, where they have starved, or anything like it.

3382. I suppose Brighton is in some respects an exceptional place, there being a larger proportion of well-to-do people in it than in most towns?—Brighton is unquestionably a very exceptional place. It is an idle town, to start with. We have a very large number of rich visitors in Brighton, and wherever the rich visitors flock the idle will flock, and the poor will flock, to live on them. That is a fact. We have a workhouse well known all over the country; our workhouse is possibly the best in England, and I should wish some Members of this Commission to visit it. His Royal Highness the Prince of Wales was pleased to visit the Lambeth Workhouse, and if he would do us the honour of paying even a sudden visit of inspection at Brighton, I would say that he would see the best workhouse in the country.

H.R.H. The Prince of Wales.

3383. Have you only one workhouse?—We have only one workhouse, built to accommodate 1,504 persons.

3383*. It contains how many?—It contains at the present moment 1,160.

Chairman.

3384. Does that include the infirmary?—We have several infirm cases, and they are well provided for. There is one thing to be said at the present time as regards the poor, that food is cheap, charity is abundant in many respects; there are no school fees, and the purchasing power of a shilling at the present time is equal to what two shillings would have been 20 years back to the poor people.

H.R.H. The Prince of Wales.

3385. Should you consider food cheaper in Brighton than in most great towns?—One can buy as good a piece of meat, Sir, as one could ever wish to eat, at 4*d.* a pound, or 3*d.*, thanks to free trade.

3386. Can you give me any idea what you expend yearly in out door relief?—No, Sir; I do not think I have that statement.

H.R.H. The Prince of Wales—continued.

Buildings at Brighton very good; 30,000*l.* spent in 10 years.

3387. There have been great improvements, have there not, in the building and administration, the board having expended in ten years on buildings between 29,000*l.* and 30,000*l.*?—Yes, that is so, Sir; there is no question about it that we have endeavoured to make Brighton Workhouse as comfortable and as sanitary as we could, so as to get the old people to live as long as possible. We have spent on building infirmaries, children's day and night nurseries, and casual wards, 29,450*l.*; besides, within that period we have spent 7,000*l.* on enlarging and improving our schools at Warren Farm, where we have 267 children. I think there are 30 of those belonging to out-parishes, Sir; some from Croydon.

This and good nursing have attracted sick poor.

3388. The introduction of certificated nurses instead of pauper nurses you find a very great advantage?—A very great advantage; it is an advantage to the poor, and there is no doubt that ever since our infirmaries have been opened, and the sick poor have been more attended to, the cases of sickness treated by us have increased, and we have under our care at the present time 419 in our infirmaries.

Persons brought up in workhouse seldom satisfactory.

3389. I suppose pauper nurses learn from those certificated nurses, and in time become good nurses?—No, Sir; we do not get the material in a workhouse to make good nurses; it is a difficult thing to take a girl out as a servant, to find her what she should be.

Chairman.

3390. The other day we had the evidence of Mr. Davy, the inspector, who I daresay is known to you?—Yes, I know him very well.

Allows that out-relief given is not enough for maintenance, but is sure those who get it have enough some way.

3391. After speaking very highly of the general administration at Brighton, with reference to the cases of out-door relief, in his opinion insufficient, he mentions two or three upon which I think it would only be fair to give you an opportunity of observing. In an answer to Question 1719 in his evidence he says: "This is the sort of case with no means; a woman "of 75 receives 3*s.* a week relief, and pays 2*s.* "rent. Now, that case is put before the board "of guardians as a case where the woman has "no means and no occupation. Either that "woman is starving, or she is earning something, "or she has sources of income unknown to the "guardians. That is one case"?—That is so.

3392. Then he says: "The next old woman, "who pays 1*s.* 6*d.* rent, and gets 3*s.* relief, "has no means, no relations. The third case "is even more remarkable of those who have no "means. Here is a man of 78; he pays 5*s.* 9*d.* "rent a week; he sublets some part of his house "for 2*s.*, so that his net rent is 3*s.* 9*d.* He re-"ceives 2*s.* 6*d.*; he has no means or earnings, "and the consequence is that he lives on 1*s.* 3*d.* "less than nothing. That is how the case is "put before the guardians." Have you any personal recollection of those cases?—No, I have not, my Lord, and it is quite certain that those people do live and live well in some way or another, but I cannot tell you how.

3393. If they are entered as having no means, in your opinion it means no ascertained means?—There are no ascertained means, but there has

Chairman—continued.

been some doubt expressed or felt at the time the relief was given that there was some income given in some way. And, looking to the man's age, taking the man's or the woman's age as 72 or 73, a very sympathetic board would refrain from sending him or her into the house; it would be cruel to do so, they would say.

Adequate out-relief would double cost.

3394. Yes, but surely the board would give them enough to live upon?—Yes; we should very soon have to double our numbers and double our cost if we did that. Speaking also as regards out-door relief there is one point I have not mentioned, and that is the test labour house which we established. It has been in work now four winters, ending this April, I think. The previous two we gave the men what we called work at the house, which meant shutting them up in various detached sheds, unwarmed and possibly dark, and which would become in time foul from the number of occupants in it, under virtually no control. One or two labour masters could not control 200 or 300 of these men, and that was the number which existed in those times.

Most able-bodied applicants worthless; illustration.

Mr. Pell.

3395. Old people as well as young?—Able-bodied of all classes that might come, that we would not give the house to, or would not give outside relief to. They are what I call the "won't-workers," the greater part of them. We went so far, because it was a cold winter, one winter of giving them twice a week some pea soup and bread, and because they did not have it every day they kicked up a riot, and we had to send for the police. We know perfectly well, and our officers too, that these men were the idlers of the town; they were not real out-of-work men, but simply hangers-on to the skirts of an honest mechanic. When there was a walk round the town these men would join in the procession, but they were men that did not do a day's work in the week.

Chairman.

3396. That is with reference to a body with which we have nothing to do?—It is an out-door question, and I was only trying to show you how that had been reduced.

Lord Lingen.

3397. I think I gathered from your evidence that a large part of the poor of Brighton have no very special or specific trade?—No; there is no manufactory of any kind that I know of in Brighton beyond a pill manufactory. That is the only manufactory in the town that I am aware of, and the others are workers, shop-people, men who have been employed by the corporation and have got old and rather shook off, and other kinds of employment in the town. There is no manufacture of any sort, but a great number drift into the town and become resident there because of its being Brighton, a nice, clean, bright town, and plenty of people to help them with charities.

3398. Have you not a considerable population that are fishermen?—Well, not a large number, and we do not find a very great number of those come to us, not of the fishing class.

Lord Lingen—continued.

3399. Do you find, as a rule, in the administration of relief that the poor generally, we will say, who are over 60 years of age become chargeable more or less to the union, or is any considerable proportion of the poor that are of that age able to maintain themselves or to be maintained without calling on the rates?—There is a considerable portion of moderately poor people who support themselves by doing a small amount of work, who can live without the rates perfectly well, a very large number.

3400. Who do so?—Yes; there are many who are above coming to us; who would not think of coming to us; as they say they would ignore the parish entirely.

3401. Do you think that any considerable proportion of those who might maintain themselves if they were willing to do so, prefer to come to the rates for assistance?—There are considerable numbers in Brighton who prefer to live on what they can get than to work for it; a very large number.

3402. Who prefer to live on what they can get?—Either from us or from begging.

3403. From us means from the rates?—From the rates.

Thinks most over 60 who out-relief could support themselves by others.

3404. What I wanted to ascertain was whether any considerable proportion of those that may be called the working poor in Brighton when they get above 60 years of age as a matter of fact maintain themselves without coming on the rates?—Yes; there is a large number that do that.

3405. And out of the rest of the poor should you say that there are those that come upon the rates, who if they were equally respectable with those who do not, might maintain themselves?—Quite so; that is so.

3406. And to that extent you think it would benefit everybody, ratepayers and the poor themselves, if the out-door relief were still further restricted?—I have no doubt about it. Ultimately it would reduce out-door relief altogether.

3407. Is your workhouse full?—No; we have at the present moment room for 344. That is taking the infirmaries and all together.

3408–10. And how many would it hold?—1,504.

3411. Then, supposing that by a different administration you could entirely abolish out-door relief, there is room for 340 more inmates in your workhouse?—That is so.

Lord Brassey.

3412. You gave statistics which show that your workhouse at Brighton is in an admirable sanitary condition; the length of life of your inmates is remarkable?—That is so.

Subdivision, privacy, &c., arrangements in workhouse; gives details.

3413. Do you consider that in all the internal economy you show every consideration that you would desire to show for the deserving aged poor who are inmates; do you think that you do everything that you would like to do to make their lives cheerful and happy in the workhouse; is there sufficient privacy for them, and means of recreation?—I think so. We have married couples' rooms, 12 of them, of which at the present moment only 11 are occupied. No

Lord Brassey—continued.

married couple over 60 can be denied a room if they like to ask for it. Our wards are, well, not as smart as this room, but in many of them the walls are painted and decorated, and are clean and nice in every respect. We have, also, a very large classification of infirmaries. We have no less than eight infirmaries, divided into different wards, which will hold 667 out of the sick-list. The subdivision of inmates has gone on as far as we possibly could. Disagreeable old men who will associate with no one, and be agreeable with no one, are compelled to live in a sitting-room by themselves, and the respectable old men have another one to themselves. We have gone so far. We have divided off the children into a children's ward, not only for sickness, but also for probationers, before they go to the schools, so as to keep them from the old paupers, and the disagreeable paupers, where they do no good, and we do all that we can to prevent the children coming to the workhouse at all, or even coming to the relieving officers for relief, so as not to encourage the younger ones to grow up in the same direction as their parents.

3414. Would you think it desirable to have a certain number of small almshouses for aged and deserving couples that you receive into the workhouse, attached to the workhouse?—That is a very difficult subject, again. I have no doubt that the greater comforts you give to in-door paupers the greater numbers you will have to keep. I have said here that a union can have as many paupers to keep as it pleases, and there is no doubt it can. I think that the accommodation in our house—from my conversation with the old inmates, who know me perfectly well—is as comfortable as it can be, and to set out all those in that way, have a subdivision of old couples in that way, would be a very expensive matter.

3415. You expressed a general objection to the system of out-door relief. Now, do you distinguish between out-door relief to persons under 65, and out-relief to persons over 65 years of age; do you see less objection in the case of the aged than you do in the case of persons of younger years?—No, I do not think I do, because the aged in their past lives most likely have been equally indifferent to their own welfare as the younger ones.

3416. Now, among the class of person with which you as an officer in administering the Poor Law have had to deal, that is to say, the class not belonging to skilled trades and not in command of regular employment; do you think it is possible for that class of persons to put by money all through life and to keep it together, as provision for the wants of old age?—I do not think it is possible for the greater bulk of the population to put by much for old age as a certainty, because sickness comes along and then it is spent.

3417. That being so, have you ever felt the necessity of some plan by which the poor might, by voluntary contributions, secure pensions in their old age?—I have never thought of such a plan; I have seen such a plan advocated, two or three plans, but I should not agree with the idea at all. My own impression would be that it would very largely increase the out-door relief. The more you do for out-door relief, or any relief

Lord Brassey—continued.

at all, the more you do away with the thrift and independence and manliness that should exist amongst the population or amongst ourselves.

3418. I was assuming in my question a self-supporting system; that is to say, that the voluntary contributions should be sufficient to enable a pension to be paid by the State at a certain age, without loss to the State?—Well, that would be certain to be a failure, for this reason, that you will not get the poor to contribute for a number of years to an insurance fund from which they will not receive any benefit until they are from 60 to 65 years of age; they will not do it.

Does not think in-door paupers prejudiced as to getting work.

3419. They will not look so far ahead? Only one question more with respect to the out-relief. Is there this disadvantage in insisting that relief, if it be received at all, should be received within the workhouse; that when once admitted into the workhouse, it is more difficult for a poor man to get work than it would be if he were in receipt of out-door relief?—I do not think that it would be so. They are in constant communication, and they can always have leave from the master to go out for work; we should never stand in their way in letting them out for work; we assist them all we can, and so would he.

3420. Do you think a man, an inmate of a workhouse, has as good a chance of hearing of employment as if he were in receipt of out-door relief?—The greater number we receive in the winter time are habitual paupers for the winter. They go in as regularly as a swallow leaves this country, and they come out at Easter, or at any other time when they think crumbs are to be picked up. They are not workers, as a rule.

3421. Do you receive many tramps?—A great number.

3422. Are any of those of the class that we have to deal with on this Commission; are many of them the aged poor over 60 years of age?—I have no return of the ages; I have the numbers, and from what I see of them they are not aged, as a rule. The number we received up to February of this year was 5,121, and they are a very awkward class to deal with.

Thinks present system as to casuals very bad.

3423. Although it does not fall within the scope of our inquiry, I have no doubt you will be very glad if some plan would be devised by which the great abuse of the tramp system could be put an end to?—Yes; it is a great abuse.

Mr. Henley.

3424. An answer that you gave to Lord Lingen, I think, probably you would like to qualify; you gave the gross numbers for which the workhouse is certified, and you assumed that you had that margin of accommodation for any particular class that came in; first of all, the workhouse is divided as to sexes; and secondly, it is divided into about seven or eight classes, so that the workhouse may be very much overcrowded in one part and empty in another, but yet you cannot avail yourselves of the vacant accommodation?—That is so. There are certain portions of the workhouse, like some portions of some infirmaries, that are overcrowded.

Mr. Henley—continued.

3425. I only want to take it generally that the gross numbers are really no guide to the numbers that you can take into a workhouse at any particular time?—No, not the numbers of those who are able-bodied or those that do not require medical care; that portion of the house would be pretty well always crowded.

3426. But you would not have that number of beds?—No.

3427. Now you spoke of three generations of paupers being in the workhouse; there are three generations of hereditary paupers in your workhouse at the present time?—Yes.

3428. Are those people suffering from physical or moral defects?—Well, no doubt both; you will not find, from generation to generation of paupers, that they physically or mentally improve.

3429. I am speaking now of inherited physical defects which prevent them getting their living?—One generation of paupers follows the other in the same family.

3430. Are they suffering from physical defects?—Physical and mental; they are not so strong.

3431. I wanted to know about physical defects?—I cannot tell you that, but the pauper tribe that descends from family to family are weakened mentally and also physically.

3432. I asked you whether those you mentioned are suffering from physical defects?—I cannot tell you whether they are suffering from physical defects at the present moment.

Provision for married couples.

3433. Will you be good enough to describe your married couples' rooms; Lord Brassey asked you about cottage homes; will you describe your married couples' rooms and their furniture?—Yes; there is a very nice bedstead, hearth-rug, fireplace, towel-horse, looking glass, toilet service, and all the rest of the things, and comfortable sitting rooms for themselves, besides a good large square bedroom.

3434. Are the rooms as good as are usually occupied by people of the mechanic class?—Better, sir.

Leave of absence, one day in six weeks.

3435. Would you tell us, if you please, what leave of absence is given to your aged, invalid, and infirm people in your workhouse?—If of good character they would go out once in six weeks.

3436. Do they claim that as a right?—Yes, that is the order of the committee.

3437. Do they claim it as a right or privilege?—Well they look upon it as a right.

3438. They consider it is a right?—They consider it is a right.

3439. Well, the people of 60 years of age who are required to do work, if it is a right, are they able to throw their work up on a particular day, and go out of the workhouse?—If it comes on that day their turn to go out every six weeks they would go. There is a book kept at the porter's lodge called the liberty book, and anyone whose name is on that book is at liberty to pass the gate. If his name is not on that book he cannot pass the gate.

3440. How many hours do they go out?—They go out at ten in the morning, and I think they must be in before eight; I am not quite sure, between six and eight o'clock in the evening they return, as a rule.

3441. Is the privilege much abused?—A good deal, and their liberty is stopped for six weeks.

Sometimes abused.

3442. What sort of percentage of the people who come back overstay their time?—I could not tell you that, but we will say that eight o'clock is the rule for the last to be in. I believe that is so in the summer time; now it would be eight o'clock. There would possibly be three or four that would be behind their time.

3443. And with regard to people coming back drunk?—A good many sometimes. Then they are put on the black list, and they are refused permission to go out. They would not go out any more for three months.

Dress, not uniform, but recognisable by guardians.

3444. It has been stated here that it would be an advantage, and it is practised in some workhouses, that the people should have a dress, a sort of Sunday dress, and not a distinctive dress, when they go out for leave from the workhouse; what do you say about that?—Well, that depends upon the fashion in which they were dressed at the time these remarks were made. I should know our paupers, but you would not know them if you went into the town and saw them walking about; they wear a plain frieze coat, a good black coat, trousers and vest to match, and a billycock hat.

3445. They do not wear a distinctive uniform?—No; the women have plaid shawls and possibly a poke bonnet, I suppose they would call it. That has been altered; they have had brown or coloured shawls given them instead of the regulation plaid, and just a little difference in their bonnet; but there is an advantage in having a distinctive dress, that a guardian can recognise them, because of their habits, you know.

Adequate airing grounds.

3446. Taking the aged men between the days that they go out, what opportunity have they of getting exercise in the workhouse?—They have all wards or airing grounds.

3447. Are the airing grounds large enough?—Yes; and not only that, but all who are capable of working get exercise by working at some other part of the establishment.

Visits once a day a month healthy aged.

3448. And with regard to visits of their relations, how often are they allowed to come there?—The relations are allowed to come, in the case of sick persons, every other Sunday, or any day if there is dangerous illness.

3449. And in the case of the ordinary aged inmates?—Once in each month.

Men so classifi

3450. Are you able to classify your old men and old women in the workhouse?—We have done a good deal towards that; we have classified the men, as I observed just now, by removing the very disagreeable and abusive old men into one room, and putting the respectable old men in another. The women will follow as soon as we can.

3451. The able-bodied class?—The able-bodied class are entirely distinct.

3452. And in regard to the old women, are you able to keep them apart?—Yes, they are distinct.

3453. How often do the guardians visit the workhouse?—There are committees of the guardians who visit the workhouse three times

Mr. Henley—continued.

a week; the managing committee goes every Friday.

3454. Do you get many complaints from the old people?—Very seldom.

3455. What are their complaints as a rule?—It may be, as a rule, as to the quantity of their food, nothing else much, or a little quarrel between two old women, anything of that sort; nothing.

3456. Do you think your old people get as much as they want to eat in the workhouse?—I think, quite. Our diet is a very liberal diet.

3457. With regard to bulk, with regard to bread; do they get as much as they can eat?—As much as they can eat.

3458. You have never heard any complaint?—No, sir.

3459. Do you have any pauper nurses in your infirmary now?—No nurses.

3460. But scrubbers?—Yes, we utilize them.

3461. Ward women?—We have introduced one to each ward, especially the larger wards, what are called ward women; a paid woman who goes and takes charge of the cleaning, and so on, and she may have in large wards an occasional pauper assistant to help her clean.

3462. Doing the scrubbing?—Doing the scrubbing; yes.

3463. Do these paupers ever give medicine to patients?—Never.

3464. That is strictly prohibited?—Strictly. We have the telephone laid on from every ward and building in the place to the master's own office, and no matter what occurs, he knows directly.

3465. I think you administer the Poor Law under a Local Act?—Under a Local Act, yes.

3466. I suppose these slips represent what is usually called the application and report book?—Those are the application slips as we call them. When they have passed the chairman they are pasted into a cover and kept. Perhaps one cover lasts for a month or three months, or whatever it may be; we have got them for the last 50 years.

3467. Have you got any book that shows the date of the first application to the relieving officer, and the date of the relieving officer's visit to the home of the applicant?—I think so; I could not tell you that exactly.

3468. Do you keep the usual application and report book as well as those slips?—No, we do not.

3468*. This is your application and report book?—These sheets.

3469. Upon these I see there is no column for the date of application; there is no column to show how soon the relieving officer has attended to the application by visiting the house of the applicant?—No, there might not be on that, but I believe that we have a book, because we often have to refer to such a case and put it to the relieving officer: when was this person visited, and when was the application made? He has a book.

3470. But you are not sure about it?—I am not quite positive about it, no.

3471. Do your relieving officers keep diaries to show when they visit at the houses of the people?—No, not that I am aware of. I cannot tell you.

3472. You are not certain whether there is any record kept of those two most important things?—I have not the slightest doubt there is, but I cannot personally vouch for it.

3473. How often do you insist on your relieving officers visiting cases of temporary sickness?—He would go only after they are relieved; that then rests with the doctor who visits and reports.

3474. Wait; I am speaking now of the relieving officer. The relieving officer receives an application, and it is his duty, before the relief is given, to visit the home of the applicant?—Yes; he would do so.

3475. Then the medical relief is given to the applicant?—Yes.

3476. How often is your relieving officer supposed to visit the home of those applicants?—I cannot tell you that exactly. We have the doctors' list in a book, every week before us for each of the four divisions of the town, giving their visits, but I cannot tell you that the relieving officer keeps a book in that way.

3477. But the guardians then would have no information, whether the doctor had complied with their order or not, without the relieving officer visits?—The relieving officer must visit and give the order to the doctor.

3478. That is preliminary?—Yes, that is preliminary.

3478*. I want to know, after the order is given, how do you take care to see that the poor person receives proper medical relief?—He would, undoubtedly, visit once a week; there is no question about that.

3479. Who would?—The visiting officer.

3480. The relieving officer?—Yes, or the outdoor visitor.

3481. He would go there once a week?—Yes, certainly in sickness.

3482. You mentioned one man or one case where a person was paying into a club, and that the guardians rewarded the man who was in the benefit society by giving him extra relief?—That is so.

Supplementation of club pensions, admits to be pauperising.

3483. Well then, you really rewarded him by making him a pauper?—The board looked at it in a different light; they rewarded him because he had helped to take care of himself.

3484. Yes, but the very object of his paying into the benefit society was to protect himself, and not to become a pauper. You rewarded him by making him a pauper; is not that so?—That is so; he would be a pauper.

3485. Well, why do people who are destitute at Brighton not apply to the guardians if they want relief?—I think they do; they apply very liberally.

3486. I thought you said there was a class that would not apply?—In all towns in England there is a repugnance to go to the parish, and it is a great blessing that there is; they struggle on and struggle on, and get a little help by other means.

3487. There is a feeling of independence?—There is a feeling of independence.

3488. Are they ever deterred from applying in consequence of the conduct of any of your officers?—I should say not.

Mr. Henley—continued.

Officers are kind and courteous to applicants.

3489. You are certain of that, that they are not deterred from applying by the conduct of the relieving officers, or the master of the workhouse?—I am in the relieving officer's office when the applicants are there, and I have never heard the relieving officers treat them other than with courtesy and kindness.

3490. Do you give non-resident relief in Brighton?—Yes.

3491. To old people?—To old people in exceptional cases.

3492. You accept non-settled relief and give non-resident relief?—Yes.

Would object to abolition of settlement for aged; would lead to abuse.

3493. Do you see any objection to the power of removal being taken away so far as paupers who are over 60 years of age are concerned, that they should not be liable to be removed to their place of settlement?—We get them of all ages in Brighton.

3494. I am only speaking now of the aged?—Yes, but we get them of all ages, and we get plenty that are over 60 who come into the town to settle with us if they can; but we take all the trouble we can to remove them to their own place. As I tell you, Brighton is attractive.

3495. I am only speaking of the old people now; confine yourself to them; should you object to the law being altered so that persons of 60 years of age and upwards should not be liable to be removed to their places of settlement?—I should think it would be better not done.

3496. Why?—Because you are only inducing people of shifty habits to be continually going to somewhere else to be kept.

3497. Do you think it might throw an unjust burden on Brighton?—It would so.

Mr. Pell.

3498. You administer the Poor Law at Brighton under a Local Act, you told Mr. Henley?—That is so.

3499. You put in some slips which are made use of instead of the ordinary application and report book; I was going to ask you, Do those slips appear in a form in the Local Act?—I do not know.

3500. Or are they your own conception and design?—They are a copy as near as it is possible can be of the very book which you are speaking of which is kept in other parishes.

3501. You do not know whether the form is scheduled to the Local Act?—No, I do not.

Was not aware of power to prosecute for false statements often made by applicants.

3502. You told the Chairman that your board at Brighton were the victims of deceit; you said you were afraid they were constantly deceived?—Of course we are.

3503. Well, now, are you acquainted with the Act of Parliament, 46 Victoria, cap. 36, the Casual Poor Act?—No.

3504. Although you have been so long a guardian you are not aware of this Clause: "If "a person for the purpose of obtaining relief "from the rates raised for the relief of the poor "wilfully for himself or for any other person, gives "a false name, or makes or uses a false statement "to the guardians, he shall be deemed liable as "a disorderly person;" you are not aware of that?—No; I am not aware of that.

Mr. Pell—considered.

3505. Then you have had no prosecutions for attempting to obtain assistance by false pretences?—I have not in my own case.

3506. Would it be useful to have applied that Act?—It might have been so, but we have punished them by taking away their out-door relief.

3507. There has been consequently a decline in the number of out-door paupers?—Yes.

3508. Can you tell us whether the decline has been as much among the old people, say the people below 60 years of age, as well as those above 60 years of age?—I could give you the return in our agenda for yesterday as to the decline.

3509. Not the total number?—No, not the totals simply for the corresponding week. I could not give you the ages.

3510. Now you said you were afraid that favouritism interfered very largely in your board with the correct administration of the law; "favouritism" was the word you made use of?—Well, I could not maintain that it was largely done; but what I did say, and what I meant to say, was this, that any case recommended by the guardians I should look upon more critically than I should if it simply came from the poor themselves.

Repeat objection to guardians pushing special cases.

3511. Then is the Commission to gather from that that it is the practice at Brighton for guardians to prompt poor people to come up and try to get relief from the rates?—I believe that not only members of the board of guardians, but any other supposed charitable body would continuously recommend them to go to the board.

3512. I do not ask you about other charitable bodies?—Charitable persons.

3513. It is not an unusual feature in the administration of the law; do you think that in your union at Brighton, people are prompted to come up occasionally by members of the board?—There is no doubt that such a thing does occur.

3514. Are any members of the board owners of small houses?—Not at the present time, I should say.

3515. You have lost your chairmanship; you were chairman?—Yes, I resigned it.

3516. But you are still a guardian?—Yes.

3517. You are still elected?—Yes.

3518. You gave us in the statistics the number of cases that were met by the relieving officer by orders for the house; and then a number of cases that came up direct to the board, and were treated there?—Yes.

Relieving guardians and relieving officers respectively.

3519. Are those cases that are sprung upon the board? Why do not those people go to the relieving officer, and have their cases inquired into before they come to you?—There are cases that it has always been the habit of the board to leave to the decision of the relieving officer, and cases which the board themselves, or, supposing we had a relief committee, the relief committee, could deal with better than the relieving officer.

3520. But pardon me, how can you get the information; you are not omniscient; the very fact of these people coming to the board without the proper preliminary inquiry having been made by the relieving officer implies that you must

Mr. Pell—continued.

havs some power of looking into cases, and arriving at a decision without the facts before you?—No, that is not so. I would say that those orders coming on before the board every week are accumulating for the week, and our visitors have inquired into the cases before they come to the board on Tuesdays.

3521. Are you acquainted with this circular which was sent to your board and to every board in England, which states this: That out-door relief should not be granted in any case unless the relieving officer has, since the application, visited the home of the applicant, and has recorded the date in the application and report book. Any cases in which the relieving officer has not had time to visit, that is these cases, when they come before the board should be relieved by him in kind only, or by an order for the workhouse. How do you in Brighton get behind that Order of the Local Government Board?—As regards granting orders without first visiting cases?

3522. Without the relieving officer having made the inquiries. Do you relieve the applicant when he comes before you, and after the relieving officer has relieved in kind, or do you give him an order for the workhouse?—The relieving officer would, if necessary, relieve in kind; if not he gives an order for the house.

3523. But I am talking of the man or woman that is before you?—We do not give relief until the case has been visited, because all those cases have been visited before they come before the board on Tuesday.

3524. I think you have said that you yourself were a member of the Charity Organisation Society?—I subscribe to it.

3525-6. Are any of your guardians members or on the executive committee?—Yes; the chairman of the board is on the executive committee.

3527. So that you are able to act a little in concert with it?—We do so, and our officers act with it.

3528. You said you were very much troubled, as they are at other boards, by what I call the "ins-and-outs"; people coming into the house, getting a little food, getting a little clean, and then going out again?—That is it.

3529. You cannot help it, I suppose?—No.

3530. Do you think there is any change in the law desirable on that head, to give you powers to detain?—Yes. If we had restraining power for a time to keep such ins-and outs, and not only in those cases, but in the case of young women who go in for a certain purpose; if we could retain them for a month or two it would be for their salvation.

3531. Lord Brassey put a question to you, and asked you whether you thought that people at Brighton had had the means of saving sufficient to meet the requirements of old age. I know your answer; your answer was that you did not think many of them had. Now, I am going to ask you, are you an employer of labour yourself; are you able to form an opinion upon that point?—I am not an employer of labour at the present time.

3532. How can you know that these people have not the power to save?—I am only competent by hearing the evidence of people who come before me as to their earnings; that would give you a very good insight.

Mr. Pell—continued.

3533. You have no knowledge of the pay of the people, either as a receiver of wages or as a payer of wages?—I have had.

3534. What amount have you paid?—I had a large farm of 400 acres in my hands, and I had a hotel in my hands, and I was paying out considerable sums; I cannot tell you now how much a week.

3535. Are not your statements somewhat inconsistent? You said in reply to one question that the old poor cannot lay by enough to support them in old age; then in answer to another question you said that there are many in Brighton who do lay by enough; there might be more if the out-door relief were restricted. How do you reconcile those two statements?—Well, I mean that there are many who do try to help themselves, undoubtedly, because they become members, we consider that helping themselves, of charitable societies, Oddfellows, or whatever they may be.

Thinks the very poor try to lay by, but cannot save much in town without high wages.

3536. Does it come to this, that you do think people can lay by, or you do not think people can lay by in Brighton?—I think there are very few of the labouring population of the town of Brighton, where there is no manufacture, and no high-class wage except at the railway station and the engineering works, who can lay by sufficient to live comfortably. They ought to do something, but I do not think they will ever arrive at that.

3537. Why are you so hopeful of this reform going on at Brighton; are correct views spreading and gaining force?—I have no doubt that the action of the continuous reduction of out door relief will act on the people.

3538. Why do you think you will have that continuous reduction?—Because the board in a great measure are still working in that direction.

Mr. Stockall.

3539. You gave us figures as to the numbers that had received relief through the relieving officers, and you said that out of those there were a number of ins-and-outs. Can you give us the number of persons who were relieved?—The number who entered the house for the year?

3540. Persons, not calculating them three or four times over?—The number of persons admitted into the Brighton workhouse for the year ending 25th February 1893 was 2,538.

3541. Those are persons?—Those are persons. The number discharged, 2,287; number born in the house, 65; and 198 died.

3542. You said you had a member of a friendly society in the receipt of 5 *s.* 11 *d.* from his club, and that that member was given 5 *s.* relief. Do you know the society to which he belonged?—No; it was the Prudential; I think that was the name of it; I am not quite sure.

3543. Do you know that the Prudential does not give sick relief?—I cannot tell you what form of club it was, or what was the name; I remember hearing the name.

3544. You stated that there were 100 or 150 club members in receipt of out-door relief?—

Mr. Stockall—continued.

There might be ; I have not the figures; I cannot be positive.*

Numbers of paupers receiving relief from friendly societies.

3545–6. We have from evidence given here this fact, that there are very few friendly society members who receive relief from the rates at all. How do you account for the extraordinary number of from 100 to 150 club members receiving out-door relief in Brighton?—You see I did not state that positively ; I have no facts in the case ; I was only trying to arrive at a rough estimate what the numbers may be; I cannot tell you positively ; it may be 100.

3547. Could you say for certain it was 50?—I could not say what number.

3548. Could you say it was 20? — Yes, it was 20.

3549. In your opinion has the number of those who receive out-door relief as friendly society members increased in Brighton in consequence of the liberality of your guardians?—No, I do not think with that kind of man it would act.

3550. Then you do not think that the friendly society members of Brighton are of a worse class than they are generally from other parts of the country from which we have had evidence?—I should say not.

3551. How then do you account for the statement that you have such a number, when in other places, other large towns, from which we have had evidence, there are so few?—You see that statement was given haphazard ; as I told you I could not answer for anything ; I can only say that they do come to us ; I do not say every week, but we do have such cases. There might be 20, or 50, or there might be 100. I could not possibly tell you the number, as I did not think of such a question.

3552. You are speaking of them during the year?—During the year, yes.

Thinks visits can generally be paid oftener than quarterly, as stated; not sure as to rule.

3553. You stated with regard to the permission given to paupers receiving visitors that they are allowed to receive visitors once in three months?—Something like that I should say.

3554. What objection would there be to the respectable paupers, those who may be called the deserving paupers, having their friends to visit them more frequently?—I do not know that there would be much objection, except on the score of discipline. We do get such a rush of visitors. I cannot say positively that it is three months, or that any visitor going within a reasonable time and at reasonable hours would be denied seeing his friends in the house. We should be most kind, and are most kind in that way. There are certain rules, but I cannot remember exactly those rules.

3555. Would not the rush be very largely accounted for by the long time between the periods at which these visitors are allowed to enter the workhouse?—No, because Sunday is a visiting day, and a holiday for that class, and we have very large numbers on Sunday, and more especially to the infirmaries.

3556. Still do you not think it hard to the people, the respectable aged pauper, that he should be denied seeing his friends for a period even exceeding a month?—I do not think that he would be denied. There may be certain rules, but I think in regard to an old friend coming to see an old friend, he would never be denied.

Mr. Stockall—continued.

3557. Do you not think the rules should permit old people being able to see their friends now frequently?—I cannot give you positively, as I stated, when I spoke before, the exact rule bearing on it, or what the law is on the question, but I know this, that every kindness is shown to them in that way ; they would never be denied.

Chairman.

3558. I just want to interpolate one question. When you were asked about the number of members of friendly societies who applied for relief, you gave a number which you said was entirely hypothetical?—Yes, my Lord.

3559. Fifty, sixty, or a hundred, or something of that sort, but which, perhaps, might be misleading?—That might be so, my Lord.

3560. The fact is, I suppose, that you could not tell us more approximately what the numbers were?—I have thought the question over since then, and it is possible in my mind that the numbers might not be 50 ; but not expecting to be asked such a question I made no inquiry on the subject, but I know that we do have such cases.

3561. Would you mind sending us in the information on that point?—I shall be very pleased to do so. I can find it out.

3562. Because it is a very important point?—It is an important point, and I shall be very pleased to send you the information you desire.*

Mr. Loch.

3563. At what rate do you do your cases at the board?—On an average each occupies about two minutes I should say.

3564. What number of cases would a relieving officer deal with as a matter of course, having in his hands at the one time?—Do you desire to know the number per week?

3565. Standing in the books at any moment. Supposing you have 2,000 on the books and going on, what number would be apportioned to each relieving officer?—What would be the number standing on the books of out-door poor at the present time?

3566. If you have say 2,000 cases out, what proportion at the outside would there be, to be attended to by one relieving officer?—I should say that we might take it at 500.

Mr. Humphreys-Owen.

3567. I should like to know whether the cases of the 774 persons to whom you gave orders for the house had been previously inquired into by the relieving officer and referred to the board?—Every case dealt with by the board is first of all inquired into by one of our relieving officers or his out-door officer, one or other.

3568. And this is referred by them to the board?—Yes, refered by them to the board.

3569. So that in point of fact it is something like an appeal from the relieving officer's decision?—It might be so, or he thinks it is a matter that the board could better deal with, and in which he is satisfied that there is no urgent relief required, and if the latter is the case he acts upon his own responsibility.

3570. And that would explain how it is that so very small a number accept the house?—Yes.

* The witness afterwards forwarded a return giving the number of persons receiving sick pay from a club, and also out-relief in the Parish of Brighton as 25, with 30 others dependent on them.

Mr. Humphreys-Owen—contined.

3571. And that reference to the board is simply an appeal from the relieving officer?—That is so.

3572. Do you examine much into the antecedents of the paupers in your union, and could you say whether many of them are native to the town, or have come from the country round about?—The greater bulk of them are native; but we have a large importation continuously of strangers into the town, of people who come because it is a pleasure town, and also because it is an easy town as it is always considered, to get relief, of people who start in Brighton, and become chargeable after they are there some time, a large number.

3573. From what trade do they come, are they agricultural labourers from the country round about, or do they come from other towns?—They are agricultural labourers, and they come from other towns, and from London.

3574. From London?—Yes, from London.

3575. What would you say about the character of the other persons in the workhouse, should you say that the majority of them go there in consequence of their own fault, or in consequence of misfortune?—A great many of them.

3576. You could not assign a preponderating cause more accurately?—I could not.

3577. But both of those causes contribute?—Yes, both contribute, partly fault and partly misfortune.

3578. Have you any endowed charities in Brighton?—We have a great many almshouses and places of that kind.

3579. Are you satisfied with their present administrations?—I have nothing to do with those charities in any way.

3580. Have you ever considered proposals for say a reform of endowed charities, that they might be turned into pensions for deserving old persons above the level of paupers?—I have no knowledge on that question at all.

3581. What was the rate in the £. in your parish in 1889 when you began your reforms?—The present rate, taking the year, would be 2 *s.* 4 *d.*, I think, in the £., the poor rate.

3582. Does that include the county rate and

Mr. Humphreys-Owen—continued.

all other rates, or is that rate only for Poor Law purposes?—That is for Poor Law and School Board purposes. We have to provide a School Board rate. The last rate was 1 *s.* in the £., and the previous rate was 1 *s.* 2 *d.* for six months, but that would include something like 18,000 *l.* to 20,000 *l.*, which we pay to the School Board.

3583. And does that include any other rate; does it include your contribution to the county rate?—Well, that I don't know.

3584. Do you know whether the board rate four years ago was a little less?—It was less then than now.

3585. So that your stricter administration of out-door relief has not in this case had the usual result of a diminishing rate?—The extra expenditure must be caused by the 30,000 *l.* which we have spent on the schools and workhouse, and in rebuilding and re-furnishing and so on.

3586. You mentioned some desire on the part of the guardians to help their particular friends to out-door relief; have you ever thought of the proposal to make the out-door relief a parish charge, and the in-door relief a union charge, as a remedy for that?—No, I have never thought of that question.

Mr. Hunter.

3587. Have you got the materials in your books which would enable you to say how many persons now receiving relief over the age of 60 had received relief before the age of 60 from the poor rate; how many now are receiving relief at 60?—Yes. Will obtain proportion of paupers above 60 who had relief before.

3588. And had received it previously to 60?—Yes, that could be found in the books.

3589. It could?—Yes.

3590. Could you prepare an analysis showing, say, the total number of persons over the age of 60 on your books, and how many of them prior to the age of 60 had received relief in any form, and if so, in what form?—Yes, but that would have to be done by one of the officials. I could not do it. App. IV.

3591. Would you be good enough to ask for that to be done?—Would that be in-door or out-door.

3592. Both, taken separately?—Yes.

Mr. JOSEPH COX, called in; and Examined.

Chairman.

3593. YOU are guardian for the parish of St. Leonard, Shoreditch?—Yes, my Lord.

3594. How long have you been a guardian?—For 10 years.

3595. Have you paid special attention to the question of the administration of out-door relief?—Yes.

3596. Would you be good enough to give to us the result of your experience, limiting it as far as possible to the question of such relief as is administered to the aged poor?—Last week the number of persons in receipt of out-door relief amounted to 736.

3597. For the whole union?—For the whole parish; it is a separate Poor Law parish.

Chairman—continued.

3598. What is the population of the parish?—In round figures 125,000 inhabitants; 136 were entered as able-bodied, 283 as not able-bodied, and 317 as children. The 283 would represent really those over 60. About 300 aged out-relief cases.

3599. What is your system of out-door relief with reference to the aged poor?—Well, we follow rather a stringent principle of out-door relief; we do not give it liberally. If you would allow me I could show you really with regard to the aged poor both the numbers and the average amounts that are given. I have a return made since the weekly return, which was to the 4th of March, and this shows exactly the number of cases to the four districts; the

Chairman—continued.

parish is divided into four relief districts; and the average amount that is given by the guardians in each district. In No. 1 district there are nine males over 60 years of age, and 74 females, that is, a total of 83 persons, to whom relief was given to the extent of 7 *l.* 10 *s.* 10 *d.*, which works out as nearly as possible at 1 *s.* 10¼ *d.* a week. In No. 2 district there were 15 males and 58 females, making a total of 73 persons, the amount given being 6 *l.* 17 *s.* 7 *d.*, which is an average of 1 *s.* 10½ *d.* per head. In No. 3 district there were 21 males and 68 females, making a total of 89 persons, to whom was given a sum of 8 *l.* 4 *s.* 2 *d.*, being at an average of 1 *s.* 10 *d.* per head. In No. 4 district there were 11 males and 31 females, making a total of 42 persons receiving 3 *l.* 10 *s.* 11 *d.*, which would give an average of 1 *s.* 8½ *d.* per head.

Getting about 1*s.* 10*d.* a week each on average from rates.

3600. How many relieving officers have you?—We have relieving officers attached to the districts, that is, one to each district, and we have also a general relieving officer who makes inquiries out of the parish.

3601. Have you any other officers of any other designation who assist in investigating the condition and character of these applicants?—We have a pay-clerk who is, practically, on the same level as the relieving officers, excepting that his duty is to pay the whole of the out-relief, to administer the whole of the out-relief after it has been settled by the board, and to report to the guardians.

3602. He pays it instead of, as usual, the relieving officer?—That is so.

3603. So as to allow the relieving officer more time for his other work?—Yes, that is so.

3604. Are you satisfied that the inquiries into these cases are sufficient?—Generally speaking I think the inquiries are satisfactory. There may be special cases where perhaps the exact facts are not always arrived at; but I think, generally speaking, the inquiries are carefully made.

3605. Are you able to give us any information as to the general character and condition of the applicants?—Well the general condition of these poor people, if your Lordship refers to the elderly people generally?

Have often done their best in earlier life.

3606. Yes, I do?—They are people who, many of them, have tried very hard to earn a living in one way or another, and from various circumstances they have failed when they get old to retain their work, or when they have had work they have not been quite as thrifty as they might have been; and, consequently, when misfortune overtakes them they are bound to seek relief, either from this source or from some other.

Nature of occupations of Shoreditch workers: cabinet making, boot trade, flower and fancy work.

3607. What are the nature of the employments pursued by the working classes?—We have in Shoreditch a very close and a very industrious population, and you will find in Mr. Booth's book that we have, I think, a larger proportion of artizans almost than any parish in London. I think that that is so. We have the cabinet trade, indeed I might say it is the centre of the cabinet work of the world. The cabinet manufacture is very large in the Hoxton part of the parish, and we have also a very large number of persons engaged in the boot trade in the Haggerston division.

Chairman—continued.

3608. Are those well remnuerated employments?—I think they are better remunerated than they were some few years ago. The great difficulty is in getting sufficient work for the large number of people who are engaged in the trade.

3609. Is the quantity of employment fluctuating?—Yes, particularly with regard to the boot trade; that fluctuates very much. We have at the present time a very large number of persons out of work in the boot trade.

3610. I see that there is a very large majority of women who are relieved out of doors?—That is so.

3611. Is that on any particular principle?—No, excepting that when women are left widows it is very much more difficult for women to provide for themselves than it is for men. And a great many of these poor women have been engaged in various other trades, though not to the same extent as those I have mentioned. We have a great deal of fancy box making, and of artificial flower making, and of machine work, in which large numbers of the young women and of the elder women are engaged in the parish. The whole of these trades fluctuate; and I think very often these people come for relief, because they have not been able to continue their work from various reasons. Fashions sometimes change, and this quite upsets the whole of the conditions of trade in that particular branch.

3612. Considering that the average relief per head is about 1 *s.* 10 *d.*, that is not given on the supposition that that will suffice to support the recipient?—No, my Lord. You will understand that that is given after very careful inquiry on the part of the relieving officer as to what help the applicants may be in some cases receiving from their sons or daughters or from friends who may assist them. These women in particular have been in the habit of going charing or washing, and people who have employed them very often help them, and in some cases they are connected with churches and chapels, and they get assistance from churches or chapels very frequently, and to the amounts that are thus given the parish adds its relief, after all those matters have been very carefully considered.

3613. Have you any special rules applicable to the aged as distinguished from younger persons in distributing out-door relief?—We give rather more in money to the aged poor than in the case of younger persons. Very often a widow, for instance, will have four or five children, and by far the larger proportion of the relief in that case would be in kind. Where it is an aged person we reckon that sometimes they cannot quite eat the food that we supply so readily, and a little more money sometimes helps them to get what would be more suitable.

3614. My question rather applies more particularly to the reasons which make you distinguish between those you relieve out of doors and those whom you relieve in the workhouse?—The reason generally given and acted upon is that if the poor aged persons who become applicants for relief have no other means of assistance, and they are living in squalid, dirty conditions, then it is considered that the best place for them is the workhouse, where they

Chairman—continued.

would be kept clean and be properly housed and fed, although, of course, in that case they have to give up their liberty.

3615. Are there any special agencies in your parish for the assistance of the poor besides the Poor Law?—There are; and I am very glad that you have asked me that question. We have a board of charity trustees who are nominated by the Vestry, and appointed by the Charity Commissioners. This board of charity trustees have the administration of an income amounting to about 1,120*l.*, and there are other trustees, some of whom are elected in addition to the vicar and churchwardens, who have also about 640*l.* a year. That would make, I think, 1,760*l.* really given in money.

3616. Are those old endowments?—They are mostly old endowments. Nearly the whole of them are old endowments.

3617. Is there any scheme for the distribution of those funds?—They are administered by the charity trustees in the case of the larger sum, 1,120*l.*; the smaller endowments have special schemes.

3618. They are administered by trustees, but are they administered under any scheme of the Charity Commissioners, or are they administered according to their own ideas of what is best?—They are administered under a local Act, passed, I think, in 1857 or 1858.

3619. And in your opinion, are they working well in the interests of the poor?—I do not think they are, my Lord.

3620. They are, we know, in many places supposed to be mischievous; is that your opinion?—I think that they are distributed very largely in doles and by means of tickets, grocery tickets, coal tickets, and that kind of thing; under circumstances sometimes possibly which are not the best circumstances for the administering of relief. I think it would be far better, if the money which the trustees handle in this respect were utilised for properly assisting a smaller number of persons. I think that would be very much better.

3621. Have representations of that sort ever been made by the guardians to the authorities of those institutions?—Well, we have not made representations. It is merely an individual opinion that I have expressed.

3622. Have they not been very much attended to?—We do attend to them in this way: the relieving officer will inquire of applicants every source of income that they may have. If we find that these people are in receipt of these doles and small sums and tickets from the charity trustees, then of course we take that into consideration in the recommendation of the amounts and the character of the relief.

3623. Are you of opinion that if those considerable charities were wisely administered that they would prevent a great number of poor persons becoming paupers?—I do think so, my Lord.

3624. Would you as a resident in that district, who have paid much attention to it, be desirous that some more efficient and more stringent, and perhaps wiser scheme for their administration should be given for the guidance of the trustees?—I have indeed advocated that it should be so.

Chairman—continued.

Not many weeks ago we had before the vestry a scheme of district councils under consideration, and by a resolution of my own it was added to that scheme, so far as the vestry was concerned, that the newly formed body, whatever it might be, should have control of the whole of those charities. I mean a popularly elected body should have that control.

3625. I gather that it is your opinion that any charity of this sort ill-administered tends to make paupers rather than to prevent poor people becoming paupers?—Well, I should hardly like to go as far as that, but certainly it is not the wisest way to administer charity to poor people. If you will allow me to do so I might say that in addition to that 1,760*l.* a year, we have almshouses for 26 women and 4 men, administered by the board of charity trustees, and we have also a private scheme of almshouses called the Shoreditch New Almshouses in which are 20 aged women. That is kept up by private contributions and endowments. Persons leave in their wills sometimes 100*l.*, or 200*l.*; the committee have an annual dinner generally, and by bequests and the contributions of parishioners they are enabled to maintain 20 poor women over 60 years of age in this private almshouse.

Also almshouses for about 50 old people, well selected.

3626. Have the recipients of that charity been well selected?—I think they have been very well selected by the committee, very carefully selected.

3627. I think you have already, in what you have stated, mentioned the causes of destitution and the pauperism such as they exist in Shoreditch?—I think there are one or two other causes. I think the rents are very high for poor people. The system of letting houses rather breeds pauperism. Poor people living in the country may have a cottage at very much less than the amount for which poor people in any district like Shoreditch obtain a room. Some landlords take houses for the express purpose of letting them off in rooms, and they live rent free, and get out of their lodgers very often more than the rent itself. And other landlords have put their houses into tenements and let rooms, and get a rent out of them which is altogether out of proportion to that which is fair or suitable for poor people to pay.

Rents high, especially with sub-letting.

3628. Those whom you call the landlords are rather house-lords than landlords. They let their own houses but they are not the landlords?—I mean the householder in the first case, that the householder lives on the place generally.

3629. Of what class are those persons generally who take houses and let them to make more than the rent out of them?—There are a certain class of landlords who undoubtedly look for this property, they think it pays better, and although people have to pay high rents, and though the holders of this property meet with an occasional loss, even then such property is regarded as paying a good profit, and they invest their money in it, and you find very many persons who make quite a practice of living that way.

House-farming middlemen.

3630. A sort of middleman between the original builders or owners of the house and the actual tenants?—Yes; I think it arises from the almost total want of room. We have 125,000

Parish near City, and very crowded.

Chairman—continued.

inhabitants, and yet the parish is less than a square mile in area.

3631. Would there be room for increased accommodation in the parish?—We have not room to build a house scarcely, unless we pull down one to make room for another, and we have no open spaces.

3632. That means, I suppose, that there is better employment in Shoreditch than there is in the neighbouring parishes, and that the people flock there?—It hardly means that, my Lord; it means that we are very near to the City. We adjoin the City on the Moorfields border, and a large number of people living in Shoreditch work in the City, and it is very handy to get there. We have a large residential population of that character.

3633. How many in-door paupers have you?—At the end of last week the returns showed a total of 342 men, 414 women, and 42 children. That is a total of 798 in the workhouse; and the certified accommodation is 792.

3634. Then you have pretty nearly as many out-door paupers as you have in-door paupers?—It would be hardly fair to say that, because we have only 798 in the workhouse. We have a total of 2,436 under the care of the board in establishments, when you take into consideration the infirmary and the schools and the lunatic asylums.

3635. You do not include the infirmary?—No, only the workhouse itself.

3636. But those in the infirmary are practically receiving in-door relief, are they not?—Yes, but under very different conditions.

3637. How many have you in the infirmary?—We have in the infirmary 497.

Most of inmates of workhouse are aged.

3638. Of this indoor population, how many are there above the age of 60, who could be described as aged poor?—I have a carefully-prepared return with regard to the workhouse, but not with regard to the infirmary, as I was not quite clear that that would come within the scope of your inquiry. But I should say that there would be out of the 798, as nearly as possible 500, about 190 men and 300 women, who would be over 60 years of age.

3639. That does not include the inmates of the infirmary?—It does not touch the infirmary.

3640. Have you been able to make any enquiries as to the previous condition of these indoor inmates, and the causes which have led to their becoming paupers?—Well, of course, the older people who come into the workhouse are generally sifted through the out-relief. What I mean is that when it becomes a fact that they cannot be maintained outside the house, either through getting older or more feeble, or by their sons and daughters sometimes with whom they live getting out of work, or sickness coming upon them, then it becomes clear that the small amount allowed them, 1 *s.* 10 *d.* say, is not sufficient to keep them at all in comfort; and then the relieving officer very often will advise the board that the best thing to do is to stop their out-relief and to send them into the workhouse.

Admitted when the out-relief allowed no longer suffices.

3641. And you would not conceive it to be your duty where their means failed them to enlarge your payment so as to enable them to live upon the out-door relief?—No. As a matter of fact the policy which we have pursued has been rather against that view. We keep down the out-door relief to as small limits as we very well can.

3642. I quite forgot to ask when you gave us the average payments that you made in the various districts, what were the highest and what the lowest payments made?—I have not got that item taken down as exactly as the other figures, but we have been administering relief this morning, and in noticing the amounts that appear on the paper this morning I find that where it is a widow without children, or a man simply, we give from 1 *s.* 5½ *d.* and 1 *s.* 6 *d.* to 2 *s.* 6 *d.*, according to the circumstances.

3643. You don't think you exceed 2 *s.* 6 *d.* in any case?—Not in any individual case, and very seldom at all; indeed it is quite an exception unless there is a family.

3644. If they cannot be properly maintained at 2 *s.* 6 *d.* and then require relief you insist upon them going into the workhouse?—Speaking generally that would be so unless special circumstances were shown which the guardians would consider.

3645. Such as what then?—If it could be shown that increasing the amount temporarily might have the effect of helping a poor woman over some difficulty or special circumstance, then it would be done, but suppose if it were put at 3 *s.* 6 *d.* and that were asked to be made permanent, it is very likely that the next time the case came before the board they would say, "This woman had better come into the house if she has nothing else better than that to depend upon."

3646. Is your workhouse one of recent construction?—It is about 25 years old.

3647. Is it sufficient for the purpose of that classification which you would consider desirable?—I am afraid it is not. It covers about three acres of ground, and on these three acres we have the workhouse and the infirmary also, with nearly 1,200 people in constant residence. I think it is rather too many for the space. It doesn't give us the opportunity of having sufficient airing ground for the poor people, especially those who are convalescent in the infirmary. We make the best of what we have, but we have, unfortunately, not got another yard on which we could build.

3648. What efforts do you make at classification under these circumstances?—Well, it is a very small amount of classification that we attempt. I think the best portion of the classification is on the female side. We have a capital block of buildings, what is called the new block; it is one of the workhouse extensions built about four or five years ago, and we have 190 women there very nearly all over 60 years of age, and they are made comparatively comfortable. They are not set tasks, but we allow them, many of them, to work if they care for it, or to amuse themselves. They do needlework and that sort of thing. They are comfortable, as I have said, and they are by themselves, under a suitable attendant, and their dinners are supplied from the workhouse kitchen.

3649. What do you mean by "by themselves"?—In a block by themselves, those 190 women.

Chairman—continued.

3650. Do they form themselves into little societies of their own?—Well, I have looked in upon them at times, and they seem to be generally very well amused, some sewing, some knitting, and some, too old, it may be, to do anything, sitting about, and their life gives them an opportunity of gossiping together, and they are very comfortable there, and not in the body of the house. It is accommodation which has been provided to meet the modern requirements, and it seems to me that that is about the best feature of our attempts at classification. The men and the boys are very largely mixed up together. The master seems to think that, the boys being sent into the dormitories with the men, the men have a good effect upon them. I do not know how that may be, but it is very certain that a large number of the ill-behaved are mixed up along with those who are well-behaved, and I do not think there is much classification as regards the character of these people.

3651. Should you be able to make a better classification if you had more space?—Yes, we should be able to do so.

3652. Should you then be able to get boys apart from the men who indulge in bad language?—I think it would certainly be so. The master himself has made a suggestion to the guardians that that should be done, but it has always come to the same point, that although it would be wise to make this change we have not got room to do it, and it generally ends there.

3653. What relaxation do you allow to the old people?—Well, the old people do nearly as they like. I should say that there are a considerable number of them, of course, who are old people, who have no task but are allowed to amuse themselves in various ways. In the working hours they may do a little work if they are able to. We have a tailor's shop, a shoemaker's shop, and a carpenter's shop, and there many of those old people really make themselves very useful and seem to take a pleasure in their work. Indeed some of them could earn their living or more.

3654. How often are they allowed to go out of the house?—The women one week and the men the other, once a fortnight.

3655. Do they abuse the privilege at all?—Yes, sometimes, unfortunately. I do not know whether we have an average of half-a-dozen week by week, but they do, some of them, come back drunk and they are reported to the board. For the first offence they have their leave stopped for a month possibly, and for the second they may have it stopped for three months, and sometimes we will stop their leave until further orders, and that means that there is very little chance of the board renewing the leave for six months. For an old offender we have before now stopped the leave for 12 months, and, indeed some are not to be trusted out at all.

3656. Are they treated to drink by others?—I fancy that they are. They meet with some of their old friends outside, and it seems to be quite the usual thing to take them into a public-house, and to give them drink; and then we have their friends sending in a little money, to the aged people in particular.

3657. Are they allowed to keep any money sent by their friends?—We give them 6*d.* a week while it lasts, and I think possibly that has something to do with it, that they should be able to get drink while they are out. When under such circumstances they come home they sometimes disturb the receiving ward, and make a deal of noise, come home late, and upset the arrangements, and they are punished by having their leave stopped.

Are allowed 6*d.* a week if supplied by friends.

3658. You have the usual provisions for married couples, I suppose?—I do not know what is the usual provision, but we have provision; we have six rooms, the best rooms, I think, in the house; they are right over the front, and they are nice rooms, lofty and comfortable, and we have five other rooms, three of them in very good positions, but these are only fit for bedrooms. The old couples in these three rooms sleep together, but they have to live in the body of the house; they take their meals together; they have them side by side in the general dining-room. We have 11 couples who occupy separate rooms, and I was very much surprised to find that we have only four couples in the house in addition to those 11 couples, and these four couples prefer the workhouse divorce; they prefer not to live together.

Married couples can sleep and feed together; 11 of 15 do so.

3659. Then you feel yourselves liable to provide accommodation for all the married couples if they choose to live together?—We should have to do that if they wished to live together.

3660. Has there been, within your experience, a considerable reduction in the amount of out-door relief. Yes, there has been a great deal of reduction going on for, I think, three or four years past.

Out-relief has been reduced of late years.

3661. For how long?—For three or four or five years past; I could give you the reduction in a year; last week we gave 9*l.* 1*s.* 6*d.* in money and 33*l.* 14*s.* 5½*d.* in kind. At the same period last year we gave 8*l.* 11*s.* in money and 45*l.* 16*s.* 1*d.* in kind; that is a decrease of 11*l.* 11*s.* 1½*d.*

3662. But taking a longer space; is that the longest space you have got?—That is the longest space of which I have a note with me.

3663. Is it the policy of the board further to reduce out-door relief?—I don't know that it is; I don't think it is. There appears to me to be rather a gradual tendency to be a trifle more liberal; we have been looking at this matter, and some of us think this a very small sum for these poor old people, widows, and men who have lost their wives, and are living under certain difficult conditions; that is a matter which is very often discussed, and some members think out-relief should be done away with altogether, and others think it should be much more freely accorded to these people.

But some think the amounts inadequate.

3664. Have cases of hardship ever been brought home to the guardians in consequence of the inadequacy of the relief given?—Yes, we have had to reconsider cases occasionally.

Cases of hardship come before the guardians.

3665. Upon whose representation?—Sometimes you will get a letter from a friend of these poor people; sometimes an individual guardian and sometimes the clerk may receive a letter, and whenever we receive an indication of any kind, I am bound to say that fresh inquiries are made, and that representations are made to the relieving officer to bring up a fresh report upon the case.

Chairman—continued.

Relief largely in kind.

3666. I see you give a larger proportion than usual of relief in kind?—We do, and that for two reasons; we are very careful with our contracts, and we take a lot of trouble in seeing that the goods that are supplied are at any rate pretty nearly equal to the samples on which they are tendered, and we think that the poorer people get more value by receiving in kind as we administer it than they would do if they were allowed to go to shops and buy.

3667. Do you think they believe that to be the case themselves?—Well, we have really few or no complaints on this matter, except now and again when there are special circumstances. An applicant will say that a little more money will be useful for some particular purpose, and we have to be very careful that we don't pay too much money, because it is supposed very often to pay the rent. One of the things we think we ought to be careful about is to see that we are not paying the landlord's rent instead of looking after the poor people themselves.

Guardians try to avoid paying rent, which should come from other sources.

3668. But the rent must be paid?—Yes; the rent must be paid, but the money they get from other sources, we think, might be more properly given for that purpose.

3669. Do you ever find that the relief you give is pawned to obtain money?—We havn't had complaints on that matter recently. I have heard complaints, and I should think it is possible in a few instances that there would be misapplication; but speaking generally, I don't think there is very much in that point. I think the relief in kind is utilised as intended. Of course there are some exceptional people who will do anything to get drink, and then in these cases they are not to be trusted and we have to find them out.

Thinks local charities would provide pensions for aged.

3670. Now, with reference to this inquiry we are conducting, have you any suggestions to make?—I should like to be allowed to make one or two suggestions. For instance, with regard to the administration of out-door relief, I have a friend, a gentleman on the board, Mr. Nicholson, who is the Chairman of the Shoreditch Committee of the Charity Organisation Society. He has been serving his first year as a guardian, and a very great source of assistance he has been to us in the work; but in talking the matter over with him and in explaining to him the figures I have taken out from these charity reports, he says he has a firm opinion that if this money administered by the Charity Trustees and those other bodies could be utilised in a proper manner they would be able to give what is sometimes called the aged poor pension of 5*s.* a week to as many people as are really deserving; that there would be funds sufficient to do it, and to relieve them from the burden of the rates altogether. I think that is one reason why inquiry into this matter should certainly glance towards those other charitable agencies to see if they could be utilised for the purpose of relieving the Poor Law of many of these cases. And I think also that the crowding in of large numbers of people into the body of a workhouse is a very unfortunate way of having to look after old people in particular. Some better method of classification is required whereby the elderly people might live on somewhat more of the alms-

And that aged should be classified on alms-house principle.

Chairman—continued.

house principle, and have their little rooms to themselves so that they might be able to make their own tea and have their own meals in a more homely way.

3671. Would you propose that the guardians should provide these buildings?—I could not propose that as an East End guardian, because we are a poor parish and pay a very high rate; I think that should be a metropolitan charge; that any improvements of that kind which would cost an additional outlay from the funds, that such improvements should be a metropolitan charge. I don't think it would be fair to have an improved system of that kind, and then make these poor parishes pay these large rates which would of necessity fall upon them in such cases.

The bu ings sh be a charge the wh metrop and in countr near.

3672. Would you leave to the guardians the choice of selecting persons who should inhabit those almshouses?—I don't know that you could have better judges of that matter. Of course guardians are on the spot. They reside generally in the district and they know many of the poor people, and they watch their careers in the workhouse, and they know their characters, and if they are trustworthy when they are allowed out on their holidays, and they can tell whether they come in at proper time after having had leave, and they know whether they have to be constantly watched for coming home drunk, and they have knowledge as to matters of that kind generally. I don't know that there could be any better judges than the guardians in such matters as that.

Deser aged shoul select guard on go condu hous vacan arise.

3673. Have you in your mind the thought that persons should be sent at once into these houses, or that persons who have been for some time in the workhouse should be promoted into these houses?—I should be prepared to remove the aged people into such institutions as soon as practicable, because the room that would be obtained by the removal would enable us to put under far more restraint the worthless and loafers that we have to do with, and who give us more trouble than all the others put together.

3674. Is that the opinion that prevails upon your board or is it your own particular suggestion?—I don't know whether I should carry the majority of the board with me in that matter. I am not quite sure about that. Some would be with me, but I don't know whether they would form the majority.

3675. And you consider that these buildings should be raised by the metropolis, by a metropolitan rate, and not attached to existing buildings or workhouses, but should be carried out in the suburbs?—Yes, I am of opinion that it should be a metropolitan charge, and that such buildings should be erected a little way out in the suburbs. I think it would be better if they were thus placed because we are so crowded, and if these buildings were placed at not too great a distance from the city the friends of these poor people could see them more frequently, and I think in that way it would be more comfortable for them. I will tell you what has put that into my mind. We had a street improvement in Shoreditch some 12 or 15 years ago. We took down a block called Harwar's Almshouses, and the Charity Trustees, with the money which they received as compensation, bought a little plot of ground at

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Chairman—continued.

Wood Green, somewhere about six or seven miles from London, and they removed the old ladies down to these almshouses at Wood Green. I am not a charity trustee, so I can't speak from personal knowledge, but from what I have heard from friends who belong to the board, and who go down and see this institution occasionally, it is an arrangement that works remarkably well, because the distance is not too great where they are now located, and that enables these people to receive visits from their friends; the air is very much better than they could hope to get in our parish, and the conditions under which they live are in many respects better than they could possibly be in Shoreditch. I think that is what has led me to the opinion that that kind of thing could be done on a larger scale.

H.R.H. The Prince of Wales.

3676. Was not the removal of these almshouses owing to the formation of a railway?—Yes, Sir, that was called the Harwar Street improvement. The street was enlarged when the railway was extended, and in that case pensions were given of 25*l.* to women, I think it was, and 30*l.* to men. That did away with the necessity of erecting fresh almshouses at all, and the relief was given in the form of pensions. There were two sets of almshouses removed, one was Fuller's almshouses, that was removed from Old-street. These were the almshouses transferred to Wood Green. I remember now that the Harwar almshouse was taken down owing to the railway extension, and a new street was made. There were three men and three women who received 25*l.* to 30*l.* a year each. That was in connection with the Drapers' Company. Shoreditch has some interest in the property, and instead of building fresh almshouses for the six inmates Shoreditch was entitled to, they gave those pensions.

Chairman.

3677. Have you considered the subject of supplying pensions to the poor?—I have considered that, and I have taken counsel with one of our officials who ought to be the best possible judge on that matter, and that is the pay clerk, Mr. Fussell, who has the payment of the whole out-relief, both in money and in kind, and he is is of opinion, and I am rather of the same opinion, that many of these poor people, of these 280 odd that I have already mentioned, if they were placed in possession of 5*s.* a week, as proposed by some, would really be kept from coming on the rates at all any further than has been the case with them already. Of course, if they have already come on the rates, they would be taken off, but I think if a pension of the kind indicated were placed at their disposal before they came on the rates, it would be found that there would be no necessity to come on the rates at all.

3678. You must be satisfied that the recipients of 5*s.* a week were persons of good character and of good management?—That would be very necessary.

3679. If not, a good deal of that would go in drink?—Not to the same extent as in regard to the aged poor in the workhouse. I think I said just now that they seemed to filter through the out-relief. The worst cases of the out-relief ultimately find their way into the workhouse, but the more respectable people, who are able to keep going, remain longer out of the house than those of bad character.

Chairman—continued.

3680. Who do you suggest to provide these pensions?—Well, that would require to be, I presume, a matter for the State. The ratepayers unfortunately are so overburdened that one scarcely likes to make a suggestion to add anything to the present rates that have to be paid. In these poor parishes we are dreadfully rated.

Should be conditional on thrift.

3681. If that were widely spread, would it have the tendency of preventing them acquiring habits of thrift, and of endeavouring to provide for themselves otherwise; if they felt pretty sure the State would provide them with these pensions?—I can't help thinking that there should be a guarantee of some kind which would ensure that there was something in the shape of thrift previously, before being entitled to these pensions, because if you put everybody on the same ground in that particular it will be an encouragement to the thriftless and careless. There should be some guarantee that the thrifty would be encouraged.

3682. Some guarantee that they have done their best for their old age, but have failed through circumstances over which they had no control. Is that it?—That is it exactly, my Lord.

Very few friendly society pensioners come on rates.

3683. Now have you had to assist many who have been members of friendly societies, and who have done exactly what you have just now supposed that they should do; have you had to assist many such people?—Not very many, my Lord. Now and again a case crops up, and sometimes the fact is withheld from the relieving officer, and relief is given inadvertently in that way until some case arises which shows the exact position of affairs, and then of course the matter is reviewed immediately. But the bare fact that they keep a knowledge of the facts from the relieving officer and the board of guardians shows that they are not among the best class of people who are connected with friendly societies.

3683.* That as a rule very few who have been members of these societies have come on the rates?—As far as my observation goes, I should say very few.

H.R.H. The Prince of Wales.

3684. Do you consider the parish of Shoreditch a very poor one?—Not exceptionally poor, Sir, but it is certainly in a district of the metropolis where rates are very high. For instance, last night at the vestry we made a rate of 1*s.* 7*d.* in the £. for the quarter; that would be at the rate of 6*s.* 4*d.* for the year. That is a very heavy rate for a poor parish.

3685. And is pauperism on the increase in your parish, or on the decrease?—There has been a slight upward tendency in the in-door poor, but nothing very appreciable. Our establishments are full; in fact we have got a few more than we are certified for both in the workhouse and in the infirmary, but not very serious excess.

3686. Do you consider in the case of those who come to the workhouse that the cause of

H.R.H. The Prince of Wales—continued.

Young men in workhouse nearly always worthless.

destitution is generally inability to work from infirmities, or that it is disinclination to work?—Those are the primary causes, the chief causes, as a rule the destitution is largely from disinclination to work in the younger men, but with regard to the older men, we cannot always say that; and as regards inability to work, that furnishes a very small proportion. I have about thirty set forth in some returns that I have had prepared by the master; there are only about thirty who are actually unable to do anything at all from physical disability.

Continually in-and-out.

3687. But the others who go there you consider idlers?—We have a number of young men coming. They get out of work or they get ill, or they lose their situations by getting drunk and not coming up to time, and when they once begin coming we never get rid of them. They go out now and again, and I suppose they consider that then they are getting a holiday, and they come backwards and forwards to the workhouse again and again; I have watched that going on since I have been on the board these ten years past, and I have seen the same faces coming backwards and forwards repeatedly. The only thing we can do with some of them is to give them all the employment we can find for them. We have a contract with the Kensington guardians where they have an able-bodied establishment separate from the workhouse; we have a contract with them up to forty, and we can send them backwards and forwards to that place, because there they will get task work. There are some with whom it is impossible to do anything, but they are generally young men.

3688. When applications are made to you for destitute people to go into the workhouse, and you inquire into those cases, do you ever speak to the friends of those people and ask if they cannot induce them to work; I am alluding now to the younger ones; before taking them into the workhouse?—I am afraid we do not take very much trouble over those younger ones.

Not much to be done with them.

3689. Still they might try?—We generally look round to see if we can give them a hard task, but we cannot give them anything at all which is equal to the circumstances.

3690. You give the inmates of the workhouse, a certain number of them, once a fortnight, leave to go out if they think fit, for a certain space of time?—Those over 60 years of age.

3691. None others?—None others.

3692. They are obliged to remain in the workhouse until they go away entirely?—That is so, excepting they get special leave.

Aged go out in uniform, or might decamp.

3693. Have you heard of any of those cases over 60 not returning, or know of their being induced not to return?—No, we generally reckon that they are liable to be prosecuted for running away with the guardians' uniforms if they don't return.

3694. They must go out in the uniform?—Yes.

Mr. Stuart.

Comparative cost of almshouses.

3695. With respect to the charities of which you have spoken in Shoreditch, there are certain almshouses. Do you know what the cost of an

Mr. Stuart—continued.

old person is in one of these almshouses?—I do not know exactly the cost, but I think in some instances there is a sum of 5 *s.* or 6 *s.* allowed to the inmate, and coals.

3696. Then the cost of an inmate in one of those almshouses in Shoreditch is materially different from the cost of an inmate in the work house?—Well, the maintenance I should think would be, perhaps, one-and-sixpence or two shillings more.

3697. So that that would be the measure of what would be added to the cost of the aged poor if they were removed into almshouses, as you propose?—The maintenance would be an initial objection to what I propose; then there would be the cost of buildings. It would be a very large cost, that required to get sufficient ground to put up buildings, before you come to the maintenance at all.

3698. But the ground upon which your present workhouse must be extended, if you are to classify it properly, that ground is very valuable ground. Can you throw any light upon its value, is it worth 50,000 *l.* an acre?—Well, we were trying some few weeks ago to promote a scheme of extension, and we took into account two little places, Reeves-place, and Nuttall-street next to it, from the point of view of going into the cost of extension; it was something like 16,000*l.* or 20,000*l.* that we would have to pay as compensation for the purchase of that property.

Chairman.

3699. What amount of land was that?—I should really think it would not be half an acre.

Mr. Stuart.

3700. Then of course when you consider the cost to the public, or who ever paid it, when you consider the cost of erection outside London of almhouses for the aged poor, that cost would be mitigated by the gain in workhouse area inside?—Yes.

3701. Because, I take it, if your workhouse is, as it will be, extended, it will be at a very great cost?—Yes.

Almshouses occupied a little above those in workhouse.

3702. Then as to the lives of those aged poor in the almshouses, are they practically the same class of persons who come into the workhouse, and whom you have to deal with there?—Yes, practically they would be the same class of persons, I think perhaps a trifle better class, especially in regard to the Shoreditch new almshouses, where there is accommodation for 20. Some tradesmen who have been reduced in circumstances have died, and that seems a favourite method of disposing of their widows. Many of those people who are in the Shoreditch new almshouses have been the widows of tradesmen who have been unfortunate in the parish, and they have died and left their widows not in a good position. That is the class of persons they have tried to put into those houses.

3703. A class a little above the class which usually goes to the workhouse?—Yes.

Much happier.

3704. Are the lives of those in the almshouses fairly happy; have you inquired into their lives?—Yes; I should think the conditions of their lives there are vastly superior to the

Mr. Stuart—continued.

conditions of life in the workhouse. That is my opinion, and I know a little about it; I have been indirectly connected with the Shoreditch new almshouses a good many years.

3705. Then supposing you had a large number of these almshouses, do you think it possible that the aged poor might in any case be able to contribute themselves or through their friends some little share to have an opportunity of entering them?—I think it is very likely; I think their friends in particular would be able to contribute a little in that way, if it served in any degree to remove the taint of pauperism. Many of those poor people very much object, and I quite sympathise with them, to be classed as paupers, who are absolutely thrown upon the parish; there are others who do not seem to care a bit, who do not care where the help comes from as long as they get it; that is the worst class.

3706. You have had a great deal to do with the Charity Organisation Society, and you have found that the good effect of it depends very much upon the method in which it is managed?—That is so; I was on the Committee of the Charity Organisation Society some three or four years ago, and I declined to serve with them any more, because it seemed to me that it was all theory and no practice. The Charity Organisation Society has been reorganised in Shoreditch, and since its reorganisation it has given us the most valuable help in many of the better class of cases that come before us. We have the Chairman on the board, and very frequently when there is a case, a case that we can see is a little better case than the ordinary run of cases, and one in which you do not want to make poor people paupers if you can avoid it, in such a case as that very often the Charity Organisation Society will step in, and they will say, "We "will make inquiries, and if we find that it is a "satisfactory case, we will give these people tem-"porary help." Sometimes when it is a widow, who has just lost her husband, they have actually taken the trouble to find occupation for the woman, and to help her while she has been learning a business and trying to get something to do, and they have done real good in that particular, in many instances. And they have even gone further than that. I have a return here which shows, that at the present time in Shoreditch they have 30 persons, all of whom they have pensioned from private sources. In 1892 they had 24 persons, and in pensions they then gave 226*l.*, and up till now they have got 30 persons on their pension list, and these people are really doing in a small way what, perhaps, should be done in a very much larger way.

3707. Then with respect to the occupation of the poor people, of the elderly poor in your workhouse. Would they be able to obtain the same occupation if they were removed into almshouses?—I am almost afraid they would not, and that might, perhaps rather tell against my suggestion, because the master gave me a list, which is a very suggestive one; a list of the artisans we may say who are in the workhouse at the present time, mostly old men, and they of course are employed, because there is plenty of work for them to do in the house. There are three carpenters, eight engineers and stokers,

Mr. Stuart—continued.

10 shoemakers, 10 tailors, one blacksmith, 12 men who act as wardsmen, three who are bakers, 12 who do kitchen and scullery work, 12 who are painters, 10 who act as messengers, and there are three polishers, one bricklayer, one flock bed maker, and one bookbinder. Those men are actually engaged in various ways in assisting the work of the establishment.

3708. That is to say those are all old men?—Nearly the whole of them.

3709. That is to say, that out of the total of aged persons who are about 283 in number, and who are over 60 years of age, in the workhouse, something like 80 are skilled artisans in a way, and are actually assisting towards their own maintenance?—That is so.

3710. I think I am right in saying that I have seen in the workhouse old men who are capable of earning their keep, and more than earning their own keep?—Yes, capable of more than earning their own keep.

3711. You make your own bread?—Yes.

3712. You make your own clothes?—Yes, very largely.

3713. Well, now, these artisans of whom there are, roughly speaking, over 80; have these men got there owing to misconduct or to illness, or to misfortune?—In many cases, undoubtedly by misconduct, and some by illness. Some, of course, have got there by misfortune, but there would be no necessity for them to stay there, many of them, only they cannot be trusted out; they cannot trust themselves, I presume. They cannot very well get drink or anything of that kind when they are in the house, but as soon as they get outside they get under the old influences.

But if old and deserving should have rest.

3714. Then you would not send those persons I presume to any almshouse; you would keep them where they are?—I do not know; I should not prevent a man simply because he is an artisan; I should not keep him there simply because he was useful, because many of these old men will work at over 70 years of age; many of them do a fair day's work at over 70 years of age; and I think it would be rather fairer, and I should like to give them an opportunity of having a little rest and leisure.

Almshouses would result in proper classification.

3715. And the erection of these almshouses which you would desire to raise would practically result in bringing about that more general classification which you would desire to carry out?—That would be so.

3716. And the pension arrangements would be more applicable to those in receipt of outdoor relief?—That would be so.

3717. And that is already in operation, partly in connection with the Charity Organisation Society?—Yes.

With pensions for out-door poor, parochial charities being applied.

3718. But the Shoreditch charities of which you have spoken, amounting to 1,700 *l.*, you have estimated as probably being sufficient in conjunction to supply a right amount of pensions without any application to a Government system?—Yes. I would not make too much of that, however. That was the opinion of Mr. Nicholson, who has tried the pension system on a small scale. Mr. Nicholson says he feels sure that that would be sufficient to do all that was necessary, but I could not say of my own knowledge or experience whether I quite agree with that. It

Mr. Stuart—continued.

might take a little more than that possibly, but that sum would largely go towards it.

3719. What is the total number of people in your workhouse altogether that you deal with; you have told us that you have a population of 125,000; what is the total number if you can give it to us, or if you can in any other way put it before us, that you have dealt with?—We have 798 in the workhouse, 497 in the infirmary, 332 children in the cottage homes, and 802 in the hospitals and asylums, and boarded out in Roman Catholic schools and other institutions that are scattered about in small numbers.

3720. But that does not include the out-door paupers?—The out-door paupers, I think I gave you at 736.

3721. If you include the out-door paupers, you deal with about 3,000 persons altogether?—That would be so, over 3,000.

Mr. Humphreys-Owen.

3722. What is the rateable value of your parish?—It is between 600,000*l.* and 700,000*l.*, but I do not know the exact figures.

3723. You think that a poor union?—Well, we reckon that it is a poor union.

3724. I suppose you would think a Union having a rateable value of 4·7*l.* per head of population very poor?—Well, that would be poorer than we are, but I do not say that we are the poorest.

Chairman.

3725. I suppose few people who make their fortune settle down in Shoreditch?—No, indeed; that is our misfortune.

3725*. Those who make their money in Shoreditch very largely live in the suburbs; they are all hard workers there?—Very nearly. There are very few staying in Shoreditch who are able to live out of it.

Mr. Humphreys-Owen.

Wages pretty good in Shoreditch: allow of saving.

3726. Do you think the rate of wages generally in Shoreditch is sufficient to enable the workers to save for old age?—That would be so in many cases. There are many who get a very good rate of wages who live in Shoreditch, even supposing that they are not engaged there. There are large numbers of City workmen who live in Shoreditch, and who make a very good rate of wage.

3727. Do you think you could analyse the numbers you gave us to say what numbers have sufficient wages to save for old age, so that if men of that class came on the parish you could say it was due to their own fault, or to some unexpected misfortune; or what numbers of men would be likely to be expected to come on the parish because of their wages being insufficient?—Well, the members of the building trades certainly ought not to come on to the rates. The building trades for a long time have been in a very good condition indeed. Yet, I think, I mentioned that we had a carpenter or two, that we have at work in the house. The shoe trade is very largely represented in Shoreditch, and, of course, unless there is good work that is very indefinite pay. If there is plenty of work there is plenty of pay.

Mr. Humphreys-Owen—continued.

3728. It is a fluctuating trade?—Very fluctuating.

3729. Is that mostly hand-work or machine work?—That is where the complaint is, that it is nearly all becoming machine work and that hand work is going out.

3730. But those are temporary circumstances, and we may hope that ultimately when machinery supersedes hand labour that the rate of wages will be, as is generally the case, higher?—Possibly; but I don't think it depends so much upon the rate of wages as the supply of work. I think they manage to maintain a fair rate of wage.

3731. I don't know whether it was a very well-considered answer of yours, but I understood you to lay weight on the statement that if the endowed charities were reorganised there would be enough to provide pensions for all the deserving poor in your parish?—Yes, that was the opinion of Mr. Nicholson, the chairman of the Charity Organisation Society, with which I very largely agree, and I think the fund thus obtained would go a good way towards it.

3732. I think you have given as something like 2,000*l.* a year the revenue of those charities?—1,700*l.*, I think it was.

3733. And there were some pensions besides?—Yes.

3734. So that it would be a fair approximation to say 2,000*l.*?—£1,700 administered by the charity trustees and other bodies of that character. We have two or three with specially elected trustees, Marshall's Charity, and Cranston's Charity; and then the vicar and churchwardens have the administration of a considerable number of charities. So that while the charity trustees administer 1,120*l.*, I find that about 640*l.* is administered by those other bodies.

3735. Have you anything else to add?—And the Charity Organisation Society which is working in the parish, in pensions spent last year 226*l.* 2*s.* 1*d.*; in convalescent cases 87*l.* 1*s.*, in surgical cases 51*l.* 18*s.*, and for special cases 234*l.* 2*s.* 5*d.* That would have to be added.

3736. £1,760 from the endowed charities, and 630*l.* from the Charity Organization Society?—Yes.

3737. Then after all that does not give one a very gloomy prospect of the state of things in Shoreditch, if a sum of 2,000*l* a year or a little more is sufficient to provide for all the deserving poor?—Well, that is only an opinion. That of course applies to the better class of out-door poor.

Adm son diffi in c sify for alm hou

3738. Do you think that men could feel satisfied with their own judgment as to the deserts of old persons. I suppose you would say with some confidence, that this man or this woman should go into, what we might term, this penal workhouse, and this other one should be sent to that almshouse?—In many cases, yes, but I would not like to say beyond a certain point. Certainly those who are given to drink I should not send to the almshouse.

3739. But there would be a certain number of cases in which you would find great difficulty in discriminating?—That would be so.

3740. You would want very careful discrimination, and even then you might make a mistake?—Yes.

Mr. Humphreys-Owen—continued.

3741. And even in a union like yours where you probably have got very fair organisation, there would be a certain amount of danger of maladministration, and therefore waste of public funds, besides the encouragement of undeserving persons?—I would not say all that, because you will forgive me if I say that our administration is quite as good as in most parishes in London, and I think we waste but very little of public funds, and if it were under different circumstances we certainly should give as much time and attention to these matters under the changed conditions as we do now.

3742. I am sure of that; but what I was suggesting was this, you said just now that you had a little doubt that you might possibly be imposed upon, and I was saying that in unions where there was not quite so high a standard of public spirit as there is in yours, there might be danger of encouragement of the undeserving?—I thing that might be so, although I do not say that we are better than our neighbours exactly, but I only say that we do give a great deal of attention to these matters, both the officers and the members of the board themselves.

3743. Then you have stated certain things about the payment of rents; now here is a standard suggested in a Report of the Poor Law Commissioners of 1834, and I should like to know whether you would follow it. The Report says, "By adding rent and 20 per cent. as "the retailers' profit on commodities, an estimate "may be made of the expense on which a single "person may live in the same manner that a "number are kept in the workhouse or in a com-"munity of any sort where the commodities are "purchased at wholesale prices." Do you think that that would be a fair statement of fact now?—I think it must cost a little more to maintain people in separate dwellings than it does in large buildings where they live on the barrack system, although perhaps not very much more.

Mr. Humphreys-Owen—continued.

3744. Taking the items separately, what do you think of rent; is 1*s.* a week too low; I suppose it is?—Oh dear, yes; it is hardly ever possible that these poor old people to whom we give these small sums where they live by themselves, or with their friends and families, it is hardly possible that they can get a single room for less than 2*s.* 6*d.* a week.

Rent high; 2*s.* 6*d.* a week at least for one room.

3745. And do you think their maintenance, their food and clothing, would cost 20 per cent. beyond what you would get them food and clothing for in the workhouse?—I think it would be almost bound to cost them more, though perhaps not so much as 20 per cent., knowing that from the fact that we cook in large quantities, although of course we have waste even in cooking, in small quantities I suppose there must be comparatively more waste than on the larger quantity.

The Witness withdrew.

Adjourned till Tuesday, the 14th instant, at noon.

ELEVENTH DAY.

Tuesday, 14th March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
THE VISCOUNT MORPETH, *Assistant Secretary.*

MR. JOSEPH COX, called in; and further Examined.

Mr. Loch.

3746. I SHOULD like to ask you just a question or two about the Poor Law. As I understand, the maxim, "In-door relief the rule, and out-door relief the exception," is hardly observed in Shoreditch, the figures of in-door and out-door relief being the same?—There is a less number receiving out-door relief, about one-third receiving out-door relief in comparison with the in-door.

Mr. Loch—continued.

3747. About one-third less?—I think it is

Mr. Loch—continued.

730 out-door, and we have over 2,400 who are in-door poor altogether.

Cases too numerous to allow sufficient investigation.

3748. You laid stress, I think, in your evidence, upon the desirability of a discrimination. Can you say at what rate the cases are settled by you at the board of guardians?—The relief takes from an hour and a half to two hours, and I suppose we go through a list containing 150 to 200 names each Wednesday morning.

3749. So that you have to deal with the cases very rapidly?—Very rapidly.

3750. Could you say also what number of relieving officers there are to the number of cases that may at any time stand on the books?—I should think the average would be about 200.

3751. Then on those two conditions it would appear that only a very limited discretion was possible, would it not?—We have to leave very much to the discretion of the relieving officers; but there are special cases where it appears that extra discretion is needed. Those special cases will receive more time than ordinary cases that do not present any features that appear to want extra care.

3752. But would the bulk of out-door cases be taken as ordinary cases?—Very many that come before us week by week are simply renewals of relief. Of course the first application would receive larger attention than merely the renewals that come up after a month or two months.

3753. I think that you referred to the desirability of co-operating with charitable agencies in connection with the adminstration of relief?—I think that is very desirable.

3754. Have you at any time seen a Minute signed by Mr. Goschen when he was President of the Poor Law Board in November 1869?—I have not.

Endowed charities, Shoreditch.

3755. In 1889, you had an inquiry in regard to the endowed charities of Shoreditch?—That was so.

3756. Of what do the endowed charities consist?—I think in my last evidence I went over very fully the extent of the endowed charities, which consist of various bequests, some of which are given away in money and some in tickets; some have the shape of almshouses and others of pensions.

3757. With regard to the admission to the almshouses, could you state how that is arranged?—I am not on the charity trustee board, but I have heard it stated that each charity trustee has a presentation in succession as the vacancies occur in the several almshouses; that is to say, beginning possibly at the top of the list, as a vacancy occurs, each trustee presents some poor person whom he may think the most suitable.

3758. Do you know whether the Charity Commissioners have approved or disapproved of that plan?—I am not aware whether the Charity Commissioners have been consulted in that matter. I think it is a private arrangement among the Charity Trustees.

3759. You know that they communicated with the Clerk of the Shoreditch Vestry at the conclusion of the inquiry?—Yes, I know that.

3760. And in that statement did they not refer specially to this method of election?—I hardly remember. I know the impression on my mind was that it was a most inconsequential statement that was sent down.

Mr. Pell.

3761. Do you think that the old people in Shoreditch have the opportunity, as far as the staple trade goes, of making any provision for old age?—Some do; as a fact many do.

3762. Yes, we know, but are you acquainted with the wages paid; what are the wages paid to the shoemaking hands; there is a large shoe business in Shoreditch?—That is so; but, as I stated last week, the difficulty is to get sufficient work; the wages are fairly good.

3763. Would you tell us what the average earnings of a shoe hand is in Shoreditch?—I should think that a good hand would get, in full work, from 36*s*. to 38*s*. a week.

3764. Are you aware that there is a great interchange between these men and the men of Northampton?—That is so.

3765. And they go from one place to the other according to the price of labour?—That is so.

Mr. Henley.

3766. You have told us you are very much overcrowded in the old men's wards in your workhouse. Are the able-bodied separated from the old men?—They are only separated when they are placed at a task certain hours of the day. As far as we are able, we put the able-bodied to a task, and then they are separated as much as possible from the old men who have no task.

3767. Taking the dormitories, are they separated in their dormitories?—No, they are not separated there.

3768. They are not classified there?—No, they are not.

3769. And taking the day rooms?—No, not in the day rooms. I believe the master, as far as he is able with the accommodation that he has, makes a little classification for the comfort of the inmates. Of course, some of the aged able-bodied are very troublesome. But we have not the accommodation to make a classification of that kind.

3770. But you do not put the worst class of the able-bodied with the old men?—No; the master would do his best to prevent that I am sure.

3771. Well, then, you said that the boys were warded with the old men. Does that apply only to the boys who are on probation there before they go to your schools?—No. The boys on probation are kept in a separate ward until they are sent to the schools or to the cottage homes. But we have young fellows who are over 16.

3772. Then they are not boys?—I mean young men; I do not mean boys; the youths that we have; and we have a few of them that are very troublesome.

3773. And do those young men cause any annoyance to the old men. Have you any complaints on that score?—We have had complaints on that score, yes.

3774. Have you or the visiting committee had any complaints from the old men on the score of being over-crowded?—No, I do not remember any complaints from the old men.

3775. Neither in the dormitories nor in the day rooms?—No; the complaints generally come from the master who wishes to make better accommodation.

Mr. Henley—continued.

3776. But so far as the old people are concerned, you have had no complaints?—No, I do not remember any complaints.

3777. Then, with regard to your dietary for the aged and infirm. Is that a good dietary?—I have brought the books.

3778. Are you satisfied with the dietary?—Yes, I think I may fairly say that I am satisfied. The doctor, I think, is rather generous, especially with the infirm and those who are aged. He has, I believe, the option of giving them a better dietary, and you will find in his book that very many who are not able-bodied men, who are younger, he puts on the old men's dietary.

3779. I am speaking of the old men now entirely; is the dietary sufficiently good for them?—I think it is.

3780. Do they make any complaints about it?—No complaints at all. I may say that we give a fish dinner once a week; we get the fish direct from Grimsby, and buy it in large quantities, and the general opinion among the inmates, as far as I know, is that they are satisfied with their dietary.

3781. Then as regards their clothing; are the old people well clothed?—Yes; and although we have not adopted what I think we may adopt presently, that is giving to the old people clothing, not in the uniform style exactly, yet we have not kept them so absolutely to the uniform as some parishes hitherto have done.

3782. And then with regard to the warmth of the wards?—That is all very carefully managed by the steam pipes.

3783. Then it appears to me, so far as the old people are concerned, that they have no complaints to make, or no right to complain, excepting upon the ground of classification being broken through?—That is the principal difficulty that we have with the old people.

3784. Then I see that you allow them sixpence a week while it lasts?—We do not allow them; we allow them to have that from friends' money; friends will send these old people money occasionally.

3785. Is that money allowed to accumulate?—No; the master takes charge of it. If they send a shilling or two shillings in stamps, or in any other way, the master will take charge of it and allow it to the old people as long as it lasts at sixpence per week, with which they will get little parcels of tea, if they like a cup of tea in the afternoon, or any little matters to make life brighter and more enjoyable.

3786. Now, with regard to these almshouses that you spoke of the other day, I think that we had better keep the name of almshouses quite apart from the workhouse, or we shall hardly understand what we are talking about. First of all there are the charitable almshouses belonging to the parish of Shoreditch?—Yes.

3787. You have one at Guildford and one somewhere else?—Not at Guildford, at Wood Green. We have several almshouses. The Charity Trustees administer three or four, besides the Shoreditch new almshouses, which are managed by a committee, and make provision for 20 old ladies; that institution is maintained by private contributions.

3788. Is there any condition attached to the

Mr. Henley—continued.

people who go into these almshouses, that they shall not have been in receipt of Poor Law relief for a period of two years?—There is a condition that they shall not be receiving Poor Law relief while they are candidates; I am not quite sure whether the period of two years is mentioned.

Deserving poor admitted to the almshouses who have not had poor relief for two years.

3789. Does not that apply to all your almshouses?—I think it does; I am not quite certain.

3790. That they shall not be in receipt of relief?—Not in receipt of Poor Law relief.

3791. I am reading from the Charity Commissioners' Report about one of the almshouses: "They are taken from aged and deserving poor "resident in the parish of 50 years of age and "upwards, and an applicant must not have "received parish relief for the last two years "preceding the application." I dare say you were not aware of that, but that is so; that is the official report?—That is in accordance with my recollection of the matter.

3792. Should you propose under any circumstances to give out-door relief to any person who was in a charitable almshouse?—Not in the almshouse; certainly not.

3793. You would not give medical relief?—No; there are one or two doctors in the parish who give gratuitous medical attendance to the almshouses.

In no case would they be given out-relief.

3794. I want to know on principle whether you would allow district medical officers to attend people in the almshouses by order of the relieving officer, or by the order of the guardians?—No. I think it is far better that it should be done by an independent doctor.

3795. Now we will take those other classes of houses that you are speaking of which you call almshouses, which would really be workhouses for the aged and infirm, and you propose that they shall be built in suburban districts, but that your parish should not pay the cost of building. What is your ground for saying that?—I think that the poor rate should be an equalised rate spread over the whole of the metropolis, so that the rich might help the burdens of the poor.

Almshouses should be provided for the old and infirm. Managed by the guardians, but charged to Metropolitan Common Fund.

3796. And by whom would these workhouses be managed; what do you propose?—Well, I do not know that a better arrangement could be made than that the guardians should manage in each parish, the same as they manage the workhouses.

3797. That they should be built out of the common fund?—We have many charges out of the Metropolitan Common Fund at the present time; it is only an extension of the principle.

3798. Could you tell us what your poor rate was for last year. I see you stated it at 6*s.* 4*d.* in the pound for the year; that is according to your last rate that was made; that I suppose is for the whole of your rates; what does the poor rate amount to?—The poor rate amounts to 10*d.*

3799. For the year?—No; for the quarter; 10*d.* of the 1*s.* 7*d.*

3800. How many rates do you have?—Ten pence for the poor rate, 8*d.* for the general rate, that is the vestry rate, and a penny for the sewers rate.

3801. I wanted to get at the Poor Rate.

Mr. Henley—continued.

How many tenpenny rates do you make in the year?—I think that we nearly always make a tenpenny rate now; four, one each quarter.

A certain number of men who more than earn their keep.

3802. You were asked this question, "I think "I am right in saying that I have seen in the "workhouse old men who are capable of earning "their keep, and more than earning their own "keep"?—Yes.

3803. More than earning their own keep?—Yes.

3804. Does that apply to old men?—Old men.

3805. And why are they in the workhouse then?—Well, that of course raises a moral question. Many of them, if they could be trusted out of the workhouse, could very well maintain themselves. They are very good while they are in the workhouse, very well-behaved, and very industrious; but then, if they go out and get drunk, they are no good for anything.

3806. Is it a fact that there are many men in your workhouse that could maintain themselves outside the workhouse?—A very considerable number; they do all sorts of work inside, and the master, we sometimes fear, does not want them to leave, but would rather keep them than otherwise, because they are useful.

They receive extra food for their work.

3807. Do you give them any extra food to induce them to do their work in the workhouse?—Yes; I have brought the book; you will find in that square book extra food.

3808. I see that there are 129 men who get extra diet?—Yes.

3809–10. Because you have told us before that you considered your diet for the old men amply sufficient?—Yes; and perhaps this answer would apply rather to younger men who are engaged in active work.

3811. I want to keep myself to the old men?—That book, you will find, has the ages all down.

If they were discharged they would soon come back destitute owing to their drinking habits.

3812. Your workhouse is crowded, and you appear to be keeping a number of men in there by your own shewing, who could maintain themselves?——

Chairman.

3813. If they remained sober?—If they did not drink.

Mr. Henley.

3814. Why do you give this extra diet if your diet is sufficient?—I think I stated that the diet set forth here is largely for younger men who are engaged in active work in the establishment. The old men would hardly need the extra diet, although I suppose some of these would be aged. Here are ten shoe-makers at work, and they get extra 2 lbs. 8 ozs. of bread, 5 ozs. of butter, and 10 ozs. of tea weekly.

3815. I merely want to know why they are getting extra diet, if your diet is sufficient?—A man who is fully at work requires more than a man who is doing nothing.

3816. Are these men given any beer in respect of work?—Yes; under certain conditions they are.

3817. Is there any danger of your workhouse or your infirmary becoming too attractive?—Well, the danger is that we find in the infirmary, where we are overcrowded, that many

Mr. Henley—continued.

of the poor would rather come to the infirmary than go to an ordinary hospital. They avoid the surgical classes, and they have a notion that very often at hospitals they are experimented upon, whereas, at the infirmary, the doctor is only too glad to get them better.

3818. I dare say you are aware of the warning the Commissioners gave years ago about not making the workhouses too attractive; do you think there is any danger if you built this workhouse outside London, and gave the old poor a great amount of liberty, that it would become too attractive and so prevent people exercising thrift?—I do not know whether taking a little extra care of the aged people would necessarily prevent them becoming thrifty, especially as I have said already that I think the extra advantages should be given to those who have shown in some shape that they are the better class of the aged poor and that they can be trusted.

Mr. Broadhurst.

3819. One question arising out of the evidence with regard to aged poor; I understand you have men in over 60 who could do a day's work?—That is so, yes.

3820. But have you had any experience of the objection of employers to employ aged men, whether they are good or whether they are bad?—There is an objection, yes.

3821. And is it within your experience that men have been refused employment without any inquiry into their capacity simply on the ground of the appearance of their age, grey hair?—Oh, yes, that is so.

Lord Lingen.

3822. There is a large Jewish population in Shoreditch, is there not?—Not a very large Jewish population; a little further east there is.

3823. Do the aged Jews, to any extent, become chargeable on the poor rate?—We very seldom have a Jew chargeable at all.

3824. Not even among the aged?—Not even among the aged.

3825. At the same time the Jewish population includes a great many poor, does it not?—Yes; but we are told that the Jewish Board of Guardians are always willing to take over cases of their own poor.

3826. My question was, among your Jewish population there are a great many poor, are there not?—They do not apply to go into the workhouse.

3827. But are they persons that you would call poor?—I do not think so, my Lord; not in Shoreditch. The Jews there are not of the poorer class of Jews.

3828. Is it to that circumstance that you would attribute the fact that they do not become chargeable on the rates; that they are not really a very poor population?—That would be one reason, my Lord.

3829. Is there any other reason?—The other reason is that the Jewish guardians look after their own poor very largely.

3830. When you speak of Jewish guardians, do you mean Poor Law guardians or guardians of a Jewish charity organisation?—Guardians

Lord Lingen—continued.

of a Jewish charity. We have a Jew on the board, and he often says that we need not interfere with Jewish cases; that they will always look after their own cases.

3831. Do you think that the absence of Jewish paupers, as compared with the presence of other paupers, points to any change which might be made in dealing with the poor generally in the union; do you think the dealing with the Jewish poor is superior in any particulars to that of dealing with the other poor?—I have no personal knowledge of the methods that the Jewish people follow in that matter.

Mr. Ritchie.

3832. Did I understand you to say that the poor rate in Shoreditch was four tenpences, 3*s.* 4*d.*?—I do not know whether it would run to 3*s.* 4*d.* in the year; I have not got the figures. The last rate we made was 10*d.*, and to the best of my recollection the previous rate was 10*d.*, but I do not know that it runs to so much as that every quarter.

3833. Do you make it every quarter?—Yes.

3834. Is that amount only for the maintenance of the poor, or does that embrace other things?—That embraces all matters payable out of the poor rate.

3835. Therefore, it would not be correct to assume that the rate in Shoreditch for the maintenance of the poor was four times 10*d.*, or anything like it?—No.

Mr. Ritchie—continued.

3836. Then you made one remark, that you thought the rich ought to help the poor parishes with regard to the maintenance of the poor. That is already very largely done under the common poor fund and the Local Government Act, is it not?—That is so.

3837. I understood you to say also that you considered that the cost of buildings ought to be thrown upon the common poor fund in order to enable you to carry out such a scheme as might recommend itself to you for the housing of the aged poor in the country?—That is so. I do not know if you would allow me to give a reason for that?

Cost of building should be borne by the common poor fund.

Chairman.

3838. Certainly, if it affects our inquiry?—In Shoreditch we have introduced a system of cottage homes for the children—this is only by way of illustration of course—and it has cost us to accommodate 330 children on the cottage home principle a little way in the country 50,000*l.* for the land and the buildings, and it seems that the results of that system are far in advance of anything else that has ever been seen under the barrack system of Poor Law schools; but the cost is so great that poorer parishes are naturally deterred from following it.

3839. And that prevents you providing similar accommodation for the aged?—That would be so; our debts would simply cripple the ratepayers.

The Witness withdrew.

Mr. J. H. Allen, called in; and Re-examined.

Mr. Ritchie.

3840. In the course of your evidence the other day you stated from memory that you remembered a case, or cases, of persons in receipt of pensions from friendly societies who were inmates of your workhouse?—Yes.

3841. On being asked as to the particulars of those cases you were unable, I think, from memory to give the details?—Yes, that is so.

3842. Would you be good enough now, for the purpose of getting an accurate record on the notes, to tell the Commissioners what are the particulars of those cases?—The first case is that of John Mickleburg, aged 61 years, a widower, late a salesman in the Arcade. He had a pension of 3*s.* 6*d.* a week from the Foresters' club. He was admitted into the workhouse on the 21st May 1891. That is the case that I had in my memory, because he was offered out-door relief.

3843. That was the case in which he preferred to go into the workhouse, notwithstanding your offer of out-door relief?—Just so.

3844. Is he still in your workhouse?—I have made inquiries about that, and I find he was removed to Leavesden. He went into the workhouse on the 21st May 1891, but he is now in Leavesden.

3845. What do you mean by being in Leavesden?—Leavesden asylum; that is a place for imbeciles.

3846. Did he go there shortly after he came in?—No, I think he has only lately gone there.

Mr. Ritchie—continued.

3847. Then you have other cases?—I have other cases. I wish to state one here that I have got particularly; that is the case of John King, 57 years of age, single, a clerk, late of 83, Roberts-street. He was allowed 3*s.* 6*d.* a week out-door relief for some years. He also had 3*s.* weekly from the Oddfellows' Club, Court Trafalgar, held at the Crown, in Cleveland-street, St. Pancras. This man could not do with 6*s.* 6*d.* weekly, and was at his own request admitted to St. Pancras workhouse on the 14th November 1892, and he is now an inmate of 24 ward, St. Pancras workhouse. This man states that the club have paid him no money since his admission to St. Pancras workhouse on the 14th November 1892.

The pension stopped.

3848. The contribution of the club ceasing with his entering into your workhouse?—Ceasing with his entering into the workhouse; yes.

Chairman.

3849. Is that in accordance with the rules of the club?—I am sorry to say I could not find that.

Mr. Ritchie.

3850. Did you make it your business to inquire as guardians whether this money was rightly and properly retained by the club on the entrance of this man into the workhouse?—No, we did not.

No inquiries made by the guardians.

3851. When you admit a person in receipt of a pension, from whatever source, do you con-

Mr. Ritchie—continued.

sider it your duty at the time of entrance into the workhouse to inquire, if that pension is withheld on the entrance of the man into the workhouse, whether it is properly withheld?—We have not done so.

3852. If it were improperly withheld, I presume you, the guardians, could claim it in relief of the amount which this man costs the guardians?—Yes; we could attach it.

3853. Still, you do not make any inquiries?—We do not make any inquiries.

3854. Have you any more cases?—In a letter that I wrote to the secretary I stated two other cases, but I do not know that they bear so much on the particular question as these two do.

Mr. Ritchie—continued.

3855. You desire to limit your illustrations to those two particular cases?—To those two particular cases, yes.

Chairman.

3856. I have had the rules put in my hand, and I see that, according to the regulations of the Oddfellows, no sick pay is allowed to a man who has gone into a workhouse, but if he has a wife and children who are in need, the pay which he has hitherto received would be paid over to them; is that within your knowledge?—I cannot say what the rules are; I really do not know.

The Rev. L. R. Phelps, called in; and Examined.

Chairman.

Oxford.

3857. You are a Fellow of Oriel College, Oxford, I think?—I am.

3858. And you are a guardian of the Oxford Incorporation?—I am.

3859. And I think you are also chairman of the local Charity Organisation Society at Oxford?—Yes, I am.

3860. How long have you occupied those offices?—I have been a guardian since 1880; I have been a member of the committee of the Charity Organisation Society since 1882, and I have been chairman since 1884.

3861. And I think you have taken a very close interest in everything connected with the administration of the Poor Law at Oxford?—Certainly.

Constitution of the Oxford Incorporation.

3862. Now, how is the Oxford Board of Guardians constituted?—If you will allow me I will give it historically, which I think will make it plainer. The Oxford Incorporation was formed originally in the year 1771. It was an incorporation including 11 of the parishes in the city. The board of guardians in the first instance consisted of the mayor, aldermen, assistants, recorder, town clerk, and solicitor, and one guardian from each of the eleven parishes. In the year 1854 the whole constitution of the board was changed. Up to that time the colleges and the university buildings had not been rated for the relief of the poor. After the year 1854 they were so rated, and by an Act passed in that year the board of guardians was constituted as follows: the mayor, the aldermen of the City of Oxford, one representative from each of the 11 parishes, two representatives of the Convocation of the University, and eight representatives of the heads and bursars of the various colleges within the area of the incorporation. In the year 1863 a slight change was made, because Christchurch, which had hitherto been outside the incorporation and had not been rated, was for the first time rated. Two guardians were added to represent Christchurch. Another change was made at a later date (1889), when the mayor and 10 aldermen representing the citizens were, in consequence of changes in local Acts, substituted for the mayor and aldermen. The board now consists of 35 members, the mayor and 10 aldermen, 11 representatives of the parishes within the incorporation, the vice-chancellor, two representatives of Convocation, eight representatives of the colleges, and two representing Christchurch. That is to say there are 35 members, 22 representing in various ways the city, and the remainder, 13, representing the university.

Chairman—continued.

3863. What is the provision made by the guardians for the aged and infirm poor of Oxford?—The indoor provision is made in the workhouse which stands in the Cowley-road.

3864. When was the workhouse built?—In the year 1864.

3865. And is it sufficient for the purposes of classification and generally efficient management?—The workhouse is licensed to contain 330 inmates; the average number of inmates is about 200.

3866. Has it ever been filled?—Never.

3867. Well, will you proceed with your statement as to the provision for the aged poor. Perhaps it would be as well first of all if you were to give us the numbers of the aged poor?—The aged poor in the body of the house would be about 60 on the men's side, and about half as many on the women's side, and in the infirmary there would be, I think, about 40.

3868. And how are these numbers made up?—They would be uniformly aged and infirm.

3869. Have you any who besides being aged and infirm are suffering from other ailments?—We have a very small number of those who are suffering from what I think is called senile dementia; they are classified with the imbeciles and the epileptics, and are treated in separate wards by themselves.

3870. But are not treated as lunatics would be?—No.

3871. As to the diet?—The diet of our aged and infirm is not a very liberal one. It is said to be less liberal than that of most workhouses in the neighbourhood. I have not been able to verify that statement. The only workhouse with which I have compared it had practically the same dietary.

3872. Is it, in your opinion, sufficient for the purpose of maintaining the old and infirm?—I have only the authority of the medical officer. I could not speak from my own knowledge.

Lord Playfair.

3873. Have you got it here?—I have.

Chairman.

3874. Much depends not only on the sufficiency of the dietary, but on the manner in which the food is prepared. How is the food prepared in your workhouse?—It is cooked partly by inmates and partly by paid officers; we very rarely have complaints either as to the quality or as to the cooking of it.

3875. What provision do you make for the care of the sick?—The sick are treated in the infirmary, which forms what I may call the third parallel in our range of buildings. We have an infirmary there which has two skilled attendants, and the rest of the attendance and nursing is done by inmates.

3876. How do you deal with the question of leave of absence?—Leave of absence is granted once a month, or on any emergency; that is to say in the case of the family of a man being sick or what not. In case any inmate returns to the house in a state of intoxication leave is refused for the next month; that is to say, a period of two months must elapse before he goes out again.

3877. Do you find the leave frequently abused?—I am afraid so.

3878. What arrangements do you make with respect to the visits of friends?—Friends are allowed to visit fortnightly. When an inmate is in the infirmary they may visit him or her at any time.

3879. Have you made provision for married couples?—We have made some provision ever since the house was built. We had originally eight bedrooms which could be occupied by married couples, and we had a sitting-room which they occupied in common. I regret to say that so many disturbances arose in the common sitting-room that it had to be abolished. Finding that our married quarters were hardly ever occupied, we have now made them somewhat more comfortable by turning two of the bedrooms into sitting-rooms, connecting them with the bed-rooms, and making them a small suite together.

3880. And how many married couples have you now occupying those rooms?—Two.

3881. Are those all the married couples in the workhouse?—I think so.

3882. You mentioned the case of senile dementia just now; have you many such cases?—No, very few.

3883. Have you ever attempted to make any classification on the ground of character?—No, we never have. Our master has always regretted that we do not do it, but we have never made the attempt.

3884. As to the out-door relief, can you give us any figures as to the present and past amount of out-door-relief?—In out-door relief our board has gone through a great change in the last 20 or 30 years. I think I may say the high-water mark was reached in 1863 when the number of people receiving out-door relief was 1,063. On the 1st January in the present year the number had sunk to 68. It is now below 50, and the decrease has been continuous.

Chairman—continued.

3885. How was the reduction effected?—It was first of all effected by the introduction of some regulations or general resolutions on the subject of out-door relief, specifying a large number of cases in which out-door relief would not be given. That was done, I think, in the year 1875 before I became a member of the board. Since the year 1883 the board of guardians has acted in co-operation with the Charity Organisation Society, and by that means has been able very much to reduce the number of people in receipt of relief.

Since 1883 there has been co-operation with the C.O.S.

3886. What were the reasons for adopting this altered policy which has led so largely to the reduction of out-door relief?—The change began before I was a member of the board; but I think I might say that it was partly owing to the great expense of the system of liberal out-door relief, as it is called; but latterly I think it has been partly an attempt to solve a large general question.

New system begun for economical reasons but continued as being the more satisfactory.

3887. Has the larger system of out-door relief had any effect in making the poorer classes thriftless?—That is a very difficult question to answer. I think I might say that the alteration in the system has brought about an improvement, but there is in such cases a great difficulty in attributing an effect to any one particular cause.

3888. You say you have at this moment 50 paupers receiving out-door relief?—Yes.

3889. How are they classified?—They are almost all people who were on the out-door relief lists previous to the year 1883.

3890. Are they all old people?—Most of them.

3891. Where they are not old people, what are they?—They would be exceptional cases of people who require temporary relief, and who had been probably in the receipt of relief at some time previous. In cases in which they had not been in receipt of relief they would be referred to the Charity Organisation Society, and assisted by them.

3892. What had been the usual amount of out-door relief given when it was on a much larger scale than at present?—In the year 1869 we paid in out door relief 2,511*l.* 8*s.* 6*d.*; in the year 1892 we paid 340*l.* 3*s* 5*d.*

3893. And what were the amounts of weekly payments. I mean weekly payments to individuals?—I have the scale of out-door relief with me, and you may take, as the basis of it, that a single old or infirm person is given half-a-crown and a loaf.

Amount of out-relief given.

3894. Do you consider that adequate for the relief of a person who has no other resources?—Certainly not.

Not adequate by itself.

3895. Was careful inquiry made into each case?—Yes.

3896. By what means?—By the relieving officer.

3897. How many relieving officers have you?—One.

3898. Has he any assistants?—No.

3899. I suppose with your reduced number of those who are relieved, one would be sufficient. Would it have been sufficient in past times, when out-door relief was more liberally given, to ascertain whether it was worthily given?—I should not like to say.

Chairman—continued.

Reduction of out-door relief criticised at first, now approved.

3900. How has this policy which has so greatly reduced the out-door relief been received by the public at Oxford?—We have been through a considerable difficulty in that matter. When the policy was first of all introduced, and the public began to be aware of it, there was a certain amount of feeling in Oxford; that feeling was very strongly represented by Mr. A. W. Hall, who was then member for the city. In the year 1887, when the system had been working for four years, he made a speech at the Druids' dinner, which is one of the great meetings of the Oxford year, in which he spoke very strongly of the conduct of the guardians. He subsequently called a public meeting in the town hall with the view of condemning the policy which was then being carried out. He was himself a guardian of the poor, and he sat for the parish of St. Thomas', which is the largest and the poorest. He gave up his seat for the parish of St. Thomas, and he stood as a candidate for a parish in the centre of the town against a guardian who was pledged more or less to the new system. He succeeded in unseating him, and a person of his own views took his place at St. Thomas'. From that time onwards the opposition to our system entirely died away. Mr. Hall himself resigned his seat in the year 1891, and the other guardian who was our main critic, resigned his in the year 1890; we have not heard since that time anything of criticism of the system.

3901. Did they ever express any change of opinion?—No, none whatever.

3902. Now what should you say were the general results of this policy?—That is a question one is always asking oneself, and I am afraid I can only give you what I may call the materials for an answer. I think there can be no doubt from the evidence put before me continually, that there has been a very great improvement in the condition of the poor of late years in Oxford. I judge that, first of all, from what I may call the much higher standard of wants which people show, the people who come to us at the Charity Organisation Society. Whereas people used to come and ask for the necessaries of life, they now uniformly ask for what must be called luxuries; I mean for such a thing as being sent to a convalescent home for a more or less lengthy period, a thing of which I am sure no poor person in Oxford would have dreamt 25 years ago. Again, I think, that when we have a severe winter the poor people of Oxford undoubtedly go through it with far less suffering than they did 20 years ago. I think the long vacation, which is always a great difficulty with the poor of Oxford, is much more easily tided over than it used to be. I have collected from time to time from people who are qualified to give an opinion, such as the clergy, the district visitors, the relieving officers, the School Board officers, their experience with regard to the poor. That experience is uniform that the poor are better fed; that they eat more meat; that they are better clothed; that their houses are better, and that their standard of living is higher.

Higher standard of wants showing progress made.

Less suffering during the winter and long vacation than of old.

3903. Would this change of policy have been possible without inflicting great suffering upon the poor, but for the good understanding that existed between the board of guardians and the Charity Organisation Society?—I think the change might have been made, but I do not think it would. I think the Society enabled the guardians, if I may say so, to bridge over the transition from a lax policy to a strict policy.

Chairman—continued.

3904. When was it that those two bodies came to an understanding on this question?—In the year 1883.

3905. Could you tell us something about it?—I must say first of all that that understanding has never been formulated. It is not easy to get a board of guardians to endorse or to accept a general principle. It has always remained quite informal, but the procedure would be this: Supposing that a person applies to the board for out-door relief, the case would be deferred for a fortnight in order that the Charity Organisation Society might make inquiries into it. At the end of the fortnight, supposing the Society undertook the case, it would disappear. If it came up again, a member of the Committee of the Charity Organisation Society who was on the board would make a report on the case and give the grounds on which his Committee had refused to assist it. I think I may say that those grounds have always satisfied the guardians.

3906. Has the Charity Organisation Society sufficient funds for dealing with the cases of those who but for their assistance would have become paupers?—Ample.

3907. Is the number considerable that, in your opinion as Chairman of the Charity Organisation Society for so many years past, would have become paupers but for your assistance?—I think that if the system of giving out-door relief had been continued, certainly most of them, if not all of those to whom we give pensions, would have become permanent paupers.

3908. How do you inquire into those cases that are submitted to you by the board of guardians; by what agents or instruments?—We have, first of all, our paid agent, who is a most excellent inquirer. Our agent is a woman. They can make their inquiries far more efficiently than men. They know much more about their neighbours and their doings. Secondly, we have on the Committee representatives of a large number of agencies whose knowledge of the town is practically exhaustive. It is very rare indeed that a case comes before us of which some member of the Committee does not know a good deal.

3909. Have you more agents than this one lady whom you mentioned?—Only one. I must say by way of explanation that the area of the Charity Organisation Society includes the whole city of Oxford, and is larger therefore than the area of the Poor Law incorporation.

3910. The large parish of St. Giles, I think, is not included in the Oxford incorporation?—No; the parish of St. Giles, the parish of St. Clement's, the parish of St. John's, and the parish of Cowley, are all outside the incorporation.

3911. In what union are they?—In the Headington union.

3912. May I ask in passing whether you are able to say whether the same system is adopted in Headington as in your union?—We have an understanding between our society and the Headington board, but owing to the want of

Chairman—continued.

any representatives of our society upon the Headington board it has never been so thoroughly carried out there as it has been by the Oxford board.

3913. Now in what form do you give your assistance?—Always in the form of money, practically.

3914. In the form of pensions?—Of pensions; that is to say, in this particular class of case which I am mentioning we give pensions in the form of money.

3915. And what is the usual amount of those pensions?—We should give to a single person 1*s.* a day, to a married couple from 10*s.* to 12*s.* a week. We consider that adequate.

3916. You find that contribution adequate?—We do.

3917. How do you raise the funds for this expenditure?—Partly we utilise charities.

3918. What charities?—Parochial or even city charities.

3919. Old endowments?—Endowed charities.

3920. But how are you able to utilise them?—Well, we can in many cases try to get our pensioners elected to pensions from the endowed charities. We should utilise very often parochial funds; that is to say, the funds which the different religious ministers disburse; we should utilise the contributions of relatives, and we should make a special appeal, probably for each individual case. We should, for instance, ask the employers of a person if they would contribute, and we should ask people who on any ground we might think were either interested in the particular case or sufficiently interested in the system to assist the carrying of it out. We make a great effort to collect the whole of the pensions which we give, as far as possible we avoid making them a charge upon our general funds. We are not always successful, and I should think that we have not at this moment more than 60 per cent. of our pensions subscribed.

3921. Then your answer seems to show that you are working harmoniously with all the various charitable institutions in Oxford?—I think so.

3922. Are there any who keep apart from you, and who act apart from you?—Not consistently.

3923. For instance, the collections that are made in the parish churches by the clergy, are they generally distributed on an understanding with you or separately by the clergy and the churchwardens?—I could not go quite so far as to say that they would be distributed on an understanding with us; but I find that if we had in any one parish a particularly deserving case, to use the ordinary phrase, to which we wished for subscriptions, the clergy would almost always come forward and guarantee a part of it. Our understanding with the clergy is excellent.

3924. Do you think that any cases of really deserving poor who are, without being in a position of extreme destitution, still suffering from poverty, escape your knowledge?—I think not. Oxford is so covered with agencies of different kinds that it is almost impossible, I think, for any such case to escape their notice; and I am quite sure that if there had been any such cases in the town when the storm broke

Chairman—continued.

upon us with regard to our policy, they would have been produced, and they would have been made the most of. I may say that no such case was discovered.

3925. But even if they had been discovered, it would not necessarily have followed that the guardians were to blame, inasmuch as the guardians can only act where a personal application is made; and the class of people to whom I refer might be such as to be unwilling to make personal application?—Certainly. I can only say that I have no knowledge of those cases, and I do not think that they exist.

3926. Does this assistance given by the Charity Organisation Society in any manner affect the assistance that they would otherwise have derived from relatives?—I should think, on the whole, that we are very much more successful in getting relatives to contribute; that is to say, that we induce a great many relatives to contribute, who certainly would not have done so but for the moral persuasion which we brought to bear upon them.

The C.O.S. very successful in getting relations to help.

3927. I suppose the amount of contribution varies, first with the nature of the case, and next with the capacity of the relatives to assist?—It would be determined entirely by the nature and requirements of the case. We have never trimmed our policy, so to speak, from the point of view of our resources.

3928. When you have had what was in your opinion an unreasonable refusal upon the part of a relative to assist, would you bring that case before the guardians that they may inquire into it, and, if necessary, prosecute before the magistrates?—If we had a case in which relatives who were able to support their relations obstinately refused to do so, we should bring the case before the guardians and ask them to offer the house.

When relations can but will not help, the house only is offered.

3929. Have you had many such cases?—No, very few; we have had cases, but not many.

Mr. Roundell.

3930. In those exceptional cases what was the result; did the relatives, under pressure, contribute?—I am sorry to say I cannot charge my memory with the details of the particular cases.

Chairman.

3931. Have you any experience of the members of benefit societies?—Yes; I have made some inquiries on those points at different times.

3932. As to what points?—As to the progress of benefit societies in Oxford.

3933. Has it ever happened to you that members of benefit societies have been assisted either by the board of guardians or through the Charity Organisation Society?—With regard to the boards of guardians, in the course of the last 20 years we have had about six people in the work house who have been receiving assistance from benefit societies. In some instances the benefit society has paid over to the guardians the allowance which they were paying them, and, in some instances, has refused. Up to a month ago I could have said that I never remembered a case of a man in receipt of an allowance from a

Very few members of benefit societies apply for relief.

Chairman—continued.

benefit society applying for out-door relief, but a case did occur about a month ago of an old man who was receiving 6*s.* 6*d.* from a benefit society existing at the gas works. He had married a young wife, and his wife, I regret to say, was extremely anxious to be rid of him. She induced him to apply to the guardians for relief. The guardians offered the workhouse, but he died before he could be moved.

Has never known a teetotaller in receipt of relief.

3934. I do not know whether the question I am going to ask you has been under your consideration; it is one that we have asked pretty often here; have you ever known any teetotaller, any total abstainer from drink, in receipt of relief?—Never.

3935. Have you ever known out-door relief surrendered to you?—In several cases.

Cases when out-door paupers have voluntarily entered the workhouse on account of old age.

3936. On what grounds?—Principally longevity—people, that is to say, have outlived the possibility of looking after themselves.

3937. And have wished to be received into the workhouse?—They wished to be received into the workhouse because they had either exhausted their friends' support, or they had become unable to look after themselves.

3938. Have you had any similar experience as to pensioners under the Charity Organisation Society?—Yes, we have.

3939. They have elected to go into the workhouse?—They have.

3940. I think your workhouse has a good many points of superiority in point of comfort to many others; in the first place, you have I think a large garden?—We have.

3941. Where the people work, where even the old people, who might be dispensed from work, prefer to do a certain amount of work?—The old people rarely work in the garden; the able-bodied mainly work there.

3942. Not any people above 65?—There may be a few, but very few.

3943. And then you have other gardens nicely kept, in which they can walk about?—Certainly; they are well laid out, and I think well looked after.

No risk in making the workhouse more comfortable; the improvement is less rapid than the rise in the standard of comfort outside.

3944. Do you think there is any danger of making your house too attractive, so as to destroy the independent spirit which we should all like to see existing among the poor?—No, I think not. Any improvement which takes place in our workhouse is far less rapid than the rise in the standard of comfort among people outside it.

3945. Have you any suggestion to make as to any change required in the law for making better provisions for the aged poor?—No, I must say that I think as it stands at present the law works admirably.

3946. You are speaking, I suppose, mainly from your experience at Oxford, where the problem is within manageable limits?—Yes, entirely.

3947. I suppose you could conceive the case where there might not exist materials for assisting the aged poor which you have at hand at Oxford?—Yes, I could not speak of the conditions of any place excepting Oxford.

3948. Then I suppose it may be said that, practically, the board of guardians at Oxford have ceased to give out-door relief altogether?—Practically; in a few years' time there will be no case on the books. It is not now at all uncommon for us to go through a weekly meeting without any applications for out-door relief.

Chairman—continued.

Restriction of out-door relief has an increase number of pensions from the C.O.S.

3949. Now, in consequence of this restriction on the out-door relief, have the applications for pensions from the Charity Organisation Society increased?—Yes.

3950. They have?—Yes.

3951. To what extent?—I am afraid I could not give you any figure as to the number of applications for pensions; I could tell you with regard to the number that we have given. The number which we have given has varied from 14, in the year 1883, when we first of all began the system—it reached in 1889 as many as 59—and it has now sunk to 45.

3952. It is now decreasing?—Yes.

3953. Having considerably increased it is now decreasing?—Yes.

That number is decreasing.

3954. Do you think that decrease will extend further?—I anticipate that it will decrease rapidly to about 20, and ultimately will be at about 10.

3955. And yet will be doing practically all the work which you are now doing?—Will cover all the cases which are suitable for treatment outside a workhouse, and require such assistance.

3956. Is that portion of Oxford in which your union is situated increasing or decreasing in population?—It is almost stationary.

Oxford difficulty town min No manufacture

3957. You have no manufactures or other large sources of employment there, I think?—The only large manufacture is the Clarendon Press; with that exception there is nothing except a considerable factory for the making of cheap clothes, which employs women almost solely.

3958. On the other hand, you have this special difficulty, that in the Long Vacation a great number of persons are flung out of employment. There is a large brewery at Oxford?—There are three.

3959. Do they employ many people?—I could not give you the figures; not, I think, a very large number. With regard to the University, I may say this, that the division of the year into terms and vacations is one of the greatest difficulties with which we have to deal. The result of that is that all employment in Oxford is intermittent, and where you find intermittent employment you almost always find that it breeds irregularity of character; and I may say that for many years Oxford was proverbial for the thriftless character of its poorer population.

Lord Brassey.

3960. Have you ever thought it desirable that the State should establish some plan under which, in consideration of periodical payments, made voluntarily, by the poor, they should have the opportunity of providing pensions for their old age?—Yes, I have considered that.

3961. In a favourable sense?—No; I think, on the whole, it is quite uncalled for. I think it is very difficult to forecast exactly what its effects would be, but I think, from my own experience, it is quite unnecessary.

Mr. Henley.

3962. I think Mr. Hall's attack was entirely directed against the University guardians?—He no doubt endeavoured to strengthen his position by making what I may call a distinction between the University and the City guardians, and attributing the policy of the board to the University guardians.

3963. He certainly did that in his speech, did he not?—Yes.

3964. The University guardians are in a great minority on the board at Oxford?—They are 13 out of 35.

3965. Therefore if the policy that you had adopted had not been approved in Oxford, the University guardians could not have carried it out?—Certainly not.

Chairman.

3966. Were the University guardians unanimous?—Not quite at first. I should say at the present time they are; but I should say they were not when the policy was first introduced.

Mr. Henley.

3967. Has your in-door relief increased in consequence of your policy?—I have the figures by me, if you will allow me to read them. In the year 1870 were 326 inmates; at the beginning of the present year there were 259.

3968. You are aware that in the Long Vacation there were a great many women, chiefly widows, who were thrown out of employment at the colleges, who used to receive out-door relief from the guardians; what has become of these women?—In a certain number of cases in which the Charity Organisation Society has undertaken to look after widows with families, we should undoubtedly give them more assistance in the Long Vacation than we should in the Term. With regard to single women, somehow or other they manage for themselves.

3969. They used to receive out-door relief?—Very largely.

3970. Do you receive applications for relief from the Charity Organisation Society apart from the guardians?—Certainly. I should say that now the majority of people come to the Charity Organisation Society before they go to the board of guardians.

3971. And do you receive any applications through the Headington guardians?—Through their relieving officer; not often direct from the board; their relieving officer will often recommend people to come to us before making an application to the Headington board.

Mr. Pell.

3972. Are you acquainted with the statements that have been made with reference to the number of old people who are said necessarily to become paupers after they are sixty years of age?—Yes, I have seen the figures.

3973. Has it not been stated, with some air of authority, that 50 per cent. of the old people are paupers?—Yes.

3974. Without questioning the data on which that calculation has been made, what do you consider is the proportion of the population of old people in your union that are receiving relief. Have you calculated it at all?—No, I never have.

Mr. Pell—continued.

3975. Should you think it would be above 5 per cent?—I should not like to say.

3976. You have only 68 who are having out-door relief now, I think you said?—Yes, on the 1st January.

3977–8. It would not be very difficult, then, to make that calculation?—No. The proportion of persons over 60 in the incorporated parishes who are paupers is 10·3.

No definite policy ever formulated.

3979. How long is it since you put on a new case of out-door relief?—We have never formulated any policy with regard to it, or made any definite resolution. I really could not answer that question. We might, I mean, have given in a new case temporary relief for a short time; that is to say, to adopt a line which we sometimes take, and leave it to the medical and relieving officers to relieve for a short period.

3980. Am I right in saying, with regard to the statistics you gave of the 68 receiving out-door relief, that it includes those who are receiving medical relief only?—No.

3981. But is it very rare for a person to come to you for out-door relief now?—Yes, it is quite rare.

3982. Are the persons who come generally old?—Yes; almost always.

3983. I think you have stated that you have only one relieving officer?—Yes.

3984. How many used you to have in what I would call the bad time?—Never more than one.

Mr. Roundell.

3985. You say that out-door relief has practically ceased. Are you aware of any migration to Headington, or other unions on account of your strictness of administration?—There is a good deal of migration goes on from one part of Oxford to another; but I certainly could not say that it was to be attributed to any one particular cause.

3986. As far as you can judge in a general way, is there any reason why the system which you have described to us should not be administered in other unions all over the country?—Is there any difference in the local circumstances of Oxford, as far as you know?—I would rather speak only from my own experience.

3987. Could your system be applied to Headington, your adjoining union?—There is this difficulty with regard to Headington: that it is partly a rural and partly an urban union, and there might be difficulties which I could not now foresee.

3988. I think you said that probably the pensions before long will drop to about 10?—Yes.

Principles on which pensions of C.O.S. are given.

3989. Will you explain how that would be brought about? I mean with what effect upon the poor?—The reason why I said that was this, when we started first of all the principle of giving pensions we laid it down as a rule that only those persons should be given pensions who had made some definite attempt to provide for themselves, which attempt had been frustrated through causes beyond their own control; but subsequently we modified that so far as to say we were prepared to give pensions to people who having been brought up under circumstances which made it difficult to provide for themselves, and when what I may call the set of public

Mr. Roundell—continued.

opinion was not so strongly in the direction of thrift as it is now, might be held to be not morally responsible for not having made any provision. That latter class of cases will entirely disappear in a few years.

3990. Is there likely to be any hardship to the poor under the system you have described?—I should say certainly not.

3991. Can you explain how it is that this great change has been brought about in what you tell us was the proverbially thriftless character of the poor at Oxford?—No; I can assign no particular reason in Oxford. It seems to me in Oxford the conditions are exceptional; but so far as they are exceptional, they make it far more difficult to carry out such a system as ours.

3992. With regard to the Charity Organisation Society, can you tell us how it was first started?—It was founded by Archbishop Whately in 1844. It then dealt solely with vagrancy; it has gradually increased the area of its operations.

3993. Does it represent all classes in Oxford; the university and the town?—I cannot say the town is so much represented upon it as I could wish. On the working committee there is a certain number of ladies in the town who work with us; but the bulk of our committee comes from the university directly or indirectly.

Workhouse officers, &c.

3994. About nursing. You told us you had two trained officers, and that the others are inmates. Does the system of nursing by inmates in your opinion work well, or would you wish to see a trained class of nurses?—I should much prefer to see trained nurses.

3995. Do ladies visit the workhouse and infirmary in Oxford?—They do.

3996. Beneficially?—Very, I think.

3997. Are your officers, the master and matron, and so on, people of superior intelligence?—Yes, very; we are most efficiently served in that respect.

3998. You have no wish to see them belong to a higher order, in society and education?—I think it would be very difficult indeed to find people who are better qualified to fill that position than our master and matron.

3999. What are the master and matron like in position? are they like the master and matron in other unions, or exceptionally superior?—No; I should say it is a little difficult to make such a classification. The master is in about the position of the master of a large elementary school.

4000. Your out-door relief is 2*s.* 6*d.* and a loaf; and when you were asked whether that was sufficient you said, certainly not. Have you tried to get that increased, so as to make it adequate?—In one or two cases we have, but the guardians would always fall back on saying that the scale of relief had been settled after a great deal of consideration, and that that was their standard.

4001. The routine is followed?—Yes.

Mr. Stockall.

4002. May I ask whether you attribute the improvement in the neighbourhood of Oxford to the work of the provident societies, friendly societies?—I think the friendly societies have been both cause and effect.

Mr. Loch.

4003. Do you think that one proposal that has been made, with a view to providing better for the wants of old age, namely, that there should be, instead of voluntary committees, such as our Charity Organisation Society committees, a kind of hybrid committees established, which should be in receipt of grants from the municipal funds, and should have representatives on boards of guardians—do you think that such a plan as that would be better than that to deal with such cases as you have described by voluntary committees?—No; I do not.

The C.O.S. worked a branch of the municipal authority would f

4004. What would be your reason?—I think it is very much better, from the point of view of administration, that a committee like ours should not be hampered by any relation to constituted authorities. I think it is a great mistake in the case of the aged poor to relieve them at all from public funds. I think the effect of such relief is far more demoralising than the effect of charity.

Private better public

Mr. Humphreys-Owen.

4005. Do you extend that last answer to sick relief, relief in hospitals and infirmaries?—No.

except serio illnes

4006. So far, then, you would not object to public funds being employed for the relief of the aged poor?—I would not quite put it in that way. I do think that an alteration might be made by which what I might call the test of admission to a public hospital should be severity of disease and not destitution.

4007. Then, if I gather rightly, your idea is that voluntary effort is correlative to a somewhat stringent administration of the legal relief; you cannot have the one without the other quite satisfactorily?—You mean that you cannot have voluntary relief without stringent administration of it?

Volu effor usefi even lax Law

4008. Quite so?—I do not think that quite follows. I think there is a work for voluntary agency by the side even of lax relief.

4009. Can you define that a little further?—I think there is a large class of cases whom charitable people would always be glad to save from the reproach which must attach to pauperism, whether it is in the house or whether it is out of it.

4010. They would not be discouraged by knowing that a great number of persons whom they would think deserving would certainly be aided by the rates?—I should hardly think so.

4011. You said that your pension was 1*s.* a day to a single person, and 12*s.* a week for married couples. What do you estimate is the cost of rent in Oxford?—The rent of a single room is 1*s.* 6*d.* or 2*s.* unfurnished; the rent of a house of two rooms is 2*s.* 9*d.*; with three rooms, 3*s.* 6*d.* to 4*s.*; with four rooms from 4*s.* 6*d.* to 5*s.*

4012. I think you said that your pensions were rather charges on your general charitable fund than provided by individuals. Do you not think that where it can possibly be managed it is more satisfactory if each pension case is undertaken by an individual, or, at all events, by some very small group of individuals, so as to have personal interest in the case?—Certainly I do; and that has always been our endeavour.

Mr. Hunter.

4013. Have you the means of distinguishing between those who come for poor relief after the age of 60 for the first time, and those who have been in the receipt of poor relief before they came to the age of 60?—They certainly would always be distinguished in our application book, whether it was a first application or not.

4014. You have no figures, have you, to enable us to see how many come for the first time after the age of 60?—No, I have not.

4015. Have you got the figures of the cost of poor relief in Oxford in the year when out-door relief was at the maximum compared with the present expenditure?—I have not the total figures with me. I may say that when I first joined the board the poor rate was made twice a year, and was 6*d.* each time. I think it is now gone down to 4*d.*, and it had been not very many years before 1*s.*; now it is 4*d.* each six months; that is to say, an 8*d.* rate altogether for the year.

4016. Then do you think that the success of your policy in Oxford is due in any degree to exceptional intelligence in the managers and guardians, or that it is a system which might with equally good results be applied elsewhere?—I think the system is very simple, and might readily be applied anywhere.

4017. What privilege do you give aged paupers of going out to see their friends?—They are allowed to go out monthly, but if they return in a state of intoxication leave is withdrawn for a month.

Mr. Chamberlain.

4018. You stated very broadly, in answer to a question, that you had never known a teetotaller receiving relief; does that apply to old-age paupers or to all?—When I made that answer I was thinking of inmates of the workhouse; that is to say, I have it definitely on the authority of the master, that he never knew a teetotaller come into the workhouse.

4019. Do you keep a record of all the persons who come into the workhouse with reference to this question, whether they are teetotalers or not?—No.

4020. Well, what kind of authority is there for the statement?—I should say, in the vast majority of cases, the positive knowledge that they were of intemperate habits.

4021. Does it follow that a man who is of intemperate habits when he comes to the workhouse has not been a teetotaller at an earlier part of his career?—Not necessarily.

4022. If a teetotaller fell into trouble, is it not even probable that he might take to drinking as a relief?—I beg your pardon; when the question was asked about a teetotaller, I thought it meant a consistent teetotaller.

4023. Because I put it to you that it would be rather an extraordinary thing to say that every teetotaller was necessarily so successful that he never became destitute?—I should say with regard to that, the fact of a man being a teetotaller is an index of a character which makes it improbable that he would become a pauper.

4024. I quite agree as to the probability that a smaller number of teetotallers would come upon the rates than of persons who were not teetotallers; but I understand now you correct your former answer, you do not say broadly that no teetotaller ever comes upon the rates?—Oh, no; I would not say that; I only would say within my knowledge.

Mr. Chamberlain—continued.

4025. Now, is not the practical result of your system, in the case of old people, that, if they are deserving, they invariably obtain a pension, by your assistance, and private charity?—A great deal, however, turns upon the meaning of the word "deserving." I think, certainly, they would.

4026. You do not force a person whom you would call a "deserving" old person into the workhouse?—No.

4027. Neither do you, in Oxford, offer them out-door relief, because you are able to provide a similar amount of relief by your charitable relations?—Yes.

Would object to lavish out-door relief even when there was no charity to provide pensions.

4028. But in cases less fortunate than yours, where charity would not come forward to supply a pension, would you then object to out-door relief of a similar amount?—Yes, I should, I think. I mean that the policy which we have carried out in Oxford might have been carried out quite independently of the action of the Charity Organisation Society without inflicting hardship at all.

4029. But, in that case, assuming there were no charity to apply to, would you force the old person to go into the workhouse whatever his previous character might have been?—I should apply the workhouse test; but I should not expect that in any large number of cases, as far as my experience goes, at any rate, that the workhouse would be entered.

4030. Do you mean that by threatening the workhouse the man would find some means of subsistence outside?—My experience of Oxford is that no person who would be popularly called "deserving," is ever an inmate of the workhouse.

4031. Do you think that any rule of that kind could be applied in a large town in London, for instance, or Birmingham?—I should say the conditions of Oxford were so unfavourable that you might argue *à fortiori* to any other place.

4032. Would you not run the risk that some people, sooner than come into the workhouse, would suffer great hardship and might even starve?—There would be the risk, but I should not be afraid to face it.

4033. You would take the risk?—Yes.

4034. You said that you thought that out-door relief was much more demoralising than charity in the case of old people?—Yes.

Public aid more demoralising than charity, because one is thought a right, the other a favour.

4035. Why is it less demoralising to accept as a favour from private persons a certain amount per week, than to accept the same thing as a right from the State?—One can only speak there from one's own feelings. I think I should feel that my self-respect was more wounded if I received a grant which I compelled my neighbours, often as poor as myself, to contribute, whether they would or not, than if I received a free gift from a friend.

A soldier's or official's pension is deferred pay.

4036. You think if you were a public official, and in your old age received a pension from the State, that would demoralise you?—That surely is deferred pay.

Mr. Chamberlain—continued.

4037. Can you distinguish in the case of the working classes between deferred pay and State relief?—I think, certainly: the pay is given them in their lifetime by one person, and the relief is given them by another.

4038. But in the case of a soldier, for instance, do you consider that his pension is in the nature of deferred pay?—Certainly.

4039. Or is an addition to his pay?—It is part of his pay. I should say it is part of the attractions which induce people to go into the army.

4040. Would not a State pension, if it were universal, come to be looked upon as part of the pay which any man engaged in industry received?—I can hardly think so. In the case of the soldier, the same person, namely, the State, pays him for his work, and it pays him in the way which it thinks on the whole most advantageous to both parties. In the case of relief from the State the master who has employed the labourer pays him at one period of his life; and the ratepayers during the other.

State pensions not deferred pay. The wages are paid by different people.

4041. Do you think that, as a matter of fact, if the pensions ceased in the army the Government would have to offer higher wages than they do now?—I should have thought so, certainly; but I do not speak from knowledge.

4042. You do not think it is demoralising to a soldier to receive a pension?—Certainly not.

4043. And you still think that for a workman who has served his country in a different way for a very great number of years, it would be demoralising to receive a pension?—I said that I thought it would be, on the whole, more wounding to his self-respect.

Lord Playfair.

4044. Have you any motive in making the dietary for the able-bodied so much poorer than for the infirm?—I have never heard the point raised. The dietary was fixed long before I became a member of the board, and I could not really say.

Lord Playfair—continued.

4045. I may mention the dietary for the able-bodied is generally with regard to meat; for instance, about seventeen ounces per week, and I see you give eight ounces to the able-bodied. You give more cheese than is usual; but you give less meat. Then with regard to tea, you only give one pint for the whole week, whereas for the aged you give one pint every day. Is your motive to prevent the able-bodied remaining in the workhouse?—I should say, speaking for myself, I think our able-bodied dietary is lower than on many grounds one would wish to see it. But I should imagine—though I am not speaking here with knowledge—that it was intentionally put so, because at Oxford one of our great dangers is being flooded with able-bodied labourers.

Dietary the able-bodied low purposely, because special danger able-bo pauperi at Oxfo

4045.* Do you put them to hard work on such a dietary?—They work in the garden principally.

H.R.H. The Prince of Wales.

4046. Have you many paupers in the workhouse of previously respectable character?—None, Sir; our master is confident on that point.

4047. Have you any lady guardians?—We have not at present; but there is every prospect of one being elected at the approaching Easter election.

4048. Do you consider it very desirable in the interest of the inmates that you should have lady guardians?—I do.

Think very to ha some wome guard

4049. I think you said before that nobody worked better than the ladies in going about with a view to ascertaining the facts as to cases for relief?—Yes, Sir, I did.

The Witness withdrew.

Mr. Thomas Gage Gardiner, called in; and Examined.

Chairman.

St. Saviour's Union, South London.

4050. You have been a secretary of the Charity Organisation Society for 15 years, I think?—Yes, my Lord.

4051. Where?—For the last 10 years I have been in the parish of Newington, which is in St. Saviour's union.

4052. Have you also been a guardian?—Yes, my Lord; I have been a guardian there for the last six years, and I have spent a very great part of my time in attending to the administration of the Poor Law.

4053. I think you are also a member of a court of Foresters?—Yes, I have been a Forester for seven years, and for some time I attended their meetings with great regularity. I am also connected with a Juvenile Foresters' Society, composed for the most part of the children of members of my adult society.

4054. Have you seen any attempt at co-operation between the Poor Law and those charities that are in your district?—Well, I have endeavoured, myself, to secure as much co-operation as has seemed possible. I have attended the meetings of the out-relief committee almost invariably, with the exception of perhaps three months or so in each year; and when I have seen before the board of guardians for relief cases which have appeared to me suitable for charitable relief, rather than the relief of the Poor Law, I have stopped them, and have undertaken to provide for their wants during the week or 10 days which would be necessary for the Charity Organisation relief committee to take while they were ascertaining whether they could assist such a case or not. But I have found very few cases suitable, according to the standard and practice of my Charity Organisation committee, which have come up for Poor Law relief. The standard which I have applied to cases, which have come up for what is, practically, permanent out-relief, has been this: that the people should have lived decent lives, that they should have clean respectable homes, that they should have made some reasonable effort to provide

Chairman—continued.

Co-o tion betw guar and

Chairman—continued.

for their old age, and that those who were legally bound to assist them should be ready to give them such slight assistance as their opportunities would allow.

4055. I presume that the enforcement of those conditions a good deal narrowed the number of persons whom you could assist?—Yes; there were very few. I might, perhaps, give you instances of one or two cases which I lately took up, each of which failed according to my standard, and then you will see what the nature of my standard is. A case which I took up three or four weeks ago was the case of an old hatter, aged 74. He had a wife 64 years of age, and there were no children, and so far as I could ascertain, no persons, with the exception of the employer, who could be in any way called upon to assist him. The old man had a superannuation allowance from the Hatters' Society of 4*s.* a week. The relieving officer reported that he knew nothing against the man, and that his home was a decent one. I prevented out-door relief being given in that case, and I undertook that the man should have 7*s.* from the Charity Organisation Committee during the week which would necessarily elapse before the Committee could decide upon his case; but when I proceeded to inquire of two previous employers, for one of whom he had worked for a very long time, the answer in each case was that he was a good workman and industrious, but that he had drunk a a good deal. The Committee did not consider that that was a suitable case for a pension. I will now take another case, that of a man aged 62. He was a strap maker, and he had worked for 35 years for one firm, and he had been for 37 years a Forester. He had one daughter with a family. He looked a decent man, and I said to the guardians, "I don't think that this is a man "who ought to be allowed to come on the rates, "and I move that the case be deferred." The case was deferred accordingly, and when my visitor visited the man's home it was found that he was suffering from an ulcerated leg, that his habits were too filthy to be described, and that it was perfectly certain that the right place for him was the workhouse, and not the room in which he lodged. Now in either of those cases I could have readily procured a sufficient pension to enable those people to live in comparative comfort and to keep off the rates.

4056. What became of those two cases; did the people get into the workhouse?—Well, no, I cannot tell you what has become of them. The guardians offered them the house in each case.

4057. You don't know whether they accepted or refused?—No.

Mr. Ritchie.

4058. When guardians offer destitute persons the house, and it is refused, do the guardians then think that their duty is entirely discharged, or do they not think that some further duty still remains, of taking care that destitute persons who apply to them are not allowed to starve?—If the weather is bad, and there are many young children, an instruction is generally given by individual members of the board, with the assent of the chairman, to the relieving officer to watch the case; but as a matter of practice ordinarily, the board consider that they have fulfilled their duty in offering the applicant adequate shelter and adequate food.

Mr. Ritchie—continued.

Chairman.

4059. You have a system of out-relief in force in St. Saviour's, I think?—Yes; we have.

4060. Have the numbers of those in receipt of out-relief increased or decreased within the last few years?—Well, in the last nine years, the numbers of those in receipt of out-door relief have gone down 72 per cent. That is to say, in 1883 there were 3,242 people in the union in receipt of out-door relief, and in 1892 the number was reduced to 900.

Out-door cases diminished by 72 per cent. in nine years.

4061. Did that include the aged and infirm?—Yes.

4062. Can you give the relief numbers of the aged and infirm in those periods?—In the year 1883 there were 1,263 persons, exclusive of children, classed as not able-bodied poor receiving out-door relief. In the year 1892 the same class is represented by the figures 707, a reduction of over 44 per cent.

4063. Have cases of hardship come to your knowledge in consequence of this stricter administration of the law?—Very few. Now and then one. And with regard to that I should like to say that I spend my life, practically, in Newington. I am constantly in communication with the clergy, and with some of the Nonconformist ministers, I myself have a staff of perhaps eight or nine or ten visitors, and if several cases of hardship occurred, I should be bound to hear of a good many of them. It is only fair to say that one or two of the clergy have told me that they have had to find more relief on account of the policy of the board; but when I have asked for the cases specifically to which they have referred, I have generally found that they are cases which I would say in the interests of humanity were better in the workhouse than outside.

No cases of hardship owing to constant supervision of clergy and visitors.

4064. Do you experience much difficulty in the satisfactorily administering of out-door relief?—Extreme difficulty. It is very hard indeed to arrive at the facts. It is very hard to get the guardians to give adequate relief, and it is very hard, when the person is relieved outside, to get the relatives and those upon whom he has a legal or a moral claim to fulfil their duty.

Difficulty in out-relief cases.

4065. What is the ordinary amount of the weekly relief which you give to out-door paupers?—Well it varies very much, but it very rarely goes above 4*s.* I should say that in the case of quite old people it varied between from 3*s.* to 4*s.*; it is 3*s.*, 3*s.* 6*d.*, or 4*s.*, or it might be even 4*s.* 6*d.*, but in the latter case the circumstances would have to be special.

Out-door relief 3*s.* to 4*s.* for old people.

4066. Then it would appear that the guardians in giving that sum do not suppose that they are providing for the support of the poor?—No, they always endeavour to secure that there shall be some means of paying the rent. They consider that they are precluded, so far as they can

Chairman—continued.

Guardians try to prevent out-door relief becoming a payment in aid of rent.

prevent it, from allowing any part of the out-door relief which they give to be used for rent. Of course it is indirectly used for rent, but not directly, and unless the candidate for out-door relief can satisfy the board that the rent will be forthcoming from some source or other, unless in a case of exceptional sickness, out-door relief is not granted.

Impossible to tell the amount of the earnings of old women.

4067. Have you adequate means of ascertaining the actual circumstances of the applicants?—We are never able to tell in the case of old women exactly what they earn. When I say "never," that is, perhaps, too strong a word to use, but frequently we cannot. They pick up a shilling here and a shilling there, and 2*d.* here and 3*d.* there, and we cannot tell, or at any rate we fail to ascertain, what the exact amount of their incoming is, but we endeavour to judge, as far as we can, by the appearance of the home and such slight indications as the relieving officer is able to collect; but it is exceedingly unsatisfactory.

4068. Even in the face of the existence of some such supplementary amounts, the actual amount given is very small, is it not?—When I press the guardians and say, "It is ridiculous to give such a little sum, we must give more," they always tell me that when I have more experience as a guardian I shall not be of that opinion. They say that they are aware that there are many sources from which these people will obtain help, or small earnings, of which the guardians have no definite knowledge. I remember very well a case, if I might be allowed to state it, which occurred soon after I became a guardian. An old woman applied for out-door relief, the relieving officer spoke well of her, and she seemed decent, and we asked her what her means of living were. She said she could not tell. She said that she picked up a shilling here and a shilling there. Well, I went to see her, and I found her in a little room with a floor covered with newspapers instead of with a carpet, and I sat and talked with her for 20 minutes or half-an-hour, and the long and the short of her story was this: that she belonged to five different religious organizations. She said that it was very hard work, that she had to attend meetings on four or five nights in the week, and that from each of these religious organisations she received something.

Case of woman belonging to five different religious organisations, and receiving charity from each.

4069. Were they of different denominations?—Yes, of different denominations. She said that she got on an average a shilling a week from each of them.

Mr. Pell.

4070. From each denomination?—Yes, and that in that way she dragged out a miserable existence. Well, I reported to the board what I had learned as to the case, and told the guardians that it seemed to me that this old lady had learned how to organize charitable relief, and I moved that she receive half-a-crown a week, and the board gave that amount to her.

Chairman.

4071. Then, I suppose, you yourself, at any rate, were not satisfied with the sufficiency of the information upon which guardians acted?—No, I was not.

Chairman—continued.

4072. And were of opinion that they acted a good deal upon haphazard?—They did, and do. I might, perhaps, mention another evil to which this out-door relief, even in the case of the more or less aged, is very much liable, that is to say, it supplements the earnings. They do not earn regular wages, but, as I have said, they pick up a little here and a little there. Well, there are many poor people who, indirectly of course, have to contribute to the rates, and the rates, which these poor people help to pay, are used to keep an old person in such a position that she takes part of the little earnings which some of those who help to pay the rates would otherwise secure. It is another thing for a charitable person to keep a man or woman out of the workhouse; but to take the rates compulsorily from people, and to use them to enable others to compete with those who pay them, cannot be sound, either in theory or practice.

4073. Do you think that the giving of adequate out-door relief, after, of course, careful previous inquiry, is strictly within the principles of the Poor Law of 1834?—No, I think not, my Lord, because the principle of the report of the Inquiry Commissioners was to the effect that the condition of the pauper relieved should be worse than the condition of the poorest independent, self-supporting labourer, and if you are going to insist upon or to endeavour to secure habitual adequate out-door relief, you are bound to violate that principle.

4074. Yes, but I suppose that that implies that a greater number of persons who do not apply for relief are denying themselves almost the necessaries of life. When you make that comparison between persons who are adequately relieved at 4*s.*, 5*s.*, or 6*s.* a week, and compare them with workmen and apply this argument, you are indicating the probability of considerable hardship in order to avoid application to the guardians?—Well, that may be so, or it may not; but what I have found is this, that the refusal of out-door relief tends to make the friends and relations of the poor more willing to assist than they would be if out-door relief were freely given.

4075. But I suppose that the friends and relations are still more likely to assist in order to prevent a poor person from entering the workhouse?—If they think that the alternative to their assistance will be that their friend will enter the workhouse they are more likely to assist; but if you give your out-door relief freely, the experience appears to be that they do not assist so readily.

4076. Have you within your own experience found many poor respectable persons who from want of that assistance from relatives have been compelled to go into the workhouse?—No, I cannot say that that is so. I happen to be chairman, and have been for some time past chairman, of the visiting committee of my workhouse, which is a very large workhouse, with accommodation for 1,250 or 1,260 persons. All the new admissions who are able to walk come into the boardroom, and I as chair-

Chairman—continued.

man examine them, and when, from time to time, I am struck by the statement of the man or of the woman who comes in, I see that new admission afterwards, and endeavour to ascertain whether there are any peculiar circumstances of hardship which have brought the applicant into the workhouse. But in the case of the aged I am bound to say that I have scarcely found any such special circumstances. In the case of young women or lads the state is different.

4077. In the case of young women I can understand special circumstances, but what are the peculiar circumstances in the case of lads?—Well, you may get a boy who has epileptic fits, or you may get a boy who has run away from home, or from his training ship, or other cases of that kind.

4078. When you say that you have found no special circumstances, no "exceptional" circumstances among the aged, what meaning do you attach to the word "exceptional"?—Well, what I meant was this: evidence of a desire to provide for the future. Not necessarily, in the case of a man, membership of a club, but there are other indications of thrift and providence, such as these, for instance: that he has had a decent home, or that he has sons who are doing well in life, and from whom some little could be got, or that he has at some time had a fair amount of savings in a savings' bank, or that he has worked long for one employer.

4079. I suppose the opportunities of saving in the case of a woman who has never married, or who has been left while young a widow, are very small indeed?—Yes, in the case of women it is much more difficult to judge.

4080. And do you think that there are in your workhouse many respectable women who have been the victims of circumstances, of illness, or of misfortune of one sort or another?—Well, I have never had a roll-call of my workhouse, and although I visit it every week, I cannot say that I have found many. But what I can say is this, that I do not think among the old women who have within the last five or six years been admitted to my workhouse, there have been many, I should say there have only been very few, who with a pension could have lived comfortably outside. They are so old often, and they have such need of care and nursing that they cannot possibly live outside; they must come in, for the attention which they can only receive in some kind of institution.

4081. Do you consider that there is any superiority in the relief administered by charity pensions to that which is given by the Poor Law?—Yes. I think that charity pensions are quite on a different footing, at any rate in the case of pensions provided by the Charity Organisation Society. They are always taken every week to the old people by some lady visitor. She will have three, four, or five pensioners on her list, and she will visit them in a friendly way, taking them in the summer time flowers, and in the winter time little comforts, which, of course, they could never receive at the hands of a Poor Law official.

4082. Do they accept very gratefully such visits?—Yes; and of course those visits brighten their lives very much, and they are very good for the visitor who pays the visit as well as for the poor person who receives it.

Chairman—continued.

4083. Do you think that were out-door relief practically abolished larger contributions would be made from charitable societies, so as to deal with the case of the deserving poor?—I do not think, for my own part, we should get enough of charitable contributions to deal so extensively as public opinion would desire with the decent poor, some of whom now get out-door relief, unless out-door relief were abolished altogether. I think that in unions where out-door relief is abolished, you can secure with energy a sufficient amount of voluntary charitable relief. I remember some years ago, in the parish of Kensington, speaking at a drawing-room meeting which had been promoted by the Charity Organisation committee, in order to raise money for pensions, and the objection was taken by some one who was present that in the parish of Kensington out-door relief was still being given, and the question was asked, "Why, when out-door "relief is given, should you come to us and "ask us to contribute to pensions?"

Out-relief checks charity.

4084. And did that argument cool the generosity of the meeting?—Well, as far as I am aware, the result of the meeting, although it was largely attended, was not what had been expected.

4085. I think you are also of opinion that the guardians, being elected persons discharging duties of a difficult kind in addition to their ordinary employments, have hardly at their command sufficient time to inquire or to look into the cases of applicants for out-door relief?—No; in my own parish I don't think that we give nearly enough time to the consideration of the applications, and, at the same time, while we have to devote perhaps two hours or two and a-half hours a week to the consideration of new cases, that makes us neglect the management of our workhouse, which might be improved by more attention being given to it on the part of the visiting committee.

Guardians have not sufficient time to attend to all their duties.

4086. How would you consider that the workhouse itself should be managed so as to introduce many of the steps which would result in the amelioration of the hard lot of the poor, which we all regard as desirable?—One wishes, I think, to hit this line, that the workhouse shall not be so comfortable as to attract people into it, but that it shall be as comfortable as it can be made up to that line.

4087. But I suppose, as a matter of fact, the persons inside a workhouse are usually better lodged, better fed, and better clothed than the great majority of persons of their class outside the workhouse?—Yes, but they have lost their liberty.

4088. Yes, but that is not the question; the answer you gave was that it was not desirable—never mind the loss of liberty—that it was not desirable, generally, to give them any advantage over the poor of their class outside the workhouse?—Well, of course they lose the privacy of home, and they associate together, in a big work-

Chairman—continued.

house, like the big workhouse to which I go, in large numbers.

Not sufficient employment of a light kind.

4089. Is there any attempt made to brighten their lives by giving them employment suited to their old age?—Not nearly so much as ought to be done for them. We have several ladies now who visit our workhouse, and we are introducing what is known as the Brabazon Scheme, and some other means of brightening these people's lives.

4090. And are those means acceptable to the poor?—They like them very much, and they like to be read to, and so on.

4091. But that, I think, applies mainly, if not solely to the old women?—Yes, to the old women, and to the old men too. But I should like, if I might, to say a word about the classification.

4092. You have, I presume, a certain amount of classification in your workhouse?—Yes, the people are classified according to the Orders of the Local Government Board, and we have also a certain sub-classification as far as it can be carried out, but what I want to say is this, that my impression is that the poor in the workhouse, at any rate the aged poor in the large workhouses, classify themselves. I remember, a year ago now, meeting a very respectable looking man in the street, and he accosted me, and asked me if I remembered him. I said I didn't know him, and he then said that he knew me as he had been an inmate of the Newington workhouse for a long time, but had now secured through the chaplain an endowed pension, and had become independent and would never return to the workhouse. So I proceeded to ask him what he thought of the workhouse, and who he was. He said he had been a merchant of the City of London, but that he had failed, and had had ultimately to go into the workhouse. He told me that he had no complaint to make against the management; and I then asked him whether he didn't find it exceedingly unpleasant to have to associate with people who had been in circumstances much inferior to his own, and he replied, "No. The fact of the matter is we sort "ourselves, and we can always find two or three "people who have lived the kind of life that we "ourselves have lived, and with them we mix."

The poor in the workhouse group themselves.

4093. Do you think the arrangements to which you, as a guardian, are obliged to conform, as complete in the matter of classification as they can well be?—No. I think they might be very much improved, but our house is very full. We shall, however, presently, in about a year's time, be able to build there, and then we shall have means of improving our classification.

4094. And what changes would you be disposed to introduce?—Well, we have several epileptics who are mixed up with some of the aged poor; and I also don't think that we have sufficient separation for some of the young women, and we have to detain some of our children there for the purpose of disinfection before we send them to the district schools, and there again our means of classification are defective.

4095. What is the average rent for a room or for two rooms, unfurnished, in your district?—

Mr. Humphreys-Owen.

For two decent rooms, unfurnished, you would pay at least 5*s.* 6*d.*

4096. And for a single room, how much?—The ordinary price of a single room is 2*s.* or 2*s.* 3*d.*, or sometimes 2*s.* 6*d.*

Out-door relief m largely in payn of rent.

4097. Suppose it comes to this: that as a matter of fact when they get out-door relief, it does go in paying the rent, or a certain portion of it?—Well, I think it must. If the actual coin does not go, it releases other coins which do go.

4098. You mentioned the case of a broken-down merchant who said that he had met in the workhouse with persons who had lived the same kind of life as he had; I suppose that shows that there are a certain number of respectable persons who get into the workhouse?—I think that there must be from time to time, and they are just the kind of persons who would not tell you about their antecedents.

4099. Do you think you would have great difficulty, if the aged in-door poor were classified more than they are now, in ascertaining which of them should go into the first class, and which of them should go into the second class wards?—I would prefer to leave the classification in the hands of the officials of the workhouse, who would classify them not so much according to their antecedents as according to their behaviour in the house.

Woul classif cordin behav not a ing to ceden

4100. That would break down to a great extent, would it not; that would be contrary to the assumption of those who wish to make a pension or first-class maintenance in the workhouse a reward for good conduct in previous life?—But a person whose conduct in previous life had been good I should endeavour by voluntary charity to get off the rates entirely, whether in-door or out-door.

Those good ceden shoul helpe chari

4101. But assuming that it was decided on the part of the State that an effort should be made to help persons of that class by the State, then your test of classification, that of present conduct, would be counter to the intention of the State to reward past conduct?—Well, as I have said, according to the theory of the Poor Law, as I understand it, the State says nothing in regard to those who are deserving, as distinguished from those who are undeserving, and I should not draw that line at all.

4102. Quite so, but it is suggested to us that that principle requires amendment, and that it should be amended in the direction of treating the well-conducted aged as having established a special claim upon society for better treatment than those who have not conducted themselves. Perhaps you would rather not express an opinion upon that point?—I should adhere to the view that I have already expressed; that those persons are persons for voluntary charitable relief, and that for that there is no substitute.

Thi cha dis nat tha Sta

4103. That there is no substitute for voluntary charitable relief?—No.

Mr. Loch.

4104. With regard to the charitable pensions; have you ever failed to get one when it was required?—No, never.

4105. Would it be too strong to put it the other way on, and say that you can call no case

Mr. Loch—continued.

to mind in which you have failed; taking the strong opinion that you have submitted to the Commission?—I believe I could, on my past experience.

4106. In the parish of St. Saviour's and also in Newington, there are a good many endowed charities, are there not?—Yes.

4107. Are they of any assistance at all in dealing with this question of the aged from the point of view of providing pensions, and so on?—Yes. I can only speak of the charities in my own parish, that of St. Mary, Newington, and there in pensions from the endowed charities there is a sum given away of between 800*l.* and 900*l.*; and as far as I am acquainted with those pensioners they are persons whom one is glad to see kept off the rates.

4108. Is there any principle adopted in regard to the administration such as you have sketched yourself?—Well, the main qualifications are that they shall have been ratepayers, and that they shall not have been in receipt of Poor Law relief.

4109. And could the charities be made a further aid do you think in dealing with the out-door relief difficulty. I mean the endowed charities?—Yes; I think myself that there is a sum of 600*l.* a year which could very easily be devoted, in addition to what already is devoted, to pensions in Newington.

4110. And in St. Saviour's there would also be a sum that could be similarly devoted?—Yes, the endowed charities of St. Saviour's and of Christ Church, Blackfriars-road, are, as I believe much larger than the endowed charities of Newington.

4111. At present most of that money is administered on the patronage of the annual distributors?—Yes, but I am bound to say that so far as the pensions are concerned, a great deal of care appears to me to be taken to secure the cases which are from a common-sense point of view properly made pension cases.

4112. The 600*l.* you referred to just now is principally dole charity?—Yes, it is partly given in doles and partly is invested again, and in that way the size of the capital goes on swelling from year to year. They do not spend all.

4113. Has this policy, which has been adopted in Newington, led to unpopularity, so that the guardians who approve of out-door relief being confined to the narrowest possible limits have great difficulty in getting elected?—Well, of course, the election being an annual one, one always stands a certain amount of risk each year, but I have never concealed my policy, and I have always polled 2,000 or 3,000 votes, and have been returned third or fourth upon a list of perhaps 20 people.

4114. And do you think that if Mr. Goschen's Minute of November 1869 with regard to the poor of the metropolis were generally adopted, there would be a great change for the better both as regards out-door relief, and as regards the administration of charity for the aged?—Yes.

Mr. Stockall.

4115. I understood you to say that you had been a Forester for some years and that you had taken an active interest in the work of the order?—Yes. I have done so for two or three years.

Mr. Stockall—continued.

4116. Have you found that many members of friendly societies have appealed for relief to the guardians?—Not for relief in old age, but occasionally, in the event of their children being ill, of course they have come before the board and secured permission for their children to go into the infirmary, or to state what their earnings are; but it is quite an exception to find a member of a friendly society coming and asking for out-door relief for himself.

Members of friendly societies rarely apply for relief except in exceptional cases of illness.

4117. You have spoken of a Forester whose case you investigated, who had an ulcerated leg; was that man in receipt of sickness pay from the Foresters?—So he told me.

4118. Do you know the amount?—No, I am afraid I have not got a note of the amount here, but my recollection is that he regarded himself as superannuated, and that he would get——

4119. What do you mean by "superannuation" in that case?—What I mean is that I think he was in receipt of 3*s.* a week from his court for an indefinite period. He was absolutely unable to work, and was never likely to be able to work again.

4120. Is it the habit of the court to which you belong to pay sickness pay in the shape of superannuation?—He was not a member of my court, but of another court; but in my own court the members are fortunately all very young, and I know of no man who is sufficiently old to claim, or to have to say that he wants, superannuation.

4121. But I suppose from your experience as a Forester you have learned that a great deal of money is paid as sickness pay which is really a superannuation. You know that as a fact?—Yes.

Mr. Broadhurst.

4122–4129. Have you any ideas of your own as to any other mode of relieving the aged poor than the present system adopted by the Poor Law guardians?—I think myself that the proper course in relation to those persons, who are what I call the deserving poor, is that when they reach old age, and are unable to live on the resources which they have, and on the ordinary assistance of their friends, should have those resources supplemented by voluntary charitable relief, and I say that I believe from my experience that in such a union as mine, sufficient pensions could be procured; firstly, by making proper use of the endowed charities; and, secondly, by raising funds in the manner which I have endeavoured to indicate.

Sufficient charity would always be forthcoming for deserving cases.

4130. You have no experience of rural unions?—No; my experience has entirely lain in London, and in this particular union of South London.

Mr. Henley.

4131. Do you find in your workhouse that there are many old poor who are in the habit of malingering and of endeavouring to remain in the workhouse when they ought to be getting their own living?—I have no experience as to that; I cannot say.

4132. I thought you called them over?—No; I said I had never had a call ever since I had been there.

Mr. Henley—continued.

4133. Do you know whether the aged men are in the habit of receiving many extras in addition to their diet for the purpose of enabling them to perform extra work?—I do not think so; but we have one very bad practice, and that is this; that in the case of a certain number of able-bodied men who are transferred from one of our other workhouses, for we have three workhouses, to our workhouse for the purpose of doing the work of the establishment, such as cleansing and whitewashing, the medical officer at the instance of the guardians every half year gives a certificate that these men require, I think it is, half-a-pint of beer per day for the benefit of their health. That is an instance of supplementing the diet.

4134. Do you think that out-door relief in such a union as yours could be abolished?—I think it must be abolished in time, if we go on with our present practice. The numbers in receipt of out-door relief go down steadily without intermission.

4135. Is that in consequence of the aid of the Charity Organisation Society?—Well, not entirely; but also in consequence of the experience of the guardians.

4136. Have you ever known an instance where a chairman of a board of guardians has been able by means almost entirely to do away with out-door relief unless he has had at his back a pension fund or the Charity Organisation Society, or persons who were prepared to step in in case of any deserving applicant coming before the Board?—No, but I have heard Mr. Crowder, of St. George's-in-the-East, say that he would have no objection to do it without a charitable fund behind him—without causing severe hardship, to do away with out-door relief without the aid of any charitable fund.

Mr. Henley—continued.

4137. But you have never heard in practice of anyone being able to do it without having a charitable fund behind him?—No.

No case out-door relief be greatly restricted without charitable funds in back-ground.

4138. Do you think that the relieving officers investigate the cases sufficiently?—No, not nearly.

4139. And why don't they?—Because the guardians will not give the time to listen to full reports from them.

4140. They have not time to do so?—They do not do it.

4141. Do you think that if the relieving officers were increased to a large extent that they could investigate the cases as closely as gentlemen like yourself could do who are engaged in charitable work?—I do not think they would do it as closely, nor do I think that they would keep up the inquiry. In our union we have a practice of putting on old people for 13 or 26 weeks at a time, and then when the case come up for renewal the relieving officer is asked how it stands, and he almost invariably replies, "No "change," and the relief is renewed. Well, I know by experience in my pension cases that I have to watch them very closely, because, if I do not, some change takes place in the means which the pensioner fails to voluntarily reveal.

No relieving officer can as thoroughly an investigation private person.

4142. Do you believe that the aged poor are more inclined to withhold the statement as to the reality of their position from a paid official, than they would be from a person who is unpaid?—Well, I have found again and again that people do not tell you their circumstances until they know you, and the best people are the most reticent. But if you have been in the habit of visiting them for a long time and talking to them, then they will tell you their little affairs.

The Witness withdrew.

[Adjourned until To-morrow, at noon.]

TWELFTH DAY.

Wednesday, 15th March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M,P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

The REVEREND WILLIAM BURY, Honorary Canon of Peterborough, elected guardian and chairman of the Brixworth Board of Guardians, Northamptonshire, and Rector of Harlestone, called in; and Examined.

Chairman.

4143. YOU are the chairman of the Brixworth Union?—Yes, my Lord.

4144. How long have you been connected with that union as a guardian?—Twenty-three years.

4145. And how long have you been chairman?—18 years.

4146. What is the character of your union?—Purely rural.

4147. How many parishes does it contain?—Thirty-six.

4148. What is the population of the whole?—12,186 according to the census of 1891.

4149. When you first became a guardian, what was the practice of your board as regards out-door relief?—I should say it was to relieve on terms the most agreeable to ourselves and the poor.

4150. To the guardians and the poor?—Yes.

4151. What is the exact force of that expression?—Almost indiscriminate out-door relief.

4152. What were the results of that method of administration?—To describe it shortly I would say rather a painful exhibition of wilful waste and woeful want. The expenditure I might say was over 8,000*l.* a year, and the pauperism was one person in every 12, with a general demoralisation, as well of the rich as the poor.

4153. What was the rateable value out of which that 8,000 *l.* a year was raised?—£. 107,929.

Mr. Humphreys-Owen.

4154. What is the date of that?—That is the present rateable value.

Chairman.

4155. I suppose the rateable value was much the same at the time that this 8,000 *l.* a year was paid, or was it higher?—It was a little higher.

4156. When did the change in the policy of the guardians take place?—1873.

For last 20 years strictly managed on three great Poor Law principles.

4157. What were the principles of that change?—The general principles were those which I think underlie the Poor Law, namely, that the Poor Law exists for the relief of destitution and not desert, and that the lot of the pauper should be less eligible than that of the independent labourer, and that the obligation to relieve rests in the first instance upon relations.

4158. What induced the guardians to adopt that change of policy?—It was the result of an inquiry held in 1872, and of our report, which was subsequently published in the Local Government Board Report for 1872, which showed what was going on in the union, and suggested reforms upon which the guardians acted.

4159. Were any specific rules agreed upon?—Yes, in the report a certain number of specific rules were given. They are generally known to guardians, but seldom acted upon.

4160. Have those rules been changed from time to time?—The rules have not been changed, but they have been added to. In the year 1881 another inquiry was set on foot to ascertain what were the results of applying the rules I have just

Result of strict rules as to out-

Chairman—continued.

relief in reducing pauperism.

mentioned, and the report showed the beneficial results, and recommended four additional rules to be adopted.

4161. Do you remember what they were?—The four new rules were, first of all, that where out-door relief is given the combined income of the household of the applicant be considered in determining such relief. Secondly, that where out-door relief is given, the amount which relatives, after due inquiry, can reasonably be expected to contribute should be taken into consideration. That no out-relief be given where through wilful neglect of the children of the applicant the contribution for which they are legally liable be not forthcoming; that no extra relief be permanently allowed for nursing.

4162. Now what have been the results of the adoption of these rules?—If I might be allowed to read a short passage in our last half-yearly return, I think the results would be clearly seen: "That whereas 20 years ago the out-relief expenditure was 16*l.* a day, now it is 10*s.*; 20 years ago one in every 12 of the population were receiving help or maintenance from the rates, now considerably less than one in 130 are so helped or maintained."

Lord Playfair.

4163. That is both in-door and out-door?—Total. "20 years ago there were 55 able-bodied widows receiving out-door relief, now there are none. Twenty years ago there were in the middle of summer 250 children receiving out-relief with their parents, now there are none. Twenty years ago people came to the union for their medical attendance; now we give no medical relief except on sudden and urgent necessity. Twenty years ago out-door pauper funerals were frequent, now there are no such funerals, except very occasionally from the house."

Scarcely any out-relief now, but scale more liberal.

4164. What was the scale of relief before 1873, and what is it now?—The scale of relief in 1873 was for single old people half-a-crown and a loaf; it is now 3*s.* 9*d.* For an old couple, 5*s.* and two loaves; now it is 6*s.* For a widow with children, in 1873 it was half-a-crown for the widow and a loaf for each child; now it is the same. I need hardly point out that bread and other necessaries were then, in 1873, just about twice as dear as they are now.

4165. What are the cases in which out-relief is now distributed?—I can only say that we have had five applications for relief in the last year, and we have given no out-relief at all.

4166. But you have just mentioned the sums given now as compared with the sums given 20 years ago?—That is the scale in which, if out-door relief were given, we should give it; as a matter of fact we give none.

Mr. Pell.

4167. Except to old cases?

Chairman.

4168. Are there exceptions?—There has been no out-door relief given except to those on the old list; no new case given, I think, for two years.

Chairman—continued.

4169. What do you call the old list?—We did not make our rules as to the refusal of out-relief retrospective, so the old cases still remain on.

4170-1. But in those old cases did you from time to time review the amount of the allowance?—Yes. About 1881 there was a proposition made to increase the scale of the allowance, and that was acceded to. Certain guardians wanted the relief made still larger, but we only increased it to the amount which I have already mentioned.

4172. And that relief was applied to the old cases?—Exactly so.

In-door relief also less.

4173. Has this restriction of out-door relief driven people very largely into the workhouse?—The facts prove the reverse. In 1873 the inmates were 72, now they are 66, and perhaps this is a more legitimate test; during the half year ending 1873, 116 cases were treated in the house, and during the last half-year only 91.

Practically no hardship caused.

4174. Has this change, so far as you are aware, involved any hardship to the poor?—I think there could be no cure of any kind without some suffering to the patient. But in this case I think the suffering was infinitesimal compared with the benefits received. I am prepared to show that, as a matter of fact, the cases of hardship which are alleged are such that they could not be cured by out-relief, and they were not caused by withholding it.

4175. Then in what sense would they be called cases of hardship?—I should not call them cases of hardship, but they are cases of alleged hardship.

Deals with recent alleged cases.

4176. What was the general character of those cases of alleged hardship?—If I might be allowed to say so, sir, for the last 20 years I have always challenged any assertion made either in the public press or otherwise, that we have caused cases of hardship. I have only succeeded in getting four people to try and substantiate these charges, and I have the cases which they brought forward here before me if the Commission would like to hear any of them.

4177. I should like to hear the latest, if you please, as a sample; perhaps you would give the date of it?—The last, I think, is from a man of the name of Sidney Ward, who, I understand, has also been in communication with the Local Government Board. I asked him to substantiate his charge which he made in a certain speech of his which I read, and he gave me two cases. Upon being further pressed, he produced three more. I have them all here. I will read the first one that comes under my notice; it is the case of a man aged 72, who generally lives alone. Occasionally his daughter comes to stay with him and always looks after him. The said daughter is single and is a monthly nurse, and always helps when required. He has two other daughters and two sons; he is an industrious man, works at the ironstone at task-work when he is well; he is in a club and he is often unwell. At the time when Mr. Sidney Ward wrote to me he was in receipt of 8*s.* a week from his club. Here is another: a woman, aged 68, who happened to be cousin to Mr. Ward. She lives alone, pays 1*s.* 2*d.* a week rent, much crippled with bad legs, has three illegitimate sons and one illegitimate daughter. She was

Chairman—continued.

never married; the single son is in service, a coachman in London, and he helps her, in fact almost maintains her. Another son, married, gives 6*d.* a week, and a few bits. Another son is married and works in the brewery; he also helps. She has a daughter married who helps now and again. She has a grandson who often helps her. She has a brother living next door to her who is single and in full work and gives her nothing. They might live together and save rent, but they will not. I have others.

4178. Would you tell me whether illegitimate children are chargeable for the relief of their mother?—No, not legally.

4179. Summing up all those sources of assistance, what did you gather was the actual income of this old woman?—An income well sufficient to maintain her, but I have not summed it up, because I do not know how much the coachman gives her, the single son.

4180. That is her principal source of income, I presume?—Yes.

4181. That is the second case. You have a third case, have you not?—Here is a case of a man, a widower, who is 71, who lives alone, pays rent 1*s.* 10*d.*; he is asthmatical, but he is able to do gardening, and does do gardening and clipping in the churchyard. He has five sons and three daughters. He has one son married in service who helps him; he has another son married who is a horsekeeper with one child; he has other children; his other children help him also. It is difficult to find out exactly what they give. His other sources of income are that he gets 1*s.* every now and again from friends and neighbours, 1*s.* occasionally from the offertory, and in winter he has the usual soup and meat which the Hall distributes. His reputation in the parish is this, of never having been an industrious man; a neighbour describes him as "a man who says, "'the Lord will provide,' and then sits down and "has another glass of beer." He looks well and is stout, but he says he is not so well as he looks; he is very cheerful. A gentleman who visits him, and visits him often, says there is no symptom of anything like destitution.

Mr. Pell.

4182. That was not any local Lord, was it?—No, I think it was the universal Lord.

Chairman.

4183. Has your administration of the law told heavily upon the relatives of these poor people?—I think myself it has not. I have taken some trouble to ascertain. I have had returns sent to me from a large number of parishes in the union, representative parishes, and one of the questions which I asked them was to let me know if they could tell me of any case in their respective parishes where such has been the case, where the refusal of out-door relief had imposed an unfair burden upon the charitable or upon relations. The answer in every case has been, "No," with the exception of two, who give a qualified answer. One of these says he knows of one instance where two daughters in service are giving more than he thinks quite justifiable.

Chairman—continued.

4184. Under pressure of the law?—No, voluntarily. And the other writes me a letter on the subject. If I am not taking up the time of the Commissioners too much, I think it would be well to read it. He is a very reliable man and a Scotchman, and therefore not likely to be too easily taken in: "I would not answer the ques-"tion as to 'undue burden' by a plain 'yes' "or 'no.' It stands to reason that the action of "the board has left more to be done by relatives, "and perhaps also by the charitably disposed, "and whether a man calls this 'undue' or "'unfair' depends, I take it, upon whether he looks "at the question from a wide or a narrow point "of view. Believing as I do that the tendency "of the steady consistent action of the board has "been to restore relationships to the condition "which God intended for them, and to open for "working men individually a way to indepen-"dence and self-respect which the lax adminis-"tration of the Poor Law had closed to them, I "hold that the occasional hardship apparently "inflicted is not to be compared with the perma-"nent benefit conferred upon the working class. "Personally, I have not known such hardship "inflicted, for as a matter of fact in my own "parish where the action of the board is counted "upon as a determinate factor, provision is in "one way or another made to alleviate suffering. "I did not have an apportunity of judging of the "effect of the policy in the earliest stages of its "administration, but it seems to me that in the "nature of the case hardships tend to become "less and less common as the time goes on, and "I have no doubt at all in my own mind as to the "ultimate effect upon the happiness of the "people."

4185. What is the ordinary rate of wages of the agricultural labourer in your district?—The nominal rate of wages is 13*s.*; the actual resources, wages and otherwise, are much more of course.

Average wages in district 13*s.* a week, with additions.

4186. That is to say you allow for larger earnings at harvest time and haymaking, and so on?—And piece-work, task-work.

4187. I observe in the three cases you mentioned the relief came from those who had settled elsewhere, mostly domestic servants?—In the cases I have mentioned, I think possibly.

4188. Have you as guardians frequently brought before the magistrates cases of relatives who being in your opinion capable of assisting their relations refused to do so?—In former years we brought a good many before the magistrates; of late years we have hardly brought any, for this reason, that we do not think that to be our business, and if relations do not contribute voluntarily we think the parents ought to suffer, and we offer the house, and if the house is accepted then, and not till then, do we put the law in force.

Relatives who ought usually pay when only in-door relief is offered.

4189. But that happens rarely?—Very rarely;

4189.* That is to say the threat of the house induces the relations to subscribe?—Almost invariably.

4190. Have you any scale which guides you in your action towards the relations whose parents become chargeable?—An ordinary labourer married with no child we should expect to contribute 1*s.*; a single son we should expect to maintain one parent. Might I add

Amounts asked from relatives.

No demand on labourers with children.

Chairman—continued.

that no labourer over 60 has been proceeded against in order to enforce payment, and no married labourer with any child dependent upon him has been proceeded against.

4191. Have you known of any cases that you would consider hard cases in the enforcement of the law against relations?—No, I have not.

Private charity for deserving who might be hard cases.

4192. Have you any other means besides the assistance of relations for meeting exceptional cases?—Yes, I have a small, private charitable fund which is subscribed to by four gentlemen in the union who are good enough to put their money into my hands, and which enables me very often to prevent applications for relief, and to assist cases in which the refusal of the relief might bear rather hardly.

Endowed charities.

4193. Have you any charitable endowments intended for the poor in your 36 parishes?—We have endowed charities wholly intended for the relief of the poor to the amount of 438*l.* a year. In addition to that we have charities which are partly intended for the relief of the poor and partly for other purposes to the amount of 791*l.* a year, making a total of 1,229*l.* of charitable endowments.

4194. Is that 791*l.* the whole of the charities partly for the poor, or that portion which you think applicable to the poor?—It is the whole. I am not able to ascertain exactly what portion or part of that 791*l.* is applicable to the poor.

4195. Who administer these charities?—Generally speaking, the clergyman and the churchwardens.

4196. And do they administer them in consultation with the guardians, or on their own principles?—No, never in consultation with the guardians.

Generally wasted in doles.

4197. May I ask you whether you have formed any opinion as to the discretion with which these funds are used for the benefit of the poor?—As a rule they are administered in the old, and as I think mischievous way of doles at Christmas time, but some few and I think greatly owing to the action of our board in refusing out-door relief, have utilized the money in their hands for pensions to old people.

But being more given in pensions for aged.

4198. Are those doles which are given at Christmas given with any discrimination?—I am afraid not.

4199. Or upon any defensible principle?—I am afraid not.

In-door aged.

4200. Now we will pass to in-door relief, if you please. What was the number of inmates in 1873, which I think was the commencement of the period of reform as compared with the present number?—In 1873 there were 72 inmates, and now there are 67. As I stated before, the fairer test perhaps is the number relieved during the half-year; the number relieved during the half-year ending 1873 was 115, and the number relieved during the last half-year of all, 1893, was 91. Of these, 25 men and 11 women are over 60.

4201. What are the general characteristics of your inmates?—May I confine myself to the aged?

Particulars of condition: men mostly in through drink.

4202. I should prefer that you would?—Of the men, one is imbecile, four are mentally feeble or senile, twenty-four infirm in body, only nine can read and write, only two are above the commonest class of labourer, the remainder being unskilled in any way. The chaplain's opinion, who knows them well, is, that they are, and they know it themselves, better off and better cared for, and altogether more comfortable than if they had out-door relief. Of 16 of the 25 men it is said (this is not said by the chaplain, but by one who knows very well what he is about) that drink has been the direct or indirect cause of their coming into the house. I can give particulars of each case if it is required. Of the women, four are imbeciles, six are mentally feeble or senile, eight are very infirm, only two can read or write, and two are said to have come into the house, in fact I know they have, owing to their drunken habits.

Chairman—continued.

4203. Do you wish to make any observations as to the dietary in your workhouse?—Not unless I am asked.

Cost of maintenance 4*s.* 6*d.* week.

4204. What is the average cost of these inmates?—4*s.* 4½*d.* it was last week.

4205. What is that calculated upon?—In maintenance.

4206. Maintenance alone?—Yes.

4207. You do not estimate the cost of the officers who are employed?—No, that is in maintence alone.

Mr. Humphreys-Owen.

4208. Clothing?—Clothing.

Chairman.

4209. And nothing but the actual cost of maintenance?—No.

Employment.

4210. What employment do you find these old people?—We have wood-chopping for the infirm men, men who are not altogether incapable, and faggotting, that is tying up the wood in faggots; the men who are rather stronger will saw the wood; the men who are stronger still will dig in the garden, and the able-bodied will either do in the garden a certain amount of work or will break stones.

4211. How do you define an able-bodied man in your union; I ask you the question because we have been frequently told that the able-bodied is a form which has reference to age more than anything else, and that they are not really able-bodied, not one in 10 of them?—What I am speaking of are really able-bodied men, men who could do an ordinary day's work.

4212. Who could earn their living out of the workhouse?—Yes.

'In-out.'

4213. And why do they not do so?—As a rule they are what one calls "shacks," and as a rule they are what we call ins-and-outs, who have come in when they have done their drink perhaps and go out again when they want to earn some more to drink with.

4214. They are put to the harder work that you have?—Yes.

4215. Is it mainly digging in the garden?—Stone-breaking occasionally.

4216. And what employment have the women?—The able-bodied women are scrubbers, do washing, and so on. The less able-bodied are in the workroom sewing and knitting, if they are able to sew and knit; there are very few who can, and the remainder do nothing.

Chairman—continued.

4217. Do you extend the term able-bodied to any above 60, whatever their physical condition may be?—Our master has got a theory which he cannot substantiate that all over 60 are not able-bodied, and I think he treats them as such. It is a very general theory among officers.

4218. I suppose it is rather convenient to have some generalisation of the sort?—Exactly.

4219. Have you any provision for married couples?—We have four large airy and comfortable and cheerful rooms, if you can have a cheerful room in a workhouse, for old couples, but they are empty.

4220. Have you any old couples in the workhouse?—No.

4221. What amount of classification have you?—Only classification as to physical condition.

4222. That is to say, do you keep those who are suffering from senile dementia, or similar complaints, with the remainder of the old men?—They would be in the sick ward with the other infirm or sick old men. We have none that are at all violent in any way; it is only just senility.

4223. Have you an infirmary?—No; we call our sick ward the infirmary, but, as a matter of fact, it is a sick ward.

4224. Now, as regards the general subject of our inquiry, have you any reason to believe that if the poor were left to themselves they could meet all their primary wants?—I think it stands to reason that they would; if they do not they must die, or the industry on which they depended must disappear, and, I think, experience also shows it to be the fact. After the Reform of 1834, when a number of restrictions were made upon out-door relief, as, for instance, that relief in aid of large families was discontinued, and the result was that large families were maintained without State relief. A further restriction was made as to relief in aid of wages, and the result was, as the Commissioners of 1839 tell us, a general rise of wages: then, I might go on to say that our own experience in our particular union tends exactly in the same way. We refused all medical relief, and now medical clubs are universal throughout the union. We refused aid in aid of benefit clubs, and, as a result, as we think, the sound clubs increased very materially, and the rotten ones, as we think, disappeared. In addition to that, the standard of life and the standard of comfort has most materially improved.

4225. Much of that, however, may be attributed to other causes than the administration of the Poor Law?—Undoubtedly. If I might be allowed to point out that, whereas, in the Brixworth Union the standard of life has materially increased, and increased, perhaps not more, but at any rate as much as it has in other unions where out-door relief is given; yet in the Brixworth Union it has increased in spite of the fact that more than 5,000*l.* a year has been abstracted, as it were, from their income in the shape of out-door relief.

4226. Do you believe that what you stated just now is the general rule; would you not admit that there must, almost of necessity, be a considerable number of exceptions, either in the case of bodily infirmity or in the case of old age; or do you think that those cases could be provided for by thrifty habits?—I think the exceptional cases, and by exceptional cases I mean cases of misfortune, can be provided for very easily by the charity of the district.

Chairman—continued.

4227. Then you think that if people fairly did their duty, no in-door relief or out-door relief would be necessary?—I think in-door relief will have to remain for cases which are not cases, as I call them, exceptional, but are cases where the misery has been the result of improvidence or vice.

4228. But you have cases of senile dementia; you have, I dare say, cases occasionally of epileptic patients; you have cases of persons who have broken down before they could fairly have set aside enough to support them in their old age?—I think if it were proved to be a case where poverty had been incurred through no fault of the individual, it would be quite a case for charity to help, and from my own experience I am certain that there is a sufficient charitable help to be found if required.

4229. That is the opinion you have formed after a long administration of the Poor Law in your own union?—That is so.

But thinks this would not be so if out-relief freely given were suddenly stopped in a union.

4230. But would you suppose that all through the country it would be safe to rely upon charity supplying all that thrift had not been able to do?—I am afraid not at present, because the abuses and the ill effects of out-door relief are existing to such a large extent in other unions, that if it were discontinued at once, the charitable agencies would hardly be able at once to deal with it.

Wages and power of saving of agricultural labourers: thinks four in five could save.

4231. You have given us the average wages of the agricultural labourers in your district; 13*s.* is the nominal, and something better; should we say 15*s.* as the actual wages?—I should say 17*s.*

4232. As much as 17*s.*?—And, in addition, I might add that there are other sources of income which the labourer has. He has a garden and has a large allotment; he has very often a wife who brings him in a shilling or two shillings; and altogether I should say his sources are more than 17*s.* a week would represent.

4233. Would that apply to every case; is the extra work to be got for every agricultural labourer?—Every good agricultural labourer, I think, could command wages of that kind.

4234. But I suppose you could hardly expect everybody to be a good agricultural labourer any more than you could expect every man to be a clever or able man?—I do not mean, of course, morally good. He need not be a skilled labourer, but an ordinary labourer who knows his busines.

4235. Is the garden in your part of the country universal?—The garden and allotment are almost universal. A small garden round the house is very common, and an allotment of a rood is general, and from half an acre to an acre not at all uncommon.

4236. Do you derive your knowledge of this from being a farmer yourself?—From my general knowledge of the agricultural district.

4237. Do you employ many labourers?—Eight men on the Glebe Farm.

Chairman—continued.

4238. I remember that a great statesman, who was also an agriculturist, Edmund Burke, once stated as a result of his long experience that out of every five labourers there was one very good, one very bad, and three middling. Would that agree with your experience?—Yes, I think it would.

4239. Then, of those how many would you expect to be able to lay by money and make provision for old age?—The three middling and the one good.

4240. And would the bad one be a bad case from being inclined to be evil or inattentive, or from the want of such natural gifts which are required to make a good labourer, as they are required to make men good in any rank of life?—It is rather difficult to say, but I should say they were "shacks." A "shack" may be described as a sort of ne'er-do-well man who loves beer more than he loves work.

4241. Do you believe that as a general rule these agricultural labourers could save in one form of thrift or another?—Yes, I believe they could.

Co-operative societies and good benefit clubs largely used in union.

4242. What forms of thrift have they in your part of the world?—They have, of course, the saving-bank, which is not very much patronised, possibly; they have co-operative societies which are very much patronised.

4243. Into which they put their own capital?—Into which they put their own capital. And there are generally banks connected with those co-operative societies into which they put the profits very often which they have made out of the co-operative business.

4244. Do many of them belong to trade societies?—To co-operative societies, but not to trade union societies.

4245–6. You mentioned benefit clubs. Do not they generally belong to benefit clubs?—Almost all the labourers now belong to benefit clubs.

4247. Have the rotten benefit clubs, which were once so numerous, disappeared from among you?—They are disappearing, and a few of them have disappeared. There are not now, as there used to be, in the union what I may call gambling benefit clubs—dividing clubs. That character of club has disappeared.

4248. Do any of them avail themselves of the assistance of deferred annuities?—No, very few.

4249. Such as the Post Office provides?—Very few.

Does not care about deferred annuities.

4250. Is that because the prospect of gaining advantage is too distant, or is it that they are not sufficiently informed as to the extent of these opportunities for obtaining deferred annuities?—My own idea is that they are too wise to do so.

4251. You mean that the other forms of thrift are really more advantageous to them?—A very much better application of their money.

Paupers over 60 are 3 in 100 at Brixworth; might be, generally, even less.

4252. To sum up all that you have said. Do you, or do you not, believe that pauperism is the inevitable lot of a large proportion of the working classes who have attained a considerable age?—No, I do not at all believe it is the inevitable lot. In our own union I should put down the old age pauperism at about 3 per cent. of the working old-aged poor. By old age I mean over 60.

Chairman—continued.

4253. No. But what I understand you to say is that in your own union you find 3 per cent. to be the percentage of old people who have fallen into pauperism. Do I interpret you rightly?—I mean to say that taking the industrial poor over 60 to be 100 there would be three of those who would be paupers.

4254. Can you compare that with the actual proportion of persons above 60 who have become paupers over the country?—I understand from some report I have seen, I think of Mr. Chamberlain's, that it was 50 per cent.

4255. You think that it might be reduced to three?—And less.

4256. And you think so upon the opinion of your own union?—Yes, and even less.

4257. Now, how do you account for these very great differences between 3 and 50 per cent. in different parts of the country?—The difference in the administration of the Poor Law.

4258. And that alone?—That alone.

4259. Well, I suppose you will admit that those agricultural labourers are not highly paid, still their employment is more regular than the employment of those who had been engaged in trades that are frequently fluctuating?—I should like my remarks to be confined to agricultural labourers, because I have no experience of other industries.

4260. What is the fate of labourers in your part of the world who are prevented from working by long-continued frosts, or long-continued snow lying on the ground?—They have to wait until the frost goes.

4261. Do they get any wages in the meantime?—The farmer who employs his men regularly almost always can find some kind of work for those men to do; but if I may use the word "shack" again, the "shack" under those conditions would suffer.

4262. But you think all the steady men are found work of some sort or other, and receive their full ordinary wages?—The rule would be that they do.

4263. Now what do you think would be the effect of State pensions to the aged?—To aggravate all the evils of out-door relief.

4264. Upon what ground do you found that belief?—Because it seems to me to be an aggravated form of out-door relief.

4265. It would affect only the aged?—The aged, I fancy, are the only people who anyone really thinks need out-door relief.

4266. But they are not the only people receiving out-door relief?—I am afraid not. I am afraid people do not always act up to their belief, even in good boards of guardians. May I add a remark, in which I entirely concur, which was made some years ago by a member of this Commission, Mr. Arch, when he said, "I believe "in every man taking his own responsibilities "upon his own shoulders." I think pensions would be destructive of that principle.

4267. Are there, in your opinion, any defects in the present system of Poor Law administration?—I think the two main defects are its want of uniformity and its uncertainty.

4268. Those are defects not in the law, but in the administration of the law?—In the administration.

Chairman—continued.

4269. Do you see any remedy for the want of uniformity, depending, as it does, so much upon the character of different boards of guardians?—I do not see any remedy unless, possibly, it would be that the law or the Local Government Board Orders were strengthened in certain directions.

4270. But, generally speaking, the complaint in badly administered districts is that the Orders of the Local Government Board are not attended to, is not that so; that the laws are good, but that they are not effectively enforced?—I have not heard that complaint, but I dare say that is perfectly true.

4271. Have you any recommendations to make?—I am afraid it is no use making the recommendation, which I think is the only real remedy, and that is to abolish out-door relief, but failing that I would like to recommend that the Prohibitory Order might be strengthened. I should like to see its exceptions limited to sudden and urgent necessity, and to widows with children who are earning. That is one. I should like, also, to see that the rules for administration which are generally approved by experts should be made Local Government Orders. I should like to see non-resident relief prohibited except in cases of children who are in some educational establishment out of the district.

4272. Is that because you think their cases cannot be properly inquired into?—Exactly. I should like to abolish the law of settlement, and I should particularly like to see Her Majesty's inspectors inspecting out-relief, and not confining their attention, as they mainly do, to in-door relief.

4273. Do you mean by that last suggestion that the inspectors should not be satisfied with examining the books of the relieving officers, but should themselves inquire into a sufficient number of cases to see with what energy or with what laxity the Poor Law relief is applied?—Exactly so.

4274. Is not that done?—Very rarely in my experience.

4275. Have you ever known it done?—Never visiting the cases. I have known the inspector, when he comes down when the board is sitting, look at the relief cases on the book, but I have never known anything further. Then there is quite a small matter; I should like to do away with all pay-stations, that is the stations where the relieving officer pays the paupers.

4276. You would like the payments to be made at their own houses?—At their own houses.

4277. For that purpose, of course, you would have to increase the staff as long as out-door relief is on a considerable scale?—I should not be afraid of that. It would be another inducement to make the out-door relief perhaps not so profuse. Then as to in-door; if there is to be classification, I should like it to be classification of houses; a larger area being rated for workhouse purposes. Then as to the general question; I should like the poor rate to be called a local rate, and not the poor rate.

4278. Inasmuch as the name is now quite a misnomer?—Quite a misnomer.

4279. It includes a great many subjects other than the poor rate?—Quite so; and it is very misleading to the poor themselves.

Chairman—continued.

4280. It has been suggested to me by one of the numerous correspondents whom my position has entailed upon me, that the name "workhouse" should be abolished, inasmuch as so little work is done, and some other name applied to it?—I should be sorry to see the workhouses made attractive, and at the same time I should be sorry to see them too repellent. The difficulty is to steer clearly between those two.

Objects to schemes of philanthropists and politicians.

4281. And you think the name is as good as another?—Quite. I have only one other recommendation to make on the general question; I think possibly I ought to make for the door when I have made it; and that is that the Commission would discourage schemes of philanthropists and politicians.

4282. That is, all such schemes as you have had an opportunity of seeing as yet?—Yes.

4283. You cannot imagine any fresh scheme which would escape your criticism?—I have not imagination enough for that.

H.R.H. The Prince of Wales.

4284. Is your population a migratory one?—Not at all, Sir.

4285. And is it of the same character as it was before the change regarding out-door relief?—Yes, Sir.

People morally raised by strict administration.

4286. The question I am about to ask has been touched upon before, but I will ask it again: Do you find that strict administration has elevated or depressed the condition of the people?—Elevated it, Sir.

4287. Decidedly?—Yes, Sir.

4288. And do you find any change in their moral condition, such as self-reliance?—Yes, Sir; I think so.

Lord Playfair.

Objects to State aiding thrift.

4289. I should like to ask you a little more about the State pensions. You object to State pensions altogether, so I understand you, if given by the State alone; but would you object to the State co-operating in the promotion of the thrift of the people by supplementing that thrift?—If I might be allowed to put it in this way: I think when the State comes in at the door, self-help and thrift fly out at the window.

4290. Then do you think that the aid of the State in supplementing would rather diminish thrift than augment it?—Certainly.

4291. You mentioned that you thought people were wise in not entering into the Deferred Annuities of the Post Office; would your remark be the same in the case that if the State gave favourable terms up to a certain amount of State expenditure for those Deferred Annuities, still they would not be adapted for the working classes; they would be injurious to the working classes?—Still most injurious.

Private pensions are given with great care.

4292. You mentioned that there were pensions given to the people by local charities in your neighbourhood. Now, do you find injury produced to the poor by these pensions from the local charities?—Not when they are given as these are, upon fixed principles, namely that the opportunities that the individual has had of

Lord Playfair—continued.

saving have been used, and that the relatives are doing their duty by the individual.

4293. But if that is the case, what is the difference between the demoralisation which would be produced by State aid, and the aid given by local foundations?—State pensions I do not think could be applied upon these principles, or, at any rate, not nearly so strictly.

4294. Oh, the local inquiry would not be sufficient?—No.

4295. While you are strict in your administration with regard to out-door relief, is your workhouse as comfortable and sanitary as other workhouses in which this same strict administration of the law does not take place?—Yes, it is; I am ashamed to say I never visited another union (it is hard to find one) where the same strict administration is carried out.

No complaints of severity in house.

4296. But are there any complaints of any severity in your workhouse as compared with any other?—No; we have no complaints of that kind.

4297. The health in your workhouse is equally good?—Yes.

4298. And there is no complaint that your scale of diet is too severe for those who work?—No. I should like to say myself that I am anxious to see a change made in the diet in one particular. I do not think there is any necessity for continuing, in the case at any rate of the older people, what they are pleased to call "skilly," instead of tea. It was a regulation made years ago, when tea was very dear, and possibly for economical reasons.

Would like tea given to all aged.

Chairman.

4299. At some unions as to which we have had evidence (and I have seen the practice myself), tea and bread and butter are given to the old people, and universally preferred by them to "skilly" and bread; why should you not have the same power?—They are to a certain class of the old people, but not to all; not to the men, for instance. There is no reason why the old men should not fare as well in that respect as the old women.

Lord Playfair.

4300. May I ask how many ounces of bread per week you give to the able-bodied?—I have got the scale here.

4301. Perhaps you would include that in the proof of your evidence?—Yes, I will.

4302. And would you also include the number of ounces of meat per week that you give to the able-bodied, and to the aged and infirm?—I will put the whole scale in if I may.

Mr. Henley.

4303. I suppose you have only got a house diet?—Only a house diet.

Mr. Humphreys-Owen.

Rent of labourer for cottage 9*d.* to 2*s.* a week.

4304. What is the rent that the labourers have to pay for the cottage and garden and allotment which you have described them as having?—For cottage property, as a rule, the rent is from 9*d.* up to 1*s.* 9*d.* and 2*s.* per week; the allotment, as a rule, is 10*s.* a rood.

Mr. Humphreys-Owen—continued.

4305. As the population is not migratory, I suppose the relieving officers know all the cases intimately?—Very well indeed.

4306. In that way being totally different from very large towns where the population is fluctuating, and each relieving officer has a large area to go over?—I suppose so.

4307. Do you know whether the benefit clubs which you say are taking the place of the old gambling clubs, as you called them, chiefly belong to the affiliated orders, or are they independent clubs?—They belong to the affiliated orders.

4308. And have you inquired into their management, so as to know whether they carry out the rules of their club, or whether they are "in compliance" generally?—Most of them are; there are very few exceptions.

4309. Is this a timber country?—No.

4310. The labourers have not that opportunity of supplementing their earnings?—No.

4311. You have told us that you have private funds at your disposal with which you meet hard cases, and you look upon that with satisfaction. Why should it be more difficult for you as an official to deal with public funds in the same way?—Public funds are public, and the private fund is very private, and only as a temporary expedient until the mischief of the public funds is done away with.

4312. Suppose the public choose to say that it will establish a system of almoners who are not only to relieve distress, but also to aid meritorious poverty; do you think it would be quite impracticable to carry out such a wish?—I think the mischief would be incalculable for this reason: that being a public fund the poor would rely upon it.

4313. And you think that it would be impossible, with the machinery which is necessary for administering public funds, to use the discretion which makes private charity less harmful?—Yes.

4314. And you do not think it at all possible to do so, alter the principle of administration of public funds as to remove that difficulty?—I think it is impossible.

4315. Have you ever thought of the proposal of making the out-door relief a parish charge, and the in-door a union charge, as possibly a means of meeting that objection?—I have often thought of it; I am not inclined now to agree to it, or think it good.

4316. Will you tell us why?—I am afraid that if the out-door relief or the relief of the poor were made a parish charge, there would be a strong desire on the part of the ignorant, and especially of those who have not directly to pay for it, to increase the out-door relief, and to put pressure on the guardians in that direction.

4317. In your district is there much compounding; are the rates, as a rule, paid by the owner?—As a rule they are paid by the owner.

4318. And if that were prohibited do you think the same objection would arise?—I think this objection would arise, namely, the poor who paid their own rates would be strengthened in the feeling which they now have, that the State relief is a kind of fund into which they pay their rates, and from which they are entitled to be relieved afterwards.

Mr. Humphreys-Owen—continued.

4319. Then, practically, do you think that that would be so necessarily evil, if that were the general feeling, that the poor rate was, as some distinguished persons have said it is, an insurance fund: if it were so regarded by the poor themselves, and were managed in this way locally, do you think then that that would have the same influence?—I think so.

Mr. Loch.

4320. Your old age pauperism at the present time is very small?—Very small.

4321. That has been a result of your strict administration?—Yes.

4322. Comparing your own union with the neighbouring unions, do you think that similar administration would similarly reduce old age pauperism. I am thinking of agricultural unions?—Certainly.

4323. With regard to the endowed charities, you published a return of them for your union in the Report of 1873–74; do you think it would be of service if a return were issued showing the endowed charities owned by unions throughout England?—I think it might be serviceable.

4324. Serviceable from the point of view of showing alternatives to out-door relief?—Exactly.

4325. Do you think that it is in the dole charities that most harm is being done in connection with these endowed charities?—I have sometimes thought the dole system may have the effect of getting rid of the charity, and therefore it may be a good thing. Of course, the charities themselves I believe to be mischievous. Perhaps I do not quite understand the question.

4326. But suppose that these doles were utilised as some sort of pensions for the aged on the principle that you have referred to of relations helping, thrift, and so forth, would you be in favour of such a plan?—Yes, if we must keep endowed charities for eleemosynary purposes.

4327. And granting that they must be kept, would you have such conditions as those entered in the schemes of the Charity Commissioners?—I should like to have them entered certainly.

4328. In this change at Brixworth, did the Poor Law administration alter first, and afterwards was there a change in the administration of charity, or did you rely upon charity in order to make the change?—I do not think it occurred to us to rely on charity; but I think it was subsequently that the various charitable agencies were thought by some of us as being helpful in the general work of reducing pauperism.

4329. Then practically the alteration in the Poor Law opened the way to a better administration of charity?—Exactly.

4330. Would you be in favour of any system by which the charitable fund of the district should be used to supplement any kind of grants from the rates themselves, by the formation of a separate organisation or body for the administration of relief, of a part charitable, part municipal or county, character?—I should be strongly against it.

4331. And your reason for that would be?—That it would be another public scheme before the eyes of the people.

4332. Your conclusion being that the more charity is private the better?—I believe only the charity that is private is charity.

Mr. Loch—continued.

4333. The alteration in the administration of relief also gave a distinct impetus to the co-operative movement, did it?—In my judgment, it did; it might be difficult to prove it.

4334. If you were proposing to carry out the same method adopted at Brixworth elsewhere, would you propose the adoption of these rules in the first instance as a means of carrying out the change?—Yes.

4335. All the rules you have handed in?—Yes.

4336. With regard to the relief of the partially disabled, would you make any modifications with regard to out-door relief pending a change such as has taken place at Brixworth?—I think it would be impossible to carry out the change we have carried out at Brixworth otherwise than gradually. I do not quite catch the meaning of your question. **Reform must be gradual.**

4337. I understand that the partially disabled are one of the greatest difficulties in the administration of out-door relief; I think you found them so at the outset?—Yes.

4338. I want to know whether, as they are such a difficult class, you would propose any special treatment of them?—No; I think I should let them follow the ordinary course. **Would not treat specially the partly disabled.**

Mr. Arch.

4339. I think you have told the Commission that the wages of the labourer were 13*s.* a week, and his earnings went up to an average of about 17*s.*, and you have also told the Commission that those men have constant work. Have there not been men, good honest labourers, in your village of Brixworth, out of work this last winter during that very bad weather?—During the frost a certain number. **Wages, rent, &c., of labourers.**

4340. Good men?—No, I should not say good men, not men who were valuable to the farmer.

4341. Do you think the average would be, taking the year round, taking the winter months, that a great many good honest labourers do not lose, through the inclemency of the weather, a day in the week?—No, certainly not.

4342. Not a day in the week?—No.

4343. Then you say they pay 1*s.* 9*d.* and 2*s.* a week for their cottage?—Rarely 2*s.*; 9*d.* up to 1*s.* 9*d.* is about the range; 9*d.* is the lowest.

4344. What sort of cottage would that be for 1*s.* 9*d.*?—Three rooms upstairs and two down.

4345. And you say they pay 10*s.* for a rood of ground?—Yes. **Price of allotments.**

4346. That is 2*l.* an acre?—Yes.

4347. What is the general rate of rent farmers pay round Brixworth?—About 1*l.* to 25*s.* I should say, an acre, throughout the union; rather more in the immediate neighbourhood of Brixworth.

4348. And the labourers pay 2*l.*?—At the rate of 2*l.*, yes.

Mr. Stockall.

4349. The improvement in Brixworth has taken place since the year 1873?—Yes.

4350. And you say there has been a great advance in the habits of the people in saving through co-operative societies and benefit societies?—I think so. **Great advance in saving.**

Mr. Stockall—continued.

Dividing clubs dying out.

4351. You have mentioned some benefit societies as being of a bad character, a gambling character?—Yes.

4352. And you say that the men now are ceasing to belong to those, and that they are becoming members of good clubs?—Quite so.

4353. Would the contribution to the good clubs be considerably more than to the gambling ones?—By the gambling club I meant what we call a dividing club; that is to say, to which members subscribe a certain amount for the year, and at the end of the year they meet together and divide the funds that are still over, after they have paid for the needs of the year.

4354. I suppose that when the members who are aged come upon the funds during the year the young men find by experience that there is nothing to divide at Christmas?—It is so occasionally, but there is often 5*s.* or 6*s.* a member to divide. I must say that the dividing clubs have vanished during the last ten years almost, I think.

4355. And you think that is because of the wisdom of the working men?—Quite so, and the improvement of the working men.

Would not have State or rate aid.

4356. Are you prepared to leave the future of the working men to their own providence rather than they should rely upon State or parochial aid?—Most certainly.

4357. You spoke, I suppose, of the members of friendly societies as being males; how would you deal with the females?—As occasion arises; but the females are all in medical clubs, so that the cost of sickness is provided for. They are mostly insured in the Prudential Society, and some of them are joining now, I do not know whether I can call it a wise course, female benefit societies.

Sir Herbert Maxwell.

4358. May I ask what they are insured for in the Prudential Society?—They insure for their burial, and for a certain sum down when their children die or they die themselves.

Mr. Stockall.

4359. But it is allowances during life that we are more especially considering now?—Exactly.

4360. And you say there are some females who are joining benefit societies for sickness purposes?—Yes.

Very few women join for old age pensions.

4361. Are there any of them do you know who are joining for superannuation purposes?—No, I should think very rarely indeed; I do not know of any.

4362. You object then to any system of State aid by which the females as well as the males should join those superannuation schemes?—Very much so.

Wages.

4363. On the same ground that you object in the case of the males?—On the same ground, yes.

Mr. Broadhurst.

4364. Is the 13*s.* a week paid to the labourer that you mentioned the minimum or the maximum wage?—The minimum.

4365. All through your union?—Yes; there is one parish which I think rules lower than any other, in which, I think, the minimum in winter is 12*s.*

Mr. Broadhurst—continued.

4366. None at 11*s.*?—No, none to my knowledge.

4367. What are the better investments that you spoke of that the labourers invest in than that of the Post Office?—They put their money into co-operative societies generally.

Chairman.

4368. What is the amount of a share in a co-operative store?—£1, and 5 per cent. interest by Act of Parliament. They may take any number of shares, my Lord.

Mr. Broadhurst.

Advantage of co-operative movement.

4369. The co-operative investment is one of the sources to which you refer?—Yes.

4370. Is the co-operative movement very prevalent throughout your union?—Yes, it is, and increasing, I think.

4371. Do you think that the decrease in the pauperism is as largely due to the operation of the co-operative movement as to your Poor Law administration?—No, I do not think it is; it helps it, but it is not the reason of it.

4372. You think that the improvement mainly is due to your administration of the Poor Laws?—Oh, no; I must not be taken to mean that the whole of the improvement is due to that. I can only state facts and draw my inferences, but I am not prepared to say that the reduction of relief has directly resulted in increase of co-operation; I only state there is an increase of co-operation.

4373. Coincident with your strict administration of the Poor Law?—Coincident with it.

4374. Then it is difficult to tell which has helped the other?—We hope they have both helped each other.

4375. Mutually?—Yes.

4376. Well, you said that any State aid would in your opinion discourage personal thrift?—Yes.

4377. But supposing a scheme were propounded by the payment of 6*d.* a week to ensure a certain provision at a given age; the labourer to pay 4*d.* and the State 2*d.*; would that discourage personal thrift?—I agree with Mr. Arch, that anything which discourages a man from fulfilling his own duties and taking his own responsibilities makes the man a weaker vessel altogether, and being a weaker vessel, he will not be so likely to be thrifty.

4378. I think everyone will agree with that, but how would a scheme on such a basis as I have mentioned discourage personal thrift, where the men had to pay 4*d.* out of every 6*d.*?—Compelled to pay or tempted to pay?

4379. If he had to pay this in order to ensure his provision for old age, I do not say necessarily compulsorily?—That he was tempted?

4380. Tempted by a contribution?—I do not think a temptation to thrift is likely to make a man really thrifty.

4381. Have you any people in your union that are receiving superannuation from trade unions?—No; I think we have very little trade unionism in our union. I do not think there are any; none to my knowledge.

4382. Nothing other than the ordinary deferred

Mr. Broadhurst—continued.

sick relief from the big orders?—Quite so, and from the local clubs.

4383. Do I understand you to say that you would like to abolish all out-door relief?—Yes.

4384. Universally?—Yes.

4385. Make one general law and one general rule?—I should.

4386. Cut everybody down to one height and one size?—Raise everybody up to one level.

4387. That is your way of putting it; I am putting it the other way. That is your opinion, from experience?—Yes.

4388. Well, that is very emphatic; I am perfectly satisfied with that. Now, about this 1,200 *l.* charitable income per annum, is it scattered throughout your union or in one particular parish?—Oh, in various parishes.

4389. And is that administered by a central body or by the respective vicars and churchwardens?—By the respective vicars and churchwardens.

4390. And upon what basis; what are the claims?—Heaven only knows.

4391. What constitute the claims; you do not know?—No, and nobody else, I think.

4392. It is generally thrown about by the vicar and the churchwardens?—I am afraid it is.

4393. There is a scramble for it?—I am afraid there is very often.

Mr. Roundell.

4394. Have you not cases in which a change has been made in the administration of these charities of which you spoke, and that they have been put by a scheme upon an elective basis?—Yes.

4395. I think there are two cases; could you shortly mention them?—I know of two, there may be more.

4396. Would you state quite shortly whether that change to the elective principle is working well within your knowledge?—Yes, it is working very well.

4397. Has it not had the effect of removing the odium and friction which used to arise beforehand?—In my experience it has.

4398. When it was in the hands, not of the clergymen and churchwardens, but also in the hands of nominees?—Yes.

4399. In your opinion if there were such an appropriation of some of these charities left for the benefit of the poor, as Mr. Loch spoke of just now, if they were applied for charitable purposes in the right sense of the word, in preventing people from going to the workhouse, would there be any great outcry do you think?—Outcry on the part of whom?

4400. The people in the locality?—I do not think there would be an outcry if the scheme contained the provision of having elective trustees.

4401. If I understand rightly, the opinion you expressed just now about whole responsibility being devolved upon working men, you would extend it to the case of the State aiding friendly societies, by granting them a higher than the ordinary rate of interest?—Very much so, yes.

4402. The same principle would apply?—The same principle would apply.

Mr. Roundell—continued.

Medical clubs; started by himself when medical relief refused; now general and popular.

4403. Could you state shortly by what process the old system of medical relief in your union has been changed for the system of medical clubs, which you have spoken of?—At the same period that we drew up and acted upon rules for restricting the medical relief I started a medical club for the whole union, and then was able to say to the guardians there is the possibility now for medical relief being obtained from the medical club which has been started, and now we can refuse medical relief. By-and-bye this medical club for the whole union was superseded by medical clubs for each individual parish, and now in each individual parish there are these medical clubs.

4404. How is the doctor paid?—He is prepaid.

4405. And under the present system is local opinion quite satisfied?—About medical relief?

4406. Yes, through the clubs?—As to medical relief, yes.

Guardians do not give members of clubs extra relie this check rotten clubs.

4407. Could you state generally how the rotten benefit clubs of which you spoke have tended to disappear; owing to what causes?—Mainly, or at any rate in some measure, owing to the cause that we refused to aid those rotten clubs by giving relief to their members when they applied.

4408. Do you mean by that that in the case of a member applying that you take into account the whole of the payment he is receiving from his club?—The whole of the payment.

4409. And you attach importance to that?—Great importance.

Reformed rules made in 1872, after close visiting of all cases.

4410. Could you state on what general grounds your inquiry in 1872 was carried out as to the pre-existing state of the administration?—We appointed a small committee, and two or three members of that committee, of whom I was one, visited pretty nearly every case of out-door relief in the union. Then we had a great many meetings of the committee, and summoned all the relieving officers before us with their books, and in cases that we were not quite satisfied with, or that we had not sufficient information about, we visited personally.

4411. So that it depended upon close personal visitation?—Exactly.

4412. And then you established a system of rules?—Yes.

4413. Did you find any opposition to the establishment of those rules from the friends of the old system?—With regard to one rule which we did not make an absolute rule there was a very strong opposition, and our recommendation respecting it was only carried, I think, on dividing the board by a majority of one, but as regards the other rules which we intended to apply strictly there was very little opposition made.

Cases then refused all reviewed the next year.

4414. How far have you tested the results of your improved administration so as to secure that hardship should not be caused?—In the first instance, a year after we began our reform I made a personal inquiry with the help of the relieving officers, and issued a report which is now in one of the reports of the Local Government Board showing what had become of the people whose relief had been discontinued. Since then the plan which I have adopted has been that whenever hardship has been alleged, I have challenged

Mr. Roundell—continued.

the assertion, and asked for proofs, and the only so-called proofs that I have had are in the shape of cases which I can produce. In addition to that I have kept myself informed as to all that has gone on in the various parishes of the union by personal visitation, and by communications from those who are interested in the matter.

Alleged hardship always examined.

System applicable to all rural unions.

4415. Are there any circumstances connected with the Brixworth Union which would prevent its being regarded as an example of what might be done in other rural unions throughout the country?—No, none.

Mr. Pell.

4416. I would wish to ask you just a general question which relates to the principles upon which you have administered relief in the Brixworth Union, if it applies to young as well as to old people. You would say that the gift, the money or kind, that is passed over to the pauper, is not a matter of charity; that it cannot be treated as a charitable action, and that no relief through the poor law can be regarded in any sense as charitable?—Of course not.

4417. And that the proper term would rather be "bounty"?—It is too good a term almost.

4418. Have you known cases in the Brixworth Union of any homes whatever that have been broken up by the administration of relief in the form in which you have described it?—Yes, but only homes that ought to have been broken up.

4419. Were they the homes of old people?—In some instances.

Example in which home of aged was properly broken up.

4420. Would you explain what you mean by saying that they were only homes which ought to have been broken up, as regards the case of old people; have you got a case in your mind?—I have got three or four such cases of people who were living in houses in filth and wretchedness. I have an instance now in my mind where two old people, brother and sister, lived in a miserable tenement in which there was no glass in the window, no lock to the door; one room upstairs and one bed.

4421. Only one bed for the two?—One bed and one room, and utter filth and misery.

4422. Now, with lax administration, do you think that that home would have been left as it was with the people in it?—I feel sure that it would.

4423. And this state of things would have been continued by the assistance of out-door relief?—It was one of the cases which was quoted against me as being a hardship on a dear old woman.

Large families need not preclude thrift; example.

4424. Can you say that it is true that the fact of a labourer in the Brixworth district having a large family necessarily impoverishes him, or do you believe that the men who have large families where they have done their best have not only maintained their families but have been able, before old age comes upon them, to lay money by?—I can only say that the largest depositor in a bank which was attached to a co-operative store of which I was secretary, was a labouring man with a family of six children, of whom four were earning nothing, and he laid by in less than ten years 34*l.*

Mr. Pell—continued.

4425. Before his children had grown up?—Before all his children had grown up.

Women less and better employed since out-relief in of earnin stopped.

4426. Should you say that this was one of the proofs of the good condition, the comfortable condition of the people in the Brixworth Union, the withdrawal of female labour, old and young, from the fields?—I should think that it is one of the facts that speaks strongly to the improved conditions of life.

4427. Is there any severe or unusual competition among women, old women or young, for work, or is it not the case that you have great difficulty in getting women in the Brixworth Union, even the old, to act as charwomen or as nurses?—There is very great difficulty in getting nurses. It is almost an impossibility to get a nurse for an old couple or an old person; and as for the charwomen, they are very difficult to obtain; and although their nominal wages are not higher, still they work for less hours and are much less willing than they used to be to come for the same amount of money.

4428. Therefore that would be one proof that your administration of the Poor Law has not put those people to shifts to get their bread?—It would.

4429. Can you tell the Commission anything about the small industries that were followed by the old people, especially the women, before the reform was effected, which they have now entirely abandoned, or very nearly abandoned. I will quote the sprig-working for the Nottingham lacemakers and the pillow-lace?—It has almost entirely died out. They were content to make lace of an inferior kind for inferior pay, and now they do not think it worth their while to do it, I suppose. It has vanished.

4430. Was it not almost invariably a statement made by a woman applying for pauper relief that she was earning a little by one of those industries?—It was a very common statement indeed.

4431. And was it not urged by those who did not agree with you that it was a right course to give a woman something to help her to continue this miserable industry?—Yes; it was a common argument.

4432. Then, generally speaking, would you say that poor industries are abandoned, and the women have gone to something where they can get better wages?—Yes, or they can do quite well without them.

4433. Now, with regard to the co-operative societies. I think you are secretary to two?—No, not two; only one.

Co-operative societies under par

4434. Are you not secretary to one in my parish, Haselbeach?—I am secretary of that and president of another in another parish.

4435. Can you tell us what the labourers divide in gold, with a population of 130 people?—The profits for the last four years on the small co-operative society of which I am secretary at Hazelbeach average 129 *l.* a year, and there are only 32 purchasing members in that society.

4436. And there is nobody purchasing there, or actually interested in the welfare of the association, excepting the labourers, with one exception?—Yes, there is one exception.

4437. And the dividend in that exception

Mr. Pell—continued.

would only take off about 20 *l.*, I think?—£20 a year, just about.

4438. That would leave how much for the common labourer to divide?—About 110 *l.*

4439. And what is the population?—One hundred and fifty-four people, I think.

4440. How many of those are well-to-do people not joining in the work of the co-operative society?—I think five or six families.

4441. You have, I think, in the parishes with which you have to do, followed this system up of starting co-operative stores; you have two, I think, where you live?—One.

4442. With a branch?—It embraces the whole trade of the place.

4443. Is the principle there that the money must be paid over the counter for everything?—Oh, yes.

4444. Have you ever known a farm labourer—an old labourer, obliged to relinquish his connection with his co-operative store, because he had not ready money to buy the goods with?—No. I ought to say that in one or two instances applications have been made for the withdrawal of the share in order to pay the rent in cases of difficulty; but the committee have always refused to allow it to be withdrawn unless due notice had been given, and then as a rule some other method has been found of overcoming the difficulty, so as to prevent the shareholder being obliged to withdraw the share.

4445. As an illustration of the feeling of the common workpeople in that district as to their duties, do you know whether the societies have subscribed to the county infirmary themselves, so as to be able, in case of accident, to put one of their own people into the infirmary?—My experience is that they all subscribe to the infirmary.

4446. As a society?—Yes.

4447. And I think in the Brixworth Union the subscription to the infirmary out of the money found by the rate has been reduced?—Yes.

4448. You mentioned some instances of voluntary charity by means of which the withdrawal of this great sum of £5,000 a year from the poor of Brixworth Union, which used to be given out of the rates in out-door relief, has been compensated. I want to ask you, with reference to some recent instances, can you tell the Commission how, even among the children, aid is given to the poor? I think you know of a case where out-door relief was refused to a person of some years having a family, and how it was met?—I imagine you allude to the case of a widow, with five children earning nothing, who used to live in our union, and then went to live in the Northampton Union, and didn't quite acquire a settlement, and applied for relief there, and was referred to the Brixworth Board, where the rule is not to give out-relief. It being considered by the people of the parish where she used to live in the Brixworth Union that it would be a very hard case to send those children to the workhouse, steps were taken in that parish to give help in other ways, and among other ways this, I think a very interesting way of helping the woman, was found, namely, that the school children in the parish subscribed to maintain one of her children, and one or two of the richer people subscribed to maintain three of the others.

Mr. Pell—continued.

4449. There were no school fees to be paid?—No.

4450. With regard to the necessity for pensions or assistance from the rates, (in the case of the old people) you mentioned to the chairman a man who was 72 years of age and who was still working in the ironstone pits?—Yes.

Thinks rural labourer can earn well up to 65 or 70.

4451. And another of 71 who did occasional gardening. Now, is your experience this, that an agricultural labourer does not become less valuable, if he is a good man, at 60 or 70, than he is when he is 40 or 30?—As a rule, I should say he was more valuable, at all events up to 60, because, although he might be a little weaker in bodily strength, his experience is very much more valuable.

Chairman.

4452. That depends upon the nature of the work to be done?—As an agricultural labourer.

Mr. Pell.

4453. And has not the severe work which was imposed upon the agricultural labourer now been supplanted by mechanical power?—Yes, the severe work he has very little of.

4454. Therefore the old labourer with his acquired skill and experience, although he has to work with the aid of machinery, has become possibly a more valuable man than he was perhaps 10 or 15 years ago?—In some ways.

4455. Do the old men, meaning by old men men of 60 or 70, earn the full wage as a rule?—I should say up to 65 they certainly do as a rule. They possibly may get a little less when they get past 65. It depends, of course, upon the man. Some men at 70 are as good as others at 60.

Man of 84 earning 7*s.* a week.

4456. But you know some men in your own parish of 65 who are earning full wages?—Yes, a good many. I know a man of 84 who is earning his living, 7*s.* a week, in my own parish.

Chairman.

4457. At what work?—At wood-faggotting, farthing faggots as they call them.

Mr. Pell.

4458. You have told us about the clubs, that the medical club is universal now, and that the money is paid in for the year. First of all is not the money of a member prepaid to the doctor?—Yes, I have already stated that.

4459. Well, what is a woman asked to pay in to secure medical attendance?—A woman pays a penny and a child a half-penny per week.

4460. Will you tell me one of the rules which was in force in what you termed rotten clubs, and which was enforced when the policy of the Brixworth Union began; I mean that rule which required the member of the club either to get upon the rates before he could get any benefit from the club, or, at all events, to apply for out-door relief before he could get any benefit?—I thought I might be asked that. I have got the rule here of one of them. There are two or three more which I have also here.

4461. What benefit club are you going to refer to?—This is a benefit club.

Mr. Pell—continued.

4462. In what parish?—Perhaps I had better not say.

Rotten benefit clubs; refused medical aid if considered in relief.

4463. But it is in a parish in the Brixworth Union?—Oh, yes. The rule you have asked me about states, "If any member be ill and his family collection be refused by the parish officers, a committee meeting shall be called to investigate the matter, and the benefit of this society shall be withheld from such member until the parish allow the collection." Then the rule of another society declares, "That if any member fall sick and the pay that is allowed from the society is not sufficient for him and his family, it shall be only for the member; but if it should be made a claim of by the parish, the club shall have power to withhold his pay as long as they think proper."

4464. So that, in fact, the continued existence of these clubs depended very largely, judging from those rules, upon out-door relief being granted to their members?—Very much so.

4465. Have those clubs disappeared since these reforms have been in existence?—The clubs are still in existence, but they don't act on that rule because it is of no use.

Mr. Henley.

Wages.

4466. You have been asked about the wages of agricultural labourers. What do seven-day men get?—One shilling or 1*s.* 6*d.* for the Sunday.

4467. That would be 14*s.* for the week?—Fourteen shillings or 14*s.* 6*d.*

4468. And nothing extra?—No.

4469. Have the wages increased in your union during the last 10 years?—No, the nominal wage has not, but of course 1*s.* now purchases almost twice as much, or at least half as much again, as 1*s.* used to do.

4470. And are your wages about the same as in other unions in Northamptonshire?—Yes, I should say about the same.

4471. Then you are not able to attribute any increase in wages to the strict administration of the Poor Law?—No, I don't think it would be possible to prove it.

Inspector and out-relief.

4472. With regard to the attendance of the Inspector of the Board, and his looking into the out-door cases; he comes there at least once a year?—Yes.

4473. May it not be the case that, where a union administers relief so strictly as you do, that he acts the part of a wise man, when he sees things going on properly, if he holds his tongue?—No, I should not think that is the case. My notion is that the Inspector would be very glad to catch us tripping.

4474. But if he sees your union in such a very superior condition, as far as the pauperism is concerned, compared with the whole of the rest of Northamptonshire, surely it would be only wasting your time and his time if he preached to you upon the question of out-door relief?—I think that would be so. I am not complaining of our Inspector.

4475–6. So he would be a wise man and say nothing. You wanted the prohibitory order strengthened by removing the exceptions?—Yes.

4477. Or some of them, at any rate?—Yes.

Mr. Henley—continued.

4478. That order applies only to able-bodied people?—Yes.

4479. So that it is outside our inquiry at present?—I think not.

Thinks a man over 60 may be able-bodied, and thus under the prohibitory order.

4480. We have nothing to do with the able-bodied; the prohibitory order entirely applies to able-bodied men?—Yes, but my contention is that there are many able-bodied people over 60.

4481. They become then not able-bodied?—I have always wanted to find that regulation, and I have not been able to do so.

4482. The prohibitory order applies entirely to able-bodied people, and we are not inquiring into the case of able-bodied people at all?—I beg your pardon.

4483. So that the prohibitory order would not apply to the cases before us. Well, now, with regard to the aged people, the guardians have an absolutely free hand with regard to relieving the aged poor?—Yes, but it depends upon what is meant by "aged."

4484. Well, anybody who is not able-bodied?—Anybody of a certain age, is that it?

4485. No, I don't think the age is laid down. A person may be not able-bodied at 45, or at any age?—I am afraid I didn't quite catch your first question.

4486. I will give you the question again. With regard to the aged and infirm is there any restriction, either by statute or order, upon the guardians as to what amount of relief or what description of relief they shall give?—If I might answer by a question I should like to know what is meant by "aged."

4487. I cannot define that. That must be left to the guardians to decide; but I think you need not split hairs upon this question. You know very well that if you relieve an able-bodied person contrary to the regulations of the prohibitory order the auditor surcharges you, and makes you pay the relief which you have given; and therefore you have to prove, either by a medical order or by the age of the person, that he does not come under the classification of an able-bodied person?—I am afraid I am rather stupid, but I just want to give you an illustration of my meaning. Very often a case comes up that is over 60, and I think that there is nothing at all the matter with that man or with that woman, and I maintain as chairman that that is an able-bodied person, although he or she may be over 60.

4488. Leave those cases alone. You may say that that class of cases comes under the prohibitory order, but I say that the cases of persons not able-bodied do not come under the prohibitory order; is there any restriction upon the guardians, either by order or statute, to prevent them giving what relief they please to aged persons?—No, not that I know of.

4489. And do you wish any order to be issued tying the hands of the guardians as regards the relief of the aged?—I should like non-resident relief to be abolished.

4490. But nothing beyond that?—And the law of settlement abolished; nothing beyond that.

4491. With regard to sick clubs, I did not quite understand your answer. I think it was to Mr. Broadhurst. We may take it that in an agricultural district the labourers generally belong to two descriptions of clubs. They belong

Mr. Henley—continued.

to the Prudential for burials, and they belong to the Foresters or similar societies, which provide medical attendance and pay during the time they are sick, and a certain number of them belong to sick clubs, or parochial clubs, for the attendance of a doctor?—Yes.

4492. Did I understand you to say that any women, either single women or widows, belong to a club which, beyond giving them medical relief, gave them any weekly payment?—There are a few who have joined, as I am informed, a female benefit society.

4493. Is that one of the established societies; do they take in women?—Oh, yes; Mr. Frome Wilkinson has been the originator of a very large female benefit society. I will not be quite sure, but I think it is the United Sisters, if it is possible to have sisters united.

4494. To give them weekly payments in addition to giving them sick relief?—Yes.

4495. Do you think that if you were transferred to another agricultural Poor Law Union you could start the same system without you were certain of having a charitable fund at your back?—I should start it certainly.

4496. Do you think you could carry it out?—That would depend of course upon circumstances.

4497. You must put aside the charity, if you please; could you carry the law out in the same way if you had no charitable funds at your back?—Are you referring to what I called my private charitable fund?

4498. Yes, I am referring to that.—Then if I may be allowed to state the amount of that charitable fund, I think it will answer the question. The charitable amount that is put into my hands is 25*l.* a year.

4499. Will you put that on one side, and just answer my question?—Yes, I think I could in time.

4500. You would be prepared to carry out the law strictly without that fund?—It is perhaps difficult to answer, but, of course, I should feel myself bound at the beginning of a reform which is of a stringent character to put my hand into my own pocket if nobody else did.

Sir Herbert Maxwell.

4501. You made a statement which, if I understood it, was rather a remarkable one, that you have put an end, or tended to put an end, to certain rotten benefit societies by refusing the privilege of medical relief to these members?—No; I was misunderstood; not at all.

4502. Would you kindly state again what you said on that subject?—I think I said that the policy of our board in refusing to give aid out of the rates to the members of those clubs when they were sick tended to put an end to them.

4503. Are those registered societies?—No.

4504. Do they publish a balance sheet?—They don't exist now, and they were only, as I have said, of a speculative character, like dividing clubs.

4505. How do you know they were rotten?—The system was rotten.

4506. You have no evidence to show that they were not solvent?—They could not be insolvent,

Sir Herbert Maxwell—continued.

because most of them were dividing clubs, which divided every year.

4507. You have said that the labourers in your union do not, as a rule, belong to any trade unions?—No.

4508. Do some of them belong to the Agricultural Labourers Union?—They did, a very great number.

4509. But that is a trades union?—But very few now belong to it.

4510. Did you include that?—I meant that to be understood; that they do not now belong to it.

Opposed to deferred annuities.

4511. You said that, as a rule, they were too wise to insure in the Post Office?—In my opinion too wise to buy annuities.

Post Office unpopular, giving trouble; does not come to door.

4512. You discourage this as far as you are able?—I make no active effort to discourage them, but if my advice were asked, I should say it was a selfish and unwise application of money.

4513. And if the same person asked your advice as to insuring in the Prudential Insurance Society?—I should say, "If you like insurance, it is a very good society to insure in."

4514. Although it costs more than the Post Office?—That is their look out. They get their money.

4515. They get their money, but why; do they not get it in the Post Office?—They would prefer the Prudential for this reason——

4516. I am not asking why they prefer the Prudential, but why you do?—Because they do.

4517. But I am supposing the case of a man asking your advice. You would recommend him to apply to the Prudential rather than to the Post Office?—I would tell him that the Prudential would save him trouble, but that the Post Office would perhaps save him a little money.

4518. How does the Prudential save him trouble?—They send a collector every week to his door.

4519. Are you aware what the collector charges for collecting?—I forget the amount, but I have heard it a good many times.

4520. Between 20 and 25 per cent. on the premium?—That is about the figure.

4521. But does not that seem rather a waste of the man's money?—But the Prudential is a commercial enterprise, and succeeds, and the Post Office is unpopular, and does not succeed, and I believe in success.

4522. But is it not the case that the secret of the success of the Prudential Society and similar societies is, that they constantly canvass for the payment of the premiums?—I could not say it was with regard to the Prudential; but I think it is with regard to the smaller ones.

4523. Why do you except the Prudential?—Because I don't think they canvass so much as the others do. They have no occasion to do so.

4524. You put your objection to State interference in rather a metaphorical way. You said that when the Government comes in at the door self-help flies out at the window?—I think so.

4525. Is not that a little far reaching?—I meant it to be so.

4526. Would you advocate the withdrawal of State control from friendly societies?—I am not prepared to say at this moment that I would

Sir Herbert Maxwell—continued.

withdraw the whole of it, but I think it is a somewhat dangerous thing. I am all for allowing friendly societies to manage their own affairs.

4527. Without any system of registration or periodical valuation?—That is, perhaps, going further than I should like at the present moment to go. May I say that I am not an expert about clubs.

4528. No; but your objection was confined to State subvention?—Yes, it was.

Lord Brassey.

Objects to any State subvention of thrift.

4529. You expressed an objection in rather decided terms to any system of old age pensions supplemented by contributions from the State. Now would your objection extend to any plan on a self-supporting basis by which in consideration of contributions voluntarily paid, the poor should be enabled to secure a pension for their old age under a guarantee of the State?—I am, on principle, against the State interfering at all with the affairs of the poor in this sort of matter.

4530. Do you see any means other than that of periodical payments of small amounts, by which the poor, and especially women, can ensure some provision for their old age Do you think it possible that they can save sums of money and keep them together through a long series of years as a provision for old age?—Yes; I have stated that I think it is quite possible for the agricultural poor to provide for all their primary wants, including those of old age, if they are only let alone.

Rural poor can provide for themselves.

Post Office interest too low.

4531. Why do you object so strongly to the Post Office annuities?—I do not object, but the Post Office is unsuccessful, it is unpopular; and it does not seem to be quite answering its purpose. It is very sound, no doubt. I do not think it perhaps gives as much interest as it might do.

4532. That is one of the principal reasons, the low rate of interest?—Yes, it is.

4533. Do you think that the poor, and especially poor women, have sufficient means outside of the Post Office annuities for making provision for their old age by contributions which would secure them pensions?—I think, if they use their opportunities, they have the means of making provision for old age and other primary wants.

Lord Lingen.

Old age provision best left entirely alone by State.

4534. Should you be favourable to any system of deferred pensions, so far as they can be provided out of the means of the poor themselves?—I would rather that the poor themselves be left to find their own way of providing.

4535. Supposing a labouring man wished to procure a deferred pension for himself, the ordinary societies do not offer that form of provision; sick pay is the nearest approach to a deferred annuity which they offer, is it not?—No; I believe the Odd Fellows and some of the affiliated clubs do offer annuities or provision, at any rate, for old age.

4536. In your own union is there any benefit society within the easy reach and within the knowledge of your labouring people, where a man could purchase for himself a deferred annuity?—Oh, yes.

Lord Lingen—continued.

4537. Would he get that annuity on better terms from that society than he would from the Post Office?—I am not prepared to say. I do not know.

4538. You are aware that no private society has the guarantee of the State for its solvency?—Yes.

4539. The utmost that it has would be under the Friendly Societies' Acts, that if its returns showed manifest insolvency, the shareholders or members would get notice from the Registrar of Friendly Societies; that is the extent of the State guarantee which he would receive. Is that your understanding?—Yes.

4540. In the Post Office they have an absolute State guarantee?—Yes.

4541. And you are aware, I dare say, that payments to the Post Office for any purpose can be made on a sheet of paper with a dozen penny stamps upon it?—Yes.

4542. So that the man can make a penny collection for himself and put it into the Post Office when desirable?—Yes.

4543. Notwithstanding that you think that there is a local objection among the poor to the Post Office?—Not an objection, but a disinclination to take the trouble perhaps it may be; at any rate, there is a disinclination to purchase deferred annuities through the Post Office.

4544. The question of affording some further relief to aged people would very much depend upon their offering to make any sort of provision for themselves. I understood from several of your answers that you thought a steady ordinary labourer could make very considerable provision for himself if he pursued that course all his life through?—Yes.

4545. You gave one instance, a rather remarkable one, of a man who, having six children, of whom four were not of the age to earn anything, had, nevertheless, saved four-and-thirty pounds?—Yes, in ten years.

4546. Was that at all an exceptional case; I have in view such as these: was he a particularly good and industrious labourer, and had his family escaped the sickness and ill-fortune that is, unfortunately, common?—He was a good, industrious labourer, but he had had the misfortunes that flesh is heir to, like other people. I do not think that there was anything peculiar in his favour or against him.

4547. What is about the age at which people marry in your union; with a man and a woman respectively?—I should say about 25.

4548. For a man, and for a woman younger?—A little younger; but I should not pledge myself to that.

4549. That is rather above the average, is it not?—I think it is, possibly. I am afraid I am not speaking from the book; I do not really know; but, in my own parish, I should say that 25 is about the average age. I may say I rather discourage, by precept and example, early marriages.

4550. I suppose a boy begins to earn wages at 13 or 14?—He can earn wages, and does very frequently, at 10.

4551. And how long would he now as a matter of practice, we cannot call it a matter of principle, how long would he contribute his wages to the support of his father's family before he began, more or less, to set up as it were on his own

Lord Lingen—continued.

account?—He would put all his wages into his mother's pocket until he was about 16 or 17 years old, and then he would give her all his wages, possibly except 2 *s.*, which he would keep for himself. Then when he was quite able to earn full wages, he would give her from 8 *s.* to 9 *s.* for his board and lodging and keep the rest himself.

4552. He would give 8 *s.* or 9 *s.* for the support of his father's family, would you say?—No, for his board and lodging.

4553. As a matter of fact, are savings made during the unmarried age of the labourers, or do they only begin to save when the man is married as a rule?—My experience of that only extends to the two parishes that I have had knowledge of, and I find that out of a population of 150, I had eight young men saving in connection with this co-operative society, and that the remainder, there were 32 in all, were married people.

4554. Then, with regard to this man who had saved that 34 *l.*, do you happen to know now whether he had saved before he married?—I do not think he had. I think he would have told me if he had.

4555. A good deal of your success appears to depend upon inquiry into the circumstances of each applicant for relief?—That is so.

4556. Your union contains, I think you said, 26 or 27 parishes?—Thirty-six.

4557. Therefore it covers a large area?—Yes.

4558. Have you more than one relieving officer?—Only one now.

4559. Well, you cannot wholly rely upon him; I suppose there must be much subsidiary assistance, is there not?—We can rely upon him now, because there are so few cases. Originally, we had two relieving officers.

4560. But would you have his official report upon every single case that the guardians had to consider?—Yes, he has a horse and cart.

4561. There is only one other subject that I wanted to ask you a question upon. You mentioned that the field-labour of women had been almost got rid of in your parish?—In our union.

4562. Has that resulted from the generally improved state of things or has there been a particular effort made in that direction on the part of employers or others?—I think it is due entirely to the improved state of things.

Mr. Loch.

4563. Do you think that the Minute of Mr. Goschen of 1869 as to co-operation with charities

Mr. Loch—continued.

would apply to the country? You will remember that the suggestion made in it is that the Poor Law should deal only with the actually totally destitute, and that the charity should deal with all cases in which the means were insufficient, or in which the kind of help which the Poor Law guardians are forbidden to give was required?—I must say that I am against charity connecting itself with the Poor Law in any public way. The more secret and private charity, whether endowed charity or that charity which comes out of one's own pocket, is made, the more useful, and the less harmful I should rather say, it is.

Thinks charity should be given quite privately, and not work openly with Poor Law.

4564. Then you would not approve of any indirect method of this kind to meet such cases?—No, I should not.

Mr. Broadhurst.

4565. With regard to the Post Office affairs, do you think that the difficult forms, the almost invariably difficult forms to ordinary labouring men, which are presented to them at the Post Office without proper assistance in filling them up, act as a deterrent to them?—I think they do. I have often said that if they would publish their literature in a tongue "understanded of the people" they would do much better.

Post Office forms too official and complex.

4566. Then it is not widely known, it is not popularly advertised like the others?—No, they do not make it popular.

System not advertised or pushed locally.

4567. They do not take any steps to advertise it?—In the case of the Prudential, of course the agent is there to assist to do all except the signature. He calls at every house every week.

4568. And those difficulties to uneducated people, to people not used to forms, would be some cause of the unpopularity of the Post Office scheme?—I think they might be some cause. I know they are some cause.

Mr. Humphreys-Owen.

4569. Do you know whether the people object to apply to the Post Office on the ground that they do not like to disclose their private affairs to an official who may or who may not be friendly to them?—Yes, I have heard that objection made, and I know they object strongly to put into a private savings bank like the clergyman's savings bank for that very reason.

Also fear of publicity.

4570. That objection would not apply to subscribing to a benefit society which they would manage themselves or which, at all events, they could choose themselves?—No.

The witness withdrew.

Mr. Robert Elcock, Builder and Auctioneer, called in; and Examined.

Chairman.

4571. You are a guardian of the Wimborne and Cranborne Union?—Yes.

4572. Is it a large union?—Yes, it is, my Lord; it has an area of over 80,000 acres.

4573. Is it pretty nearly all rural, with the

Chairman—continued.

exception of two or three small country towns?—Yes, it is, with the exception of one town.

4574. That is Wimborne?—That is Wimborne.

4575. An agricultural union?—Entirely.

Chairman—continued.

4576. And what is the population?—The population at the last census was 17,878.

4577. Have you long been a guardian?—I do not remember exactly, but something like 12 or 14 years.

4578. Is out-door relief given in your union?—It is.

4579. On what sort of scale?—Well, we think in a very meagre way. The usual allowance to a pauper is 2*s.* 6*d* a week; and if it is a man and wife 4*s.* 6*d.* I may say it is very rarely that that sum is exceeded.

4580. Has there been in your union a tendency, of which we have heard much before this Commission, to narrow the extent of out-door relief?—There was a tendency, and still is, amongst many guardians, but it does not prevail entirely.

Pauperism about stationary; nine-tenths out-door.

4581. Can you give us any figures showing the number of paupers at different times, and the number in-door and the number out-door?—Well, I happen to have got two returns, one of 1886 and the other of 1892. In 1886, on the 1st January the total number relieved was 792.

4582. But can you distinguish them?—The in-door, 91; the out-door, 703.

4583. That was in what year?—That was on the 1st of January 1886.

4584. And in 1892?—On the 1st January 1892, the total number was 841; the total in-door, 78; the total out-door, 763.

4585. It has remained pretty stationary?—Yes, nearly so, my Lord.

Amounts very inadequate; 2*s.* 6*d.* a week for single persons.

4586. Are you satisfied with the manner in which out-door relief is administered?—No, I am not at all. We consider, in fact, I consider, and I may say in saying that, that I am simply echoing the feeling of many, that the out-door relief that is given is entirely inadequate.

4587. Are you supposing that the relief, such as it is, is carefully administered; is care taken to ascertain all the circumstances of the applicant?—Yes, every care is taken.

Careful inquiry by relieving officers.

4588. Will you tell us what is done in that respect?—I have the application books here, but I can tell you from knowledge. The system is, when an application is made, that the applicant has to apply to the relieving officer. The relieving officer gets from him or her the information, first, as to what their ages are; next, as to for whom they have been working; next, as to what their family is, and if there are any in family, as to their ages, as to how many may be going to school and how many may be at work, and, if none, so describing it.

4589. How many relieving officers have you?—Two.

4590. Do you think that they suffice to inquire into all these cases?—Oh, quite.

4591. I suppose they are not content with the mere statement of the applicants?—Oh, no; they get it verified, either by going to the houses of the applicants, or by the guardians of the parish.

4592. You stated that the relief averaged from 2*s.* 6*d.* to a single person to 4*s.* 6*d.* to a married couple?—Yes.

4593. I suppose those are not the only two payments; that there are payments made sometimes having reference to the number of children?

Chairman—continued.

—If they are infirm and not really obliged to keep their beds, 4*s.* 6*d.* is the maximum amount of relief given; but discretion is left with the medical officer, assuming they are ill, to give orders for medical relief, and extras in the shape of wine, or beef, or mutton, as the case may be; but unless they get a medical order, which naturally they do not get, except they are really ill, 4*s.* 6*d.* is the maximum amount allowed for a man and wife, and 2*s.* 6*d.* is the maximum amount allowed for a single person.

4594. We have heard from a great number of unions where the system of out-door relief prevails, that the sum given, although less than is necessary to support people adequately, is almost always supplemented from some other source, either relations or charities; is that your experience?—That would be my experience, my Lord. But apart from that, I might say that the system adopted by the board generally is, that if there are any children who are in receipt of wages, even though they may be married with families of their own, they frequently make an order upon them to repay a part of the sum which is granted by the guardians. The relieving officer has to collect it, for which he is paid, I think, a commission at the rate of 15 per cent.

4595. Is much recovered in that way?—Well, speaking without book I should say about 60 per cent., that is of the cases where the orders are made, about 60 per cent are so obtained.

4596. I suppose the order is made by the magistrates on the application of the guardians?—Well, it is first made to the guardians, and if he upon whom the order is made does not pay there they have to, and do apply to the magistrates, and they make the order.

4597. The guardians do their best to acquaint themselves with the circumstances?—Oh, yes; they do that.

4598. Have you taken part in those inquiries?—Yes, many times.

4599. Can you give us some cases in which you think that they are unfairly taxed by being asked to assist in the support of their relations?—I can, my Lord.

Mr. Henley.

4600. Does this sum of money that you are speaking of, this 60 per cent., include the contribution towards lunatics?—No, I am speaking only of an order which has been made upon children for the support of their parents. Of course I am speaking without book in regard to that, but I think I am fairly right. Here is an instance; this does not happen to be the beginning of the case evidently; but there is a case here of two old people named Elton; there is a man and wife, the man aged 75, the wife aged 74; 3*s.* 6*d.* a week is allowed by the guardians, and the son pays his shilling a week. But that is not the commencement of the case.

Chairman.

4601. What are the circumstances of the son?—I do not happen to have got those particulars here, but I think I can point you to a direct case. Here is a case of a man and wife, the man named Longman, aged 71, and the wife aged 61.

Chairman—continued.

There are four children, the eldest of whom is 42, married, with seven children; Joseph, 32, single, living at Christchurch, in another county; Charles, 28, single, gone away, we do not know where; Frederick, 20, and a cripple. Well, now there is an order of a shilling a week made on the son Joseph, who is a labourer. That does not appear here, but he is a labourer, as we were informed. I happen to remember this case very well; I knew the people, and we were informed that he was a labourer earning 14*s.* a week, living away in another county, and he was ordered to pay this shilling a week.

4602. Was he a married man?—No, he was a single man.

4603. Well, would you think that was a case of hardship?—I should, because he is living away from home, and he has to provide a home for himself, and he has no one to attend to him in case of illness. If he were living at home I should look upon it in another light. He has to find and support everything for his maintenance.

Mr. Henley.

4604. Is that his actual wages?—That is the information given to us at the time at the board; I happen to remember the case.

Chairman.

4605. Can you give us any other cases illustrative of this hardship in the administration of the Poor Law?—There is another instance here: Mary Thorne, aged 82, a widow, nearly blind, half-a-crown only allowed her. The grandson, who lived with her, assisted to keep her. I happened to know that particular instance, and the woman was not only nearly blind, but suffering from a very sore disease of a very painful nature, and the grandson worked on his bit of land, in area not quite an acre, and did all he could to the best of his ability, he was unmarried, to help to maintain her.

4606. What was his age?—Well, his age could not at this time have been more, certainly, than 20.

4607. Do you know what his wages were?—He was simply working for himself and for people, as he could get employment.

4608. You consider that a hard case, that a man living with his grandmother should support her?—Well, I think it is the duty of every child and every grandchild, everyone who belongs to a family, to do the best he possibly can towards the maintenance of his progenitors. On the other hand, they look upon it as a great hardship when relief of what I look upon, and what we generally look upon, as being of a very meagre character is given, that they, with such limited means at their command, should be called upon by the guardians to contribute towards the maintenance of their relations in the shape of money out of their pockets.

4609. I can easily understand that, but the two cases that you have selected do not strike me as being very strong illustrations of that fact?—No?

4610. The two cases that you have mentioned are the case of an unmarried man who was

Chairman—continued.

earning 14*s.* a week, who was called upon to pay a shilling a week. It does not seem to me to make any difference whether he is in one county or another. I fail to see the force of that objection. And the other is the case of a grandson of 20, who is living in the same house with his grandmother and helps to support her. I daresay you have stronger cases than those?—There are stronger cases; but these were in the books; I had to take them as they came. I know of many instances where men have been called upon to contribute towards the support of their parents, where they have been receiving only 11*s.* a week; and I know this, that in very many cases the men feel that they are being compelled to pay twice, because they feel that they, being ratepayers, contribute towards the maintenance of others who are in receipt of relief, and that therefore, being called upon also to contribute towards the support of their parents, it is a double hardship upon them.

Poor object to paying rates also and helping relatives.

4611. I want to clear that up in one of the cases that you mentioned of the grandson. Do you mean to say that he was compelled to support his grandmother, or that he supported her voluntarily?—In that particular case more relief was asked for than the half-a-crown that was being allowed, and the guardians refused to give more because the grandson was living with her.

4612. I believe there is no legal power to compel a grandchild to relieve his grandparents. The grandparent can be compelled to support the grandchild under some circumstances; but is it not the case that no grandchild can be compelled to support the grandparent?—I believe that is the law, but I am also constrained to believe that the board of guardians, speaking of them as a body to which I belong, believe that the liability equally applies to the grandchild as it does to the grandparents.

4613. Well, you will look into that, I daresay, when you go back?—Yes, thank you.

Would like out-relief to old given freely and workhouses reduced.

4614. What is the scheme that you yourself would like to see in force with respect to the relief of the aged poor?—My own idea would be to give them relief in money in their own homes, under the control or supervision of some local authority. By doing that there would be no need for the maintenance or the retention of so many workhouses in the rural districts. My own view is, knowing the county of Dorset as I do, that we could very well do with about four houses in the whole county, and that it would be a great saving to the ratepayers if the others were done away with. The Wimborne union house does not happen to be in the centre of the union, which has an area of 80,000 acres, and therefore from one side of the union to Wimborne is about 16 miles, and when people are taken from their homes, as they oftentimes are, at the remote corner of the union, they are so far removed that they have no means of getting back to see their friends, or of their friends coming to see them, because there are no railways, and they can only get there by walking; there are no railways or carriers.

4615. You would like to see that system universal?—I should indeed.

Chairman—continued.

4616. Of old people being relieved at their own homes?—That is entirely my view.

4617. That assumes, I suppose, that the home is a decent and comfortable home?—Certainly, my Lord.

4618. And it also assumes that the condition of the old man or old woman is such that he would not be better off in the workhouse than out of it?—Exactly, my Lord.

Thinks labourers detest workhouse generally.

4619. Would you leave it to them to decide whether they should go into the workhouse or not?—Yes; my experience has been this, that the general agricultural labourer has a natural abhorrence of going into the workhouse; in fact he will do anything he possibly can rather than go; and my experience has been that he will do anything that he possibly can before he will apply for relief. There are some exceptions certainly.

4620. You do not think the system you advocate would lead to any widespread abuses?—I think not.

4621. Are you conversant with the history of the Poor Law in past times?—Yes.

4622. You remember the terrible abuses, as injurious to the working people as to the ratepayers generally, which necessitated so stringent an Act as that of 1834; you remember all that?—Well, I do not remember it, but I know it from having made myself acquainted with it.

Thinks education, &c., would prevent the abuses that existed before 1834.

4623. What measures would you take to prevent those abuses with all the consequent injury?—My own view of that is, that with the education of the people, with the newspaper getting amongst them, if it were not even for the schools, a natural tendency to thrift, there is a natural tendency to more carefulness in every way, and more self reliance than there was in the old days.

4624. Of course, for instance, in the days when the original Commission in 1832 and 1834 sat on the subject, we know that the people were kept in such total and absolute ignorance that they really looked upon it as a matter of right that they should simply ask for relief and get it.—Well, my view is that with education progressing as it is, and with the general tendency of the people to provide for themselves as much as they can, nothing of that sort will happen again.

Chairman—continued.

Thinks poor generally will not ask for any relief unless obliged: points out, as to relatives contributing, that owing to Education Acts children begin to earn at 10 instead of

4625. The evidence generally given to us, with respect to the in-door and out-door questions, is this, that there is a very large number of the population who feel no shame in taking out-door relief, but who will strongly object, as you say your Dorsetshire labourers do, to in-door relief?—My experience of them is, that no man asks for relief until he is absolutely driven to it. I know perfectly well there are some who are naturally in-born paupers, so to speak. For people of that class I would simply retain the workhouse for them; but as to the people who are, as I have already said, prudent, and who do what they can to help themselves, I would certainly deal with them in the way that I have suggested. I was going on, if I might, to suggest here, with reference to what I should look upon as such a hardship on the people who are called upon, as they in many instances are, to contribute to the support of their parents, that they are placed to-day in such a very different position to that in which they were when these rigid rules were framed, inasmuch as at that time every member of a family who was six or seven years of age had to go into the field to keep sheep, or to scare birds, or to do something whereby some money was brought into the common coffer. To-day the Education Act prohibits a thing of that description. A boy cannot possibly go to earn anything, certainly not before he is 10 years of age, and there are very few of them indeed that are able to earn anything at that time.

4626. That applies generally to the vigorous years of a labourer; the time when the demand upon him is heaviest is the time when he is strongest, but that does not apply to the old people?—No. I am only mentioning this subject to show my reason why these men ought not to be called upon because it happens, although they are vigorous, that the wages, for instance in our district, the maximum wages, do not exceed 11*s.* a week, and perhaps they have five children. It is quite possible there might be five children, a man and his wife to be fed and to be clothed out of 11*s.* a week.

The witness withdrew.

[Adjourned till Tuesday the 21st inst., at Noon.]

THIRTEENTH DAY.

Tuesday, 21st March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary*.
VISCOUNT MORPETH, *Assistant-Secretary*.

MR. ROBERT ELCOCK, called in; and further Examined.

Chairman.

4627. When we closed the evidence last week, you were just giving reasons why the demands upon children to support their parents were often very hard; and you had especially drawn attention to the fact that they were unable to derive as much from their children's labour as they had been before the recent legislation as to the education of the poor?—That is so, my Lord.

4628. Do you wish to pursue that portion of your subject?—In this respect, my Lord, I should like to say that considering the very great efforts that are made by the working classes to-day to keep themselves away from the union, and away from applying for relief, I certainly think, seeing that, either directly or indirectly, they contribute to the rates, they ought not, in addition, to be called upon to support their parents when they are compelled to apply for relief.

4629. Do all of them pay rates?—Directly or indirectly, my Lord, certainly.

4630. When you say indirectly what is your meaning?—My meaning in that respect is, that supposing they are living in the houses on the farms, which in many instances are assessed with the farms themselves, the value of the house is taken into account when the amount of wages that they are to receive is determined; and seeing that the house itself is assessed for the poor, naturally they indirectly contribute to the common weal.

4631. About the question of rates, the rates are paid in order to meet the current expenses of the union, are they not?—That is so.

Chairman—continued.

4632. And are supposed to be expended for the general benefit?—Yes, in the payment of the salaries of the officers of the union, and in the support of those who have to appeal for relief.

Says cost of officialism exceeds amount spent on poor.

4633. But rates are not simply paid for the support of the poor; they are paid for keeping up roads, for doing various things which are supposed to be for the public advantage?—Admitted so, my Lord, but considering that to-day it costs, I think I am correct in saying, 2 *s.* 3 *d.* to disburse 1 *s.* 9 *d.*, in other words that the officialism connected with the administration of the Poor Law, costs 2 *s.* 3 *d.* for every 1 *s.* 9 *d.* that goes to the maintenance of the poor, I certainly think that some great change is needed in that respect.

4634. But would not your argument go rather further than this; your argument is, that having paid rates during their lifetime, if they become old and helpless, they are entitled to relief out of the rates?—I certainly think so.

4635. But the other poor who have not come upon the rates, would receive nothing in consequence of having thus contributed to the rates all their lives?—That would be in my opinion their advantage at the moment, inasmuch as being able to continue to labour, they naturally would not be receiving, concurrently, help from the rates, but when the day of tribulation overtook them, then they in turn would be entitled to receive the benefit from the rates.

Men not helped by friendly societies have been in bad ones.

4636. But suppose they are not able to continue labour, but are obtaining assistance from societies to which they have subscribed from, in fact, the results of their own thrift?—In that

Chairman—continued.

case, my Lord, my answer would be, and is, that, speaking of the people amongst whom I live, and whom I have known and been in continual communication with during, I may say, the whole period of my life, my experience is that the men to-day who would be precluded from obtaining any such relief as that to which you refer from the friendly societies, and so forth, are so precluded from no fault of their own. In other words, that in their earlier days they contributed to the funds of some friendly societies in their respective districts which have now become obsolete, and in fact have become defunct.

4637. Do you wish to add anything to your argument as to the injustice of making the children contribute towards the support of their parents?—I look upon it, my Lord, as being unjust in this respect; that it is to my mind taxing, unduly taxing, those who labour to maintain themselves and their own progeny, and it is to my mind practically impossible that they can contribute anything towards the support of their parents out of their very limited incomes; and that being so, they, instead of desiring a lengthened existence to their parents, almost, in some instances, wish that that existence were terminated.

4638. You gave us, the last time we met, last Wednesday, two instances of persons whom you thought had been improperly charged; one, that of an unmarried man, who was earning 13 *s.* a-week, but did not live at home; the other that of a grandson of 23, who supported his grandmother, earning his own livelihood from the cultivation of an acre of land, which, I suppose, belonged to him?—Yes, he rented the land, my Lord.

Cases of alleged hardship.

4639. Have you any other cases to give to the Commission of the alleged hardship. I will tell you why I ask you, because we have been assured by very experienced men that the cases of guardians pressing men with families, having only 11 *s.* or 12 *s.* a-week, to contribute to the support of their parents, are unknown to them, and must be very rare. We are most anxious to have accurate information upon that point, and we should like very much if you could contribute to that information?—I am pleased to say, my Lord, that since I have had the honour of being a member of the Wimborne Board of Guardians to a large extent the custom has ceased of compelling men with large families to contribute, but I have heard another way in which they do it.

Where guardians give less than the full relief to aged poor, because they live with children.

4640. Hearing is hardly sufficient in a case of this sort. Have you ever known men with small families, and small wages, being compelled to support their parents?—I can hardly say that any particular case has come directly under my notice; not in the sense of making them repay money; but what is very frequently done in the case of an old man and an old woman, man and wife, is this: I have an instance here, the one aged 80 and the other aged 77; they live in the parish of St. Giles; they have 3 *s.* a week allowed them by the guardians, and instead of doing what they used to do, allowing 4 *s.* 6 *d.*, and calling upon the son to contribute 1 *s.* 6 *d.* of that money; they now allow simply the 3 *s.*, and let the son or sons do what they can. In this particular case, there is a son a labourer who lives with the mother and father, and there are two other married sons, so that the board of guardians instead of adopting the system of allowing the 4 *s.* 6 *d.*, and then getting the relieving officer to collect the 1 *s.* 6 *d.*, they allow the 3 *s.*, and let the sons do the best they can. That is, I may say, the custom that is now prevailing very generally in our union.

4641. That may be a case of harsh and inadequate administration by the guardians; but it is not a case in support of the position you have just now adopted of the guardians compelling children to support their parents when their wages were insufficient for the purpose?—I can only say that it is another way of putting it; it is an easier way for the guardians to do it. I have another case here of a man and a woman.

4642. Have you got the documents with you?—I have not, my Lord. This is an extract from the current application and report book which was presented to the board of guardians at Wimborne on Friday last, and these are extracts given me. Of course I did not ask the board of guardians for them, but they were given me by the relieving officer; and, therefore, I look upon them rather as being in a sense privileged in so far as I should not at all like any misfortune to befall the relieving officer because he furnished me with them. I may say that I verified them myself in the book.

4643. Now what are the cases?—These are the cases, my Lord. Here is a case of Samuel Golding, and Ann, his wife, the one aged 72, and the other aged 71, living in the parish of Cranborne at Three Leg Cross, who are in receipt of 3 *s.* 6 *d.* a week from the funds of the union.

4644. They receive 3 *s.* 6 *d.* a week from the funds of the union?—I mean to say of the Wimborne and Cranborne union; this is the money that is allowed by the board of guardians. The remarks are that this man is unable to work; his wife is always ill; two single sons live at home.

4645. I want you to stop on that case. Here is an old couple, the man very old, the mother old and ill; they have two unmarried sons living at home with them; they receive 3 *s.* 6 *d.* upon the belief that the two unmarried sons will contribute towards the support of their —parents?—Yes.

4646. Do you consider that a hard and cruel case?—Well, I look upon it, my Lord, that there can be no justifiable reason, seeing that the man himself is absolutely unable to work and that the wife is always ill, for the guardians withholding their usual allowance.

4647. Are the wages of the two sons given?—They are not given.

4648. Should it not be a part of the business of the relieving officer to ascertain what wages they were getting?—I have no doubt, my Lord, that these are—in fact, I know they are—chronic cases. These, as I have already said, are taken from the current application and report book, and no mention is made here as to what these sons earn.

4649. But surely the hardship of the case, or otherwise, depends upon that fact, does it not?—Exactly; but the wages obtaining in that particular district do not exceed 11 *s.* a week.

Chairman—continued.

4650. You know that as a general fact?—Yes. Then I come to a case which I think is still a harder one, the case of James Coombes, aged 70, and Elizabeth, his wife, aged 60, who were allowed 3 *s.* 6 *d.* a week; they have a son who is supposed to help them, but he is seldom at home. Well, now there is evidently a case where it must be very hard indeed upon those poor people. The only funds, so far as the guardians know, the only funds so far as any of us know, that go into that house are the 3 *s.* 6 *d.* which come from the board of guardians.

4651. Well, that again is a case of insufficient relief?—Exactly.

4652. The guardians do not prosecute the son?—No.

4653. It is a case of insufficient relief?—Yes.

4654. But you were about to give us cases of harsh treatment of the sons in compelling them by process of law to subscribe to the support of their parents?—Yes.

4655. Neither of these cases confirm your opinion?—No; I can only state that those are cases which have transpired of which I have not the report here.

4656. You have been good enough to supply me with an outline of the evidence that you have proposed to give; I think I have asked you questions bearing upon all those points?—Except the matter of the expediency of abolishing the unions.

4657. Have you not spoken about that; I thought you had. Perhaps you would like to give fuller evidence. You have, I think, a strong opinion that the number of workhouses should be largely reduced, and that only a certain limited class of cases should be dealt with in those workhouses?—That is so.

4658. That all the other poor should be relieved at home?—Yes.

Mr. Ritchie.

4659. You speak about the unions; do you mean workhouses, or do you mean unions, because they are two distinct things?—Oh, I mean workhouses, union-houses I should have said.

Chairman.

4660. Would you be good enough to state what you wish on that subject?—I think, my Lord, my ideas would be fairly borne out if I just explain to you the cost of supporting Wimborne workhouse itself, which is, of course, the one which I am particularly conversant with, compared with the number of inmates. This is the report which was supplied to the board on Friday last. There were in the house at the end of the Michaelmas half-year, 1892, 62 paupers only. Now the cost of maintaining this union house, irrespective of the tradesmen's accounts for rations for the inmates, taking into account the cost of the rations of the officers, was nearly 700 *l.* a year. Well, my contention is, that the expenditure of that 700 *l.* a year is to a very large extent, at all events, uncalled for, inasmuch as the union-house itself, at the present moment, is in this position: that they are obliged, if there happen to be any cases that require careful attention and aid of able-bodied

Chairman—continued.

people, to go outside to secure that aid. The office of cook of the union has to be filled by means of advertising for a cook, and she is engaged like an ordinary servant would be. Well, I think that that alone goes to prove that the maintaining of these workhouses is certainly a matter that might well be dispensed with.

4661. How many inmates do you say your workhouse can accommodate?—Well, as far as I am able to remember (I have not the figures here), I believe it will accommodate something like 130.

4662. You have 62?—There were 62 at the end of the half year, and the average cost, as shown by the returns, for the maintenance of this 62, comes to 4*s.* 8¼*d.* each per week.

Thinks bringing aged from homes to workhouse hard on poor, and depopulates villages.

4663. We have had a great body of evidence from persons of great intelligence who tell us that when the amount of out-door relief is largely reduced by calling upon people to enter into the workhouse, the increase in the number of those who go into the workhouse is but small, whilst the number of those who refuse relief in the workhouse, and somehow or other contrive to live without assistance, is largely diminished; and we have had evidence which shows that there has been no increase of expenditure, but a diminution in the expenditure, by calling upon people who are proper subjects for the workhouse to enter the workhouse?—Yes. My own idea of that is that it would be a very great hardship on the part of people in a rural district, like those in this particular union, because, as I endeavoured to show the other day, the workhouse itself is situated at one side of the union, and to the remote part of it it is something like a distance of 16 miles, and to bring those people from those villages into that workhouse we generally think would be a very great hardship; and, moreover, we feel this, that in bringing the people away from the villages it tends to depopulate the villages, which is a thing certainly not to be desired in these days.

By frightening away the young.

4664. But do you think that bringing old paupers from the villages into the workhouse depopulates the villages in the sense of depriving them of a useful population?—I do think so, my Lord, because the sons of those people, when they see what the ending of the life, so to speak, of their parents is, that they have to end their days in the workhouse, simply say to themselves, and carry it out in practice: "We will not stay to have to end our days in the way that our parents have done." The consequence is that the whole of the hale and hearty migrate from the villages, and go to fill our already overcrowded towns.

Refers to example of Wimborne, where, however, out-relief, though inadequate is given.

4665. They go to places where they think the law is more mildly administered?—Yes. Now I think, to bear that out, my Lord, I have only to refer to the census of this particular union. There is a general increase in the union in the last decade between 1881 and 1891 of 888. We find that the parish of Wimborne itself, which is the only parish that has a large town in the whole of the Wimborne and Cranborne Union, has increased (I am not quite sure of the figures) by 970. I think, therefore, it clearly proves, in other words, that my theory is entirely borne

Chairman—continued.

out, and that the hale and hearty simply migrate from the villages into the towns, and get away into other parts of England.

4666. Well, but you tell us that you are not acting upon the principles to which I have just now referred, but that you give the greater part of your relief in out-door relief? Why should they therefore migrate to another place in order to place themselves in a district in which the Poor Law is more strictly administered?—Well, I may say, in answer to that, this is from my conversation with the people themselves; they say: "Even where our parents are not obliged to go into the workhouse, the relief that is given is so meagre that it is impossible for our parents to live upon it, and we are obliged to move away from the districts to get into the towns where, in some cases, we get larger wages to enable us to help to maintain our parents."

Would like compulsory non-resident relief.

4667. That is very intelligible. But is the system of the administration of the Poor Law at Wimborne different from that of the other parishes in the union of Wimborne?—Not other parishes of the union. For instance, if we look at the out-relief that is given to non-resident poor, we find in the parish of Christchurch that they will not undertake to pay it. There are one or two cases where in the old days they did consent to pay for our union, but to-day they will not undertake to pay any more, and the only way that the Wimborne board of guardians can deal with the question now is by arranging often through a minister or a clergyman, as the case may be, to get somebody to accept the relief, or rather to pay the relief to the non-resident pauper, and at the end of the period the board of guardians in Wimborne will pay them.

4668. That is pretty generally done throughout the country, I think, is it not?—Well, there are instances here where some of the unions will do it. The Blandford Union, for instance, will, and the Wareham Union will, and the Alderbury Union, which is in Wiltshire, will. I may say that there was an attempt, that is one particular reason, my Lord, why I should like to mention this one subject here, wherein I suggested that the boards of guardians should give adequate relief to the aged poor when they moved from one county or one parish to another. My reason for asking particularly that I might give evidence on that is, that some six years ago a resolution was passed at the board, after a very close division, determining that in future no out-relief should be given to non-resident poor. That was acted upon for some considerable time; but I am happy to say that the members of the boards of guardians have changed since then, and we have gone back to the old system of giving out-relief, where we can possibly do it, to the non-resident poor. I desire to suggest that the word "shall" may be put into the new orders that may perhaps result from the inquiries of this Commission, so that boards of guardians shall feel it incumbent upon them to give relief; of course under proper supervision, that it shall not be left to the discretion of boards of guardians in the way that it is now, for the simple reason that the boards of guardians in the rural districts are now sometimes composed of a class of individuals who, I am sorry to say, have not much true sympathy with the working man.

Chairman—continued.

4669. Would you be in favour of abolishing what remains of the law of settlement altogether, so that those questions might not arise?—That would be a way of simplifying it.

Or preferal abolitio settlem

4670. Do you see any objection to that course being pursued?—I see none whatever. I cannot imagine that any great injury would arise. I know it would save an immense amount of labour if that were abolished, and not only labour but cost. We have frequently cases before us of attempting to discover the settlement where afterwards heavy bills of costs are brought in which the board are called upon to pay.

4671. You have, in the course of your answer, wandered a good deal from the question which I was putting to you as to the cause of the migration of the poor from rural parishes to the towns. I daresay you have observed that for many censuses past the tendency of the population, not only in England but in all Europe, has been to migrate to the towns rather than to remain in their own country?—Yes.

4672. Well, you would hardly attribute the whole of that tendency to the administration of the Poor Law?—I do not entirely attribute it to that cause, but I do in a very large measure.

4673. Although it is in the towns rather than in the country that we find the sterner administration of the Poor Law?—Yes.

4674. In spite of that?—Yes, in spite of that.

4675. Is there anything else you would like me to ask you?—No; I think, my Lord, that is all.

Lord Playfair.

4676. I want to understand how far you go with regard to the general principle that it is unjust to make a legal obligation on children to support their parents when they become poor?—I intend that to apply in cases where the means at the command of the children are very limited as they are in cases of agricultural and other labourers in the rural districts.

4677. But how limited; supposing a man is making 16 *s.* a week in an agricultural district, and he has a poor parent, a poor mother, who has no means of support; do you think the parish is bound to give support to the man that is making 16 *s.* a week, and who is living with his mother?—That would entirely depend on circumstances. If that happened in a case where a man would have to be paying 3 *s.* a week for a house, or even 2 *s.* 6 *d.*, which is a common price that a labourer has to pay for his cottage, then I think it would be very hard on him that he should be called upon to do so; and, so far as the district in which I live is concerned, no such wages as 16 *s.* a week, for the whole year through, are ever obtained.

4678. You think that it is a natural thing under the circumstances that sons earning only a fair wage for labour should not be called upon to support their parents?—Seeing that they directly or indirectly contribute to the rates, I think that they should not be called upon.

Lord Playfair—continued.

4679. Do you think it might be a good thing to carry that conclusion on the other side, and say that poor parents should not support their own children?—I look upon it that the children have naturally sufficient filial affection to induce them in almost, well, I may say in every instance, to contribute something to the support of their parents, and, therefore, I consider naturally that it would equally apply from the parents to the children. And, moreover, the difference in the two matters, I take it, would be this, that in the one case where a parent would be called upon naturally to support the children would be during the period of infancy: whereas, where the children would be called upon to support their parents would be naturally when they are of mature years.

4680. Exactly; that is what I am coming to; does it not appear to be a much more severe thing to say to a parent who is making only a very moderate amount of wages: "You have five children and you shall support them (say he is making 14 *s.* or 16 *s.* a week) and we the parish will not interfere," but when the children are grown up and are making a substantial amount that the adult children are not to support their parents?—In answer to that I would reiterate that which I have already said, that the natural filial affection induces the children to give support to their parents, but what I complain of is that the law should step in and say that you shall do it.

4681. But there are some men who are bad and have not filial affection; if the parish will have fraternal affection, and if the parish takes the duty off the children, and says: "Don't you bother; use your shillings for pots of beer; we, the parish, will support your old mother," you think the parish should come in and intervene and allow the children not to have any charge made upon them for the support of their parents?—Not in cases of that description.

4682. Well, how do you ascertain it; I do not see that you ascertain it very carefully by examinations in the cases that you have read out to us?—Well, but every case, as I understand the system of the administration of the Poor Law now, whether it is or not, is supposed to be taken upon its merits, and there are supposed to be guardians from every parish who are conversant with the doings of the children of the applicants.

4683. I notice that your out-door relief has not grown very much; has your population increased in the last 20 years?—During the last decade it increased in the union to the extent of just under 1,000; I think the exact figures are 970.

4684. A small increase?—Yes; that is principally in the town of Wimborne.

4685. I could not understand your argument; perhaps I misapprehended you; that if you did not give freely of out-door relief, as you are now doing, hale and hearty persons would migrate from your generously-worked union, or, as some people might say, lax-worked union, and go into towns where there is a very severe administration, and where they will not get relief at all?—Well, I am happy to say that we do not reside in a district where such very rigid rules are adopted.

4686. Exactly; but I do not see why you say that if you were to make these rigid rules they would migrate?—Well, they would rather more than they do even now into places like Bournemouth, and places where they would endeavour to stop only so long as they were in good health.

Lord Playfair—continued.

4687. Yes, but I do not see how the system of administration would either prevent or help that migration; is not the migration for the purpose of getting increased wages by better sources of labour?—To enable them in many respects to help to support their parents who are incapacitated.

4688. And you think that, if they refuse to support them in your union and depend upon the parish, when they go away and are alienated from their parents, they are more likely to support them?—No, I do not think they would be; not if they were positively driven, or if the parish refused to give them any relief whatever. My opinion is that they would get sufficiently far away that you would not be able to discover their whereabouts, and you would not be able to get anything from them at all.

Mr. Ritchie.

4689. I want to ask you some questions on that. I want clearly to understand what your view is; I think in answer to the Chairman you distinctly said that one of the reasons why your villages were becoming depopulated, was that men were dissatisfied with the amount of relief to be obtained in that particular parish where they lived, and they therefore migrated to towns where they might expect to be more liberally treated?—No, you misunderstood me; what I intended at all events to convey was that they migrated to towns where the wages were greater to enable them to contribute towards the maintenance of their parents.

Admits that migration is also to obtain higher wages.

4690. I know you stated that also, but, if I am not very much mistaken, you stated the other as well. But your idea now is that they migrate for the purpose of making better wages?—For the purpose of supporting their parents.

4691. Are you not of opinion that if a man living in a country village thought that by migrating into a neighbouring town he would get larger wages, he would go there without any consideration of how the Poor Law dealt with his parents at home?—Well, not generally so.

4692. You think that generally speaking a man when he migrates does it with an idea that he will, by getting better wages, be able to give more support to his parents?—Yes, because my experience has been that the affection that exists amongst the labouring classes, what are termed the agricultural labourers, is much stronger than that which prevails amongst others who may be a shade or two higher in the social scale.

4693. But did I not understand you to say that in your opinion one of the evils of making children contribute where they could to the support of their parents was that the children wished their parents dead?—Well, the tendency is rather that way.

4694. But how do you reconcile the two; how do you reconcile this affection which prompts a man to go into a town to earn more wages to support his aged parents with the other statements made by you, that the fact of having to support them would make them wish them dead?

And explains that he referred to his union under past stricter regime.

Mr. Ritchie—continued.

—Yes; but that would be in cases assuming the Poor Law as they have done in the past were put into vigorous use calling upon him, and compelling him, to contribute through the medium of the magistrate's order.

Chairman.

4695. Are you contrasting the past administration with the present?—Well, I am contrasting just a few years back; I am speaking of what has certainly occurred within my own experience; within the last 10 or 12 years.

4696. But it is not the method of administration that is now in force?—No, not so much.

4697. So much as the one which was in vogue in your earlier days?—Exactly.

Mr. Ritchie.

Thinks free out-relief would not increase cost or numbers of poor in rural districts.

4698. I would like to ask you this question; suppose this lavish generous system of out-door relief, rather than any workhouse test, were carried into effect throughout the whole of the country, what effect do you think it would be likely to have upon the rates?—My own view is that it would in no way increase them.

4699. Then you do not believe the evidence of those gentlemen who have come here and told us that since a more rigid administration of the Poor Law was adopted the cost of the administration has considerably decreased?—I do not happen to know what evidence has been given before, therefore I am unable to answer.

4700. You do not believe that a more rigid administration of the Poor Law tends to the reduction of rates?—Well, of course, if boards of guardians were to say "we will give no relief whatever of any nature or description."

4701. I mean except in the house?—The cost of the officials and so forth in connection with those houses are such that to my mind it is practically impossible to say that any appreciable decrease could prevail.

4702. If you were to give out-door relief as a matter of right, do you not think there would be a very much larger number of applicants for that relief, than under the present system where the guardians can say, "If you want relief you shall go into the workhouse?"—Not in the rural districts.

As rural poor join friendly societies.

4703. You mean that in the rural districts, as a rule, the amount of relief given is already so much that it cannot be increased?—No, I did not mean that; I meant this, that the general tendency on the part of the agricultural labourer is to make all the provision that he himself can by joining some friendly society to enable him to be kept off the rates, and also in that way making provision for his wife and family.

And have come on the rates through their failing.

4704. Then how do you account for the very large amount of out-door relief, and of pauperism which exists in our rural counties?—For this reason that if you extract the ages of the people you will find that the majority of those who are appealing for relief to-day are people who originally did the best they could to make provision for old age, but unfortunately joined friendly societies of a character that were in existence in their youth, that have since become defunct, that they were then at an age when it

Mr. Ritchie—continued.

was impossible to join one of the large friendly societies, and consequently when old age has overtaken them their only source of relief, sustenance, or maintenance has been that of applying for Poor Law relief.

4705. I suppose your officers make full inquiry as far as they can into the circumstances of each case?—Undoubtedly.

4706. Can you give us any cases such as those you speak of?—Well, I can only give you that in a general way. There are many friendly societies—I could give you the names of them—of a character to which I have referred that have become defunct within the last 20 years. For instance one which used to have a large number of members was the Wimborne Friendly Society. That became defunct, I think, about 25 years ago. There was another at Farnham. It is also in the same union. There was another at Cranborne, and another at Horton End; all of them of that character, of that type to which I have referred.

4707. Do you not agree that, under those circumstances, the remedy is not lavish out-door relief, but the putting of these friendly societies upon such a footing as will ensure that those who contribute to them shall receive the benefits when they require them?—I do not know if you mean by that question that you would suggest to subsidise the friendly societies.

4708. No, I am not suggesting that at all?—Well, my own idea is that the people will make every possible effort themselves to keep themselves away from the workhouse.

4709. But I understood you to say that you had very large numbers of cases in which persons endeavoured to make provision for themselves so that they should not come upon the rates?—Yes.

4710. That the subscriptions which they paid were practically lost because of the failure of those societies?—Yes.

4711. Then I ask you whether really the remedy for that state of thing does not lie rather in the direction, whether by legislation or otherwise, of taking care that these societies shall be put upon such a footing as will enable them to fulfil their engagements to their subscribers rather than the lavish administration of out-door relief?—I do not look upon giving relief to the aged poor as being of a lavish character. My idea has been, and what I have endeavoured to convey is, that the aged poor should be dealt with in their respective parishes; that they should there be under the direct supervision of a constituted authority, and that, instead of being transported into a workhouse, as they have been in the past, away from their own villages, their own homes, their own houses, relief should be given to them there of a character under the necessary supervision to keep them there.

4712. Then of course if it were a parochial relief it would be a parochial rate?—Well, that may be a matter of course for the legislature to determine as to whether it should or should not be so. That is my view.

4713. If some parish authority had the administration of out-door relief would it not be right that that parish should be rated for that out-door relief?—Well, I look upon that as

Mr. Ritchie—continued.

being a matter that would manifestly be unfair, because it might be that in that particular district there might be only one class of house, and the other district might be the one where the poorer people must live, and, therefore, the poorer people would then be taxed while their richer brethren went free.

4714. Well, we will not introduce rich and poor. I ask you whether it would not be manifestly unfair and unjust to allow a local body in a limited area to make any pull they like upon rates which were raised out of the larger area?—I think not, inasmuch as the well-being of the particular district depends upon the existence of the people who have the work to do.

4715. What has that got to do with it; my question is with regard purely to a matter of administration, and I say do you not think it would be unwise and improper to give to an authority in a limited area the power of spending the rates raised from a large area?—No, I do not think it would, for this reason, that the welfare of the other part of the area over which the rate has to be collected naturally benefits from the existence of the people who are appealing for the relief that necessitates the rate.

4716. You do not think that that system would lead to increased burdens upon the people?—I do not think it would.

4717. Would you advocate this method of dealing with the poor, even if it did lead to increased rates?—I look upon that as being a matter which would naturally require careful consideration on the part of those who had the administering, for this reason, that under properly regulated authorities, in my opinion, no one would be likely to be giving relief that ought not to be given.

4718. You have told us what your view is as to what is a fair and just administration of the Poor Law?—Yes.

4719. I ask you whether you adhere to that view if the carrying out of your view would largely increase the rates?—Not if it did largely increase them.

4720. Is not the first question of the justice or the injustice of this particular mode of dealing with the poor dependent upon whether it increases the rates or not?—My qualification of that answer would be that having such an opinion of the poor people working in the rural districts, as I have, no such increase could accrue in the cost, and therefore I feel naturally constrained to uphold it.

4721. But surely you can answer my question then, if what you consider a just method of dealing with the poor would largely increase the rates you would still be prepared to do that?—Oh, certainly I should.

4722. I think you said that out of every 2 *s.* 3 *d.* of rates raised for the relief of the poor, I am not quite sure that I was quite accurate as to the figures, 1 *s.* 9 *d.* went in officialism?—No; what I think I said was that I believed it cost 2 *s.* 3 *d.* in officialism to spend 1 *s.* 9 *d.* which goes into the pockets of the poor. Of course that is brought out by extracting; I have not the figures; the cost in respect of officers compared with the relief that is given.

4723. I should very much like to hear what is your ground for saying that every 1 *s.* 9 *d.* spent on the relief of the poor costs 2 *s.* 3 *d.* in officialism?—Well, I have not prepared myself with these figures, but I think that I should be able to furnish them.

Chairman.

4724. Perhaps you will do so?—I will endeavour to do so, my Lord.

Mr. Ritchie.

Thinks any improvement in status of people in strict as opposed to lavish unions due to progress of education or to migration.

4725. We have had considerable evidence here that along with a stricter administration of the Poor Law there has been a really considerable advance in the status of the people who used to come for relief under a lavish administration; that they are more self-reliant, more independent, and better all round; do you agree with that?—No, I look upon that as emanating almost entirely from the better education of the people, and their general endeavour to keep themselves away from the workhouse.

4726. Well, but if you have two unions side by side under pretty similar circumstances, and, in the one case there was lavish administration, and in the other there was rigid administration, if on the one hand you have evidence put before you showing that along with a large reduction in the number of people being relieved, there is a considerable rise in the condition of the people, and, on the other hand, you do not get that rise at all, would you not be prepared to say that there is something good in a rigid administration of the Poor Law?—I do not quite understand how it would be possible except over a long period to arrive at such a conclusion, because it may happen in this way, that there may be better seasons that would enable people to work for a longer period.

4727. But please to assume that I mean for a long period; I mean that it is not only good for the ratepayer but it is good for the poor themselves?—It may be that those poor who have been habitual, and I should gather from your question those who have been, as it were, inborn paupers, as we term them, may have gone from the district, and that therefore that might be an answer to it.

4728. But may I put the case to you, and ask your opinion; suppose it could be established to your satisfaction that such a result did ensue from a more rigid administration of the Poor Law, would you be prepared to reconsider your views?—No, because I think education has more to do with it than anything.

Mr. Loch.

4729. Are the people in your workhouse very different from the people who are receiving out-door relief?—No, the same type of people.

4730. You said that a great many friendly societies had come to grief, did you not?—Yes.

4731. Would that affect the people in your workhouse as well as the people who are receiving out-door relief?—Undoubtedly.

Doubts accuracy of return that only eight of the inmates of

4732. And is it not strange, if the return I have is accurate, that only eight out of all the people in your workhouse are reported as having belonged to societies that have come to grief?—Of course I have no means of knowing that par-

Mr. Loch—continued.

Wimborne workhouse have been in friendly societies, though it was got from themselves.

ticular matter; but I do know this, that people who are in the workhouse are aged, and, at a time when these friendly societies to which I have referred became defunct, were of such an age that they were unable to enter any of the larger friendly societies.

4733. But they would have belonged, as I understood you to say, before that to societies that have become defunct. Which were the societies to which these people belonged?—I have not asked the existing men, but I have asked many who at various times have inhabited the workhouse. Of late I have not asked. We know pretty well the reason why they have come for relief, so we have not inquired.

4734. But your workhouse master would know the people, would he not?—Well, no.

4735. A return that he got from the paupers would not be accurate?—I do not say that, but I say he could not know, because he has lived nearly the whole time that he has been in that part of the country simply at the workhouse, which is 16 miles removed from some portions of the union.

4736. But still he would be in a fair position of judging of such a matter in making up a return for the Government?—Well, he would get the information from the men themselves, I take it.

4737. And that would be trustworthy?—Well, I do not quite know, because at the present moment there happened to be some men there who are quite imbecile, so to speak; that is to say, they are not fractious at all, but they are not able to give in some cases what I should look upon as competent answers.

Views as to strictness causing migration based on statements in Wimborne parishes.

4738. Well, do you know any union in which a stricter administration has definitely led to migration?—I only know of our own particular union; it is that with which I am conversant, and the men in the various villages have told me themselves that they are not going to stay in the villages longer than they are really obliged to for the simple reason that they do not want to have to end their days in the workhouse in the way that their fathers have.

4739. Then you are judging from certain statements made by persons in the union referring to what they would do under certain conditions?—Yes.

Admits that reduced pauperism is desirable.

4740. Do you think that it is a good thing that there should be anyone dependent upon the rates in a union?—Well, I should very much like to see the day of the millennium when everybody would be able to abstain from appealing for relief.

4741. You said that there would be lesser application, as I understand, for relief as education spread?—Yes.

4742. Do you think there has been much difference in education between 1862 and the present time?—Oh, very great.

4743. Why then should your paupers be nearly as numerous now as they were in 1862?—Oh, it would not be the same people in 1862 who are the paupers to-day. Education naturally has progressed and borne its fruit amongst the younger people, who are not the people to-day appealing for relief.

4744. Have you evidence to show that?—Well, I think the fact of the ages to which I have referred goes clearly to prove it, because the most of these people here are 71, 70, 80, and so on, up to 101.

4745. You think you have fewer aged paupers now than you had before?—Well, I particularly notice this that those who appeal for relief are aged. I have never compared the exact ages of the people during the last 10 or 12 years, but I take it now as they exist, and appeal for relief.

4746. You think on the whole that it would be better to have none of these paupers, I understand. Where there is a rigid administration, if I may use the words, do you think there are more aged poor people or less?—I think that as far as the old people are concerned they are about the same as they have been for the last few years in number.

4747. But if the spread of intelligence makes the difference, why in one union, not very dissimilar, should there be, on a population of 14,700, 68 paupers over 60, whereas, in your union, with a population of 17,800, there should be as many as 373?—Oh, the 373, I take it, are not all aged. They are cases of widows with children in some instances.

4748. 373 are persons over the age of 60?—Oh, thank you. I was not aware of the exact number.

4749. That is in the return?—Yes.

Cost, salari &c., comp with

4750. You said that the workhouse was very expensive, it cost 700 *l.* a year; what would your relieving officer cost?—The one gets 110 *l.* a year, in No. 2 District; in addition he sometimes gets a grant of 10 *l.* towards his expenses, incurred in getting over the district. In the No. 1 District, the salary of the relieving officer is 100 *l.* a year. I may say the area of the No. 2 District in 45,437 acres, and that of No. 1 District, 35,726 acres.

4751. Might we, then, put down the expenditure for the year at something like 900 *l.*, taking that 700 *l.*, and adding the salaries of the two relieving officers?—Yes, certainly.

4752. What are the total out-goings for relief, pure and simple?—I have the returns here. The out-relief for the two districts for the half year ending Michaelmas, 1892, came to 1,927*l.* 0*s.* 2¾*d.* I do not appear to have got in this column the in-door relief.

4753. If I may say so much, I take it from the returns that your total of relief expenditure would amount to about 4,600 *l.* for the whole year, in and out. I wanted just to ask you this question on it. Is it, therefore, unreasonable that you should spend, say, 900 *l.* on that distribution?—Well, it would be a larger sum than 900 *l.*, because you would have to add to that the cost of the medical officers, which I do not include.

4754. You do not think that a hardship, to charge the cost of the medical officers? You would not complain of the cost of the medical officers to the union?—Oh! no.

4755. And these people in the workhouse, of what type are they as to age and physique, and so on?—Well, those who are in the house, all the adults, are labourers principally.

4756. I mean what is their health and age?—Well, I may say they are entirely unfitted for work.

Mr. Loch—continued.

4757. You proposed, I understood, that these workhouses were to be broken up, and only three or four workhouses established in the county?—Yes.

4758. Do you think you could disband these old people, take them out; take them far away from their districts, and put them into one of these three workhouses you have mentioned?—Well, so far as these old people are concerned, they would naturally cease to exist within a comparatively short period. I therefore would not propose to abolish workhouses straight away. I would give, say, a period of six or seven years. I think that then most of those who are there over the age of 60 would no longer require care inside a house.

4759. But would not many of the population, when they come to a certain age, require that sort of care which they could only get in some kind of institution?—I think when they get into that condition, as many in this particular union are, their proper place would be in the hospital of the union.

4760. Then practically you would make the hospital of the union in some senses what the workhouse now is?—Yes.

Mr. Pell.

4761. By the hospital, do you mean the County Hospital?—No; the hospital connected with the union.

Mr. Loch.

4762. You would create a new hospital, which would practically be a workhouse under another name?—Yes. In our particular case, the hospital exists, and all the requisites for working it.

4763. You said that the ordinary out-door relief was very low; a matter of half-a-crown and a loaf?—No loaf.

4764. Half-a-crown and 4 *s.* 6 *d.*?—Yes.

4765. And the books did not seem to show that there was evidence as to what was coming in from other resources. Do you think it is fair to give these old people a small allowance with all the uncertainties of moneys unreckoned coming in from other quarters?—I should much wish that the relief should be increased; because, although I am not in a position to produce documentary evidence of it, I know very well that these people, in very many cases, have nothing but that which they get from boards of guardians on which to subsist.

4766. Then you are starving them?—Yes.

4767. And instead of adopting a policy which, as we see elsewhere, would throw these people at any rate on the resources of relatives and friends, and in one way or another make them independent of the Poor Law, you propose to continue this policy of keeping out-door relief, and demanding less from the relations?—Depending on the good work of the people, and what education would produce.

4768. But how can you depend upon that when your pauperism now is almost as large as it was thirty years ago?—Those who are paupers to-day belonged thirty years ago to the clubs to which I have referred. These clubs were then in existence, and the paupers to-day are paupers simply from the fact that the reed on which they rested has, at all events in many instances, broken.

Mr. Loch—continued.

4769. Could you say that in the face of the fact that, in other places, where this change, which you allow to be salutary, has taken place, it has taken place only under the stimulus of a rigid administration? Do you expect to get similar results; results which you say are good results; without that stimulus?—I do think so. Of course, I have no means of knowing to what union you are referring, and it may be that those who have been appealing for relief may not on the average have been of so great an age as those in our particular union.

Guardians and local charities do not work together, and their relief overlaps.

4770. I think that these things are on a par. With regard to cases of hardship, do you ever have anything to do with the charities of your union?—I have not myself; no.

4771. Do you, as guardians, ever consider what is available from those sources?—No.

4772. You do not know at all what they are?—Oh, yes, we do; but we only know it, I may say, in our private capacity. We only know it in that way.

4773. But you never try to depend upon the charities, of which there are certain and rather important ones of some kinds, in dealing with your case which you think ought, perhaps, not to come upon the rates?—No, I may say there are many charities that are administered in the parish of Wimborne Minster that are not given to people that are in receipt of parochial relief, and, therefore, they hardly come before the guardians at all.

4774. But you never thought of dividing the cases in which such assistance was wanted, between those who might be assisted from charitable funds and those that might be assisted from the Poor Law?—Well, I am happy to say that those people who are in receipt of the charities to which you refer, speaking generally of them, do not apply for parish relief.

4775. Do you ever give out-door relief to people in almshouses?—In one or two instances. I will name them. There are some almshouses at Pampill called Gillingham's Charity. The charity itself, I believe, gives them 1 *s.* a week in addition to the house in which they live; that is supplemented by relief from the guardians to the extent of 1 *s.* 6 *d.* a week.

4776. And do the guardians know whether there is any money forthcoming from any other sources?—Oh, yes, they do.

4777. Do they know that over and above the 1 *s.* 6 *d.*, there is the 1 *s.* and other things besides?—Well, there are in this particular case to which I am referring; at least I know that there was four years since nothing beyond the 1 *s.* I believe it is 1 *s.* that is allowed.

4778. But do you accept the principle that your out-door relief is a kind of charity?—No.

4779. But you give it just as if it were, apparently?—Well, that only happens in so far as that one particular case is concerned. There is one other I should like to name. There is one other in Wimborne itself, that is to say, the almshouses are in Wimborne, but they belong to another union. They belong to the Poole Union. They are called the Countess of Rich-

Mr. Loch—continued.

mond's almshouses. They are usually tenanted by worn-out people from the adjoining parish of Canford Magna. After they have been living a certain period in the houses they appeal for relief. They become irremovable under the existing Law of Settlement; and, so far as I remember, the money that is given them, in addition to the house, in that case is either a shilling or one-and-sixpence a week; I am not clear which; and the custom is when these people do apply for relief that the board of guardians allow them a shilling.

4780. And are there no people who care enough about charitable work, or charity itself, to help these people, but they must rely upon the Poor Law?—No, I think not, outside of that which I have mentioned.

Mr. Arch.

4781. I understood you to say that you allowed a poor widow 3 *s.* a week?—Yes.

4782. And you do not think that sufficient?—No.

4783. You referred to a widow who had two sons?—Yes.

4784. The Board of Guardians did not appeal to the two sons to do anything direct, but they paid 3 *s.* a week to the poor widow, and almost in so many words said to the two sons, "You have got to find the rest"?—Yes.

Sons will help parents if able, but are harshly pressed by guardians and law.

4785. And you say there is a certain amount of affection existing between working men's children in our rural villages, and that in that case those two sons would willingly and kindly take care of their aged parent?—Yes.

4786. But in case you apply to a working man, to a labourer, to help to support his parents, does your Board make a very strict inquiry as to his ability to do so?—The information usually comes from the man's employer, who in many cases happens to be a member of the Board of Guardians, or from the relieving officer from inquiries which he has made.

Hypothetical example.

4787. Supposing your Board found a labourer who was only earning his 11 *s.* a week, with 1 *s.* 6 *d.* a week to pay for his cottage; he had a family of four or probably five children, and had to pay 6 *d.* a week probably into his club—would they compel such a man, under such circumstances, to pay 1 *s.* or 1 *s.* 6 *d.* a week to his parents?—No, not now, in money; but they would do it in the other way; and they do do it in the other way. They allow 1 *s.* 6 *d.* or 2 *s.*, very rarely half-a-crown; only half-a-crown in cases where the guardian happens to be the employer and speaks of the man being an exceptionally good one; in such cases they sometimes extend the relief to half-a-crown.

4788. But the Board has the power, I presume, to inflict on a man in that position the payment of a shilling?—Oh, yes.

4789. And if he refused, they would apply for a magistrate's order?—Yes, they would summon him before the magistrates.

4790. And if he still refused, then I suppose they would put him in prison?—They would either sell his goods or put him in prison.

4791. Do you not think that is a very hard case?—I do, indeed; I am entirely opposed to it.

4792. And you think it would be wise, under

Mr. Arch—continued.

all circumstances, when application is made to your Board, or to any other Board, in that way, and a working man is called upon to subscribe towards the support of his parents, that the Board should have a distinct understanding what the income of the man is, what his liabilities are for him to maintain, and what his outgoing is?—I do think so.

Prefer help in kind.

4793. Do you not find in the country parishes, where men are married and settled, and have got their aged parents, that whilst they cannot find 1 *s.* or 1 *s.* 6 *d.* a week, they will help them very considerably in kind?—Undoubtedly they do.

4794. That is to say, the daughter, or the son's wife, whichever it may be, will go and keep the old people clean, will wash for them, and see to them, and wait upon them; and the son or son-in-law will supply them with a nice lot of vegetables, which they can supply them without putting their hands in their pockets?—Yes.

4795. And you find there is a willingness on the part of the labourers to support their aged parents rather in kind than in money?—Yes.

H.R.H. The Prince of Wales.

4796. In the report of the inspector for the counties of Hampshire, Wiltshire, and Dorsetshire, for the year 1890, it is stated that there has been a reduction in the number of paupers in every union except three, those three being in Dorsetshire, and one of the three being Wimborne. Would not that fact seem to suggest that this was owing to some peculiarity in the administration of the Poor Law in Wimborne?—I think, Sir, that, in some measure, that is to be accounted for by the fact that the people in that part of the county, and of the country generally, especially the rural population, live to an advanced age; and I think that that accounts probably for the increased number of paupers, their great age.

4797. I suppose you would admit that the increase of paupers was a great evil?—Yes.

Chairman.

4798. You have stated that there was something peculiar in the position of these parishes, of which the Union of Wimborne was composed?—Yes.

4799. But Hampshire and Wiltshire are very largely agricultural counties, and have large agricultural unions, have they not?—They have, my Lord. But I do not know whether the longevity of the rural labourer so much prevails in those counties as it does in the northern part of this Wimborne Union.

4800. The question addressed to you by His Royal Highness had reference not only to a comparison between this and other counties, but to an increase in your own district. Your union appears to be one of three in those three counties in which there has been an increase of paupers, very many unions, in the rest of Dorsetshire, and in Hampshire and Wiltshire, showing a decrease, and not an increase, in the number of paupers?—I hardly know how to account for that, except that there has been undoubtedly a migration from the county not merely to the larger towns but also to the colonies from some of the parishes.

Lord Playfair.

4801. But that would decrease, not increase?—No; but it is the best men that have gone there.

Chairman.

4802. But is that a peculiarity of the Union of Wimborne?—I am not aware that it is; I only speak of that union.

Lord Playfair.

4803. Can you tell me what is the death-rate per thousand of the population in Wimborne?—I do not know the rate per thousand of the whole union; but in the town of Wimborne it is about 14 per thousand.

Mr. Broadhurst.

4804. You are not in sympathy with the policy, I gather, of giving no out-door relief?—Exactly; yes.

4805. You would rather favour a system which would increase it?—Yes.

4806. You do not approve of the policy which taxes the poor labourer on 11*s.* a week with relief to his parents?—Certainly not.

4807. In your union does it tend to impoverish him, and deny him and his children the necessaries of life?—It undoubtedly does; and it tends also to do this: whilst he is helping his parents from the very limited means at his command he universally gets into debt with the shopkeepers in his district; he has, during the whole of his life, a millstone of debt hanging around him, which he is never able to throw off.

4808. In your opinion, have these aged persons rendered a service to the State which entitles them to consideration and kindness?—Undoubtedly.

4809. And should not be treated with severity?—Those are entirely my sentiments.

4810. And you have no sympathy with the policy, I presume, which seeks to reduce to a scientific minimum the amount upon which poor aged people may exist, and to fence them round so that no other means of assistance should by any means reach them?—I have no sympathy with any such idea.

Mr. Roundell.

4811. Taking the last case you mentioned this morning of a single son living away from his aged parents, can you tell us what the wages of that son were?—I am afraid the relief he gives to his parents is simply *nil.*

4812. You referred to the Application and Report Book; can you give us the wages that that non-resident son was receiving?—I have not got that from the book, but the relieving officer told me, in going over this matter on Friday with me, case by case. I asked the amount of wages that son was earning, and he said: "When he is in work I am told he earns 11*s.* a week.

4813. Ought not that to have been stated in the report of the relieving officer?—I think so, certainly.

4814. Was it stated, in point of fact?—No.

4815. Then I would first of all ask you this: Is it not the duty of the relieving officer to make that statement to the guardians in the form prescribed by the Local Government Board; I refer to this: "Observations: Names of relations liable by law to relieve the applicant, distinguishing those apparently capable of assisting the applicant"; was it not the duty of the relieving officer to have stated to the guardians the amount of wages of that non-resident son?—I might here say that he might have done that.

Mr. Roundell—continued.

4816. But it does not appear?—No, it does not appear here. But I was going to qualify it in this way. Of course I am only speaking from memory, not quite from that, but from what I know generally transpires when such an application as that comes before the guardians. It comes naturally, first of all, through the relieving officer. The chairman almost invariably appeals to the Board, "Is there any one who knows the case?" Usually there is a Guardian present who happens to know it, and on his *ipse dixit* the relief is given.

Relief generally given on statement of a guardian who knows the case.

4817. I am taking the official form. Is it not the fact that there is a note to that heading, which I have just now read to this effect:—"This information will enable the Guardians to direct against whom an application for maintenance should be made"?—Yes, that is so.

4818. Therefore I must take it that the relieving officer has not fulfilled his duty in leaving that important matter unstated?—I am not quite clear that I should be right in saying "no." Because this is an old case, brought on from half year to half year; and therefore I have not the report of the original case; whether that might have been dropped, I do not know.

4819. Then you have told us that the out-door relief given in your union is meagre?—Yes.

4820. Is it not essential, in order to do justice to an applicant, that you should first ascertain what his near relatives are able to contribute towards maintenance?—Yes.

4821. And would it then in your opinion be right for your Guardians to make up that sum to, say, seven shillings a week?—Yes.

4822. Would you accept that as an adequate amount of out-door relief?—Yes.

4823. If the relieving officer in the case I put to you has neglected to state these wages, I take it that the hardship is not upon the poor, but that it is a hardship upon the ratepayers?—Well, I do not take it in that light.

4824. Then I will just ask you another question upon that, if you please. I am taking the case of, say, single sons able to contribute something, it may be a shilling a week, towards maintenance of aged parents. I may state that in the Education Act of 1876, Parliament has laid it down as the duty of parents to give children education, is it in your opinion a corresponding duty on the part of grown-up children, who are able to do so, to contribute towards the maintenance of their parents?—Well, I look upon it as being a filial duty, certainly.

4825. In your union have you any organised charitable agencies?—No.

4826. None?—None that I am aware of.

4827. It has not been considered?—No.

Mr. Pell.

4828. You are a guardian, as I understand, of the Wimborne Union?—Yes.

Mr. Pell—continued.

4829. An elected guardian?—Yes.

4830. Not an *ex officio* guardian or a magistrate?—No, an elected guardian.

4831. You are a builder I think it is stated?—Yes, and an auctioner.

4832. And you employ a good deal of labour?—Yes.

4833. Therefore you can speak as to the condition of the people as an employer of labour, as well as otherwise?—Certainly.

4834. Are you a house-owner?—I am.

4835. To a considerable extent?—Yes, I am assessed in the parish of Wimborne, roughly speaking, I do not remember the exact figures, but roughly, I think I am assessed at about 400 *l.* a year.

4836. Do you own 100 houses?—Well, I own about 44.

4837. Are any paupers resident in your houses?—No.

4838. None whatever?—None.

4839. Now, going back to the early part of your evidence, I wish to ask you some questions upon it. The Chairman asked would you leave the applicants to decide whether they should go into the workhouse or not?—Yes.

4840. And you said, "Yes"?—Yes.

4841. Now, after the examination which you have gone through are you still of that opinion, that you would leave it for them to decide themselves?—I am still of that opinion.

4842. And, I think, you spoke of the agricultural labourer, that he had a natural horror of going into the workhouse?—Yes.

4843. And, I suppose, that feeling would also be shared by other labourers?—Yes; as to coming into the house.

Would give out-relief to all but idle and profligate.

4844. And, therefore, we gather from your evidence that it would affect the giving of out-door relief?—Yes; certainly.

4845. And, in every instance, would you give that choice?—Not if they were profligate.

4846. You would interfere with his choice if it was a case, say, of a profligate man?—Yes; sometimes.

4847. Even though old and a little profligate; would that make no alteration in your action?—Well, I do not quite know about degree. I must be satisfied that he was a man who would only work, say, one day in the week. A case of that description is the very case that we should retain the existence of the workhouse for.

4848. Am I to understand then that the measure of your benevolence would depend upon the profligacy of the applicant?—Yes.

Salaries of officers paid by County Council from probate duty and licences.

4849. Now, you made some statements with reference to the proportion which the official expenses bore to the amount of money given in actual assistance to the paupers?—Yes.

4850. I do not want to go into the figures, but you did, I think, refer to the payment of salaries out of the rates?—Yes.

4851. I think you are a member of the county council?—I am.

4852. How long have you been a member of the county council?—Since the formation of county councils.

4853. Are you not aware that the whole of the salaries in your union, that you yourselves as a county council pay, come out of the probate duty and licences?—I know that it comes——

Mr. Pell—continued.

4854. Now, I want my question answered. If you are not aware of it, all you have got to do is to say so?—I know that so far as the probate duties are concerned, that is so far as they realise, and so far as the licences provide sufficient funds, that from those two funds, assuming they are sufficient, those salaries are paid.

4855. What is the amount you paid as salaries in your union?—I do not know whether I can get you the exact figures. For instance, there is 50 *l.* to the chaplain——

4856. Add them up, if you please, you have got them in your return?—They appear to come, according to this, to about 850 *l.* in round figures in the year.

4857. Do you know what you receive from your own county council?—The actual amount?

4858. Yes?—I observe here a note, "The whole of the salaries and rations of officers is now paid by the county council."

4859. Yes, and something over?—Well, that may be so.

4860. I will ask you, do you or do you not know, as a county councillor and a guardian, what you pay altogether on one side as the county council, and on the other what you receive as the guardians in respect of salaries?—The actual amount?

4861. Yes; you have given us the amount of the salaries?—Well, it would be 880 *l.*; that is in round figures about 1,050 *l.* a year.

4862. Well, it really is 1,100 *l.* odd; how do you reconcile that with your statement that salaries come out of the rates?—Until this they did come from the rates.

4863. When was the Local Government Act passed?—In 1888.

4864. But this is 1893?—Yes; it has been in existence since the 1st April 1889, so that it will be four years now.

4865. So that you wish to withdraw that answer with reference to all the years after 1888?—Well, my answer to that would be this, that if these salaries are repaid, they are not repaid from the clouds, they are repaid principally from moneys raised in the county, although they were not used in that way formerly.

4866. But you said the rates?—Well, these moneys would be applicable for every purpose.

4867. Is there a farthing of the money that you get under the Local Government Act that comes from the rates; one single farthing?—Well, I am not aware that there is.

4868. Well, I will not press that question further. Now you are resident in Wimborne?—Yes.

4869. And you have told us that you take a great interest in the well-being of the aged poor?—Yes.

4870. Can you tell the Commission how much money there is in the way of endowment applicable in Wimborne alone for pensions and almshouses, and money distributed to the poor?—I cannot tell you exactly from memory, but I think it is about 350 *l.* a year.

4871–2. It is really 395 *l.*?—I did not know the exact amount; I was speaking from memory.

4873. Do not you think that such a sum as

Mr. Pell—continued.

that would go a long way towards the providing for the housing of the poor?—It does.

4874. I think you said it was applied absolutely to the payment of rents. I think I understood you to say that you gave the out-door relief as a contribution to what those beneficiaries received from the charities?—Only in two instances, which would embrace about 12 people.

4875. Only in 12 cases?—Yes; eight in the case of the Gillingham and four in the case of the Countess of Richmond.

4876. Are you trustee of either or any of these charities?—Neither one of them.

4877. You have made this statement in answer to a question which I think was put by the Chairman; you spoke of the guardians in rural unions as a class of individuals who you were sorry to say had not much true sympathy with the working man?—Yes.

4878. Where did you get that information from?—From my continually sitting amongst them at the board of guardians.

4879. Did you speak of the body of rural guardians generally, or did you mean that observation only to apply to your own board?—I intended that observation only to apply to our particular union.

4880. You said that one of the arguments against offering the workhouse to the applicants for relief was the great distance at which the workhouse was, which was as much as 16 miles in some instances from the home of the applicant?—Yes.

4881. And that was one of your reasons why you thought it was not fair to offer a person the house?—Yes.

4882. How do you reconcile that with the statement that you afterwards made to the Chairman that you would be in favour of reducing the number of workhouses?—I reconcile that in this way, that I would not send people into the workhouse at all.

4883. Then what is the use of reducing the number of workhouses?—Yes, but I think I qualified that by saying only that they should be used by the profligate or be used as hospitals in cases where there were no other places to which to send them.

4884. Who would they be managed by, the workhouses for the profligates?—By a staff of officers such as would be necessary; but my contention, of course, is that instead of something like 12 unions which we have in the country, instead of those 12, my idea is that four would be ample, and that, therefore, the cost, wherever the means of paying the cost may come from, would certainly be saved to the ratepayers.

4885. Then it comes to this: that the houses would be only houses for the reception of the profligate?—Yes, the positive residuum.

4886. Have you many of this class of people in Dorset, what you term profligate?—What I mean is——

4887. But I should like to know definitely as to this, because you told us a good deal about the habits of the people, and you should be in a position to judge. Now, I ask you, have you many of the class whom you term profligate, so many in your district as to require workhouses for them?—I am happy to say not; not in the Wimborne Union.

4888. Do you know anything about the "profligates" in other unions in the county?—I may fairly well say that I know the whole county.

4889. Is it a fair thing to say of the lower orders of Dorsetshire that there are numerous profligates among them there?—I do not think I should be——

4890. We have the report of your own inspector, who states that the inmates of the rural workhouses are for the most part very far from being a disreputable lot?—Yes.

4891. You do not agree with him?—No; pray pardon me, but you misunderstood what I mean; taking them on the average, I do not at all say they are.

4892. Let us get rid of the averages; I understand you to say that your admissions to the workhouse will only be given to those whom you term "profligate," as you term them; I use your own term; or may I take it that what inspectors mean by a "disreputable lot" is that they will become so unless you admit them to the workhouse?—Exactly.

4893. Do you keep open your workhouse for the reception of such people, or have you only got profligates in it, or do you get respectable people as well?—Very respectable people, mostly, in our own workhouse.

4894. How do you account for respectable people getting into your workhouse with the views you hold?—Because of their absolute incompetency to make provision.

States extent to which conversant with condition of things under old Poor Law, before 1834.

4895. Now, in answer to a question from the Chairman, who asked you whether you did not think that the system you advocate of letting the applicant choose his own form of relief, whether you did not think that that system would lead to any widespread abuse, you said you thought not; and the next question was: "Are you conversant with the history of the Poor Law of past times?" and you answered, "Yes, I am"?—Yes.

4896. You were then asked whether you remembered the terrible abuses which necessitated a change of the law in 1834; you were asked, "Do you remember all that," and you said "No, I do not remember it, but I know it from having made myself acquainted with it"?—Yes.

4897. What books have you read on the subject? There are certain standard books upon that subject?—Well, I have learned about it from people who were actually in existence at the time of the Commission, and from those who were in receipt of relief, and also from those who were guardians at the time who have given me information, in addition to the various works that I have read on the subject.

4898. You have not read the Report of the Poor Law Commission of 1834?—I have only read extracts from it appearing in an encyclopædia.

4899. Do you know there was a Commission of inquiry into the rate of wages; I forget whether it was a Royal Commission or not, but it was a Commission which has reported, which inquired into the rate of wages paid in Dorsetshire?—In what year, may I ask?

4900. I think it was in the year 1868 or 1869?

Mr. Pell—continued.

—I know that a general inquiry was made, but I was not aware that the Commission sat anywhere; I was not aware of that.

4901. You have never heard, have you, that Wimborne was the only union that refused to give any information whatever to the Commission when it came there?—I was not aware of that; no, I was not myself a guardian then. I cannot call to my mind exactly whether I was a guardian, or when I was first a guardian, but I think it was in 1880.

4902. What proportion do the aged poor bear; in the first place let me ask you what do you call an aged person; a person over 60?—Yes, although there are some of a less age than 60 who are naturally decrepit.

4903. We will take 60 or 65 as the limit of the aged poor; what proportion would the paupers of that age bear to the paupers who are below 65 years of age?—Excluding children?

4904. No; take children, if you do not mind?—In that case, including children, I should be almost disposed to think, that is, without having studied the particular question, that it would be nearly equal.

4905. About as many above 65 as there are below?—I am not giving that from data at all; I am simply giving that from what I think of the subject off-hand.

4906. Is there any organised arrangement helping these poor old people out of the workhouse? There is no charity organisation society?—Not that I am aware of.

4907. There is no body, or institution, in Wimborne of that character?—No.

Wimborne compared with St. Neots, thinks reduction of cost in latter must have meant severity.

4908. Your out-door relief has increased, according to the reports presented to Parliament, from the year 1881 to the year 1891, and upon the censuses of these two years it has increased from 3,486 *l.* to 3,607 *l.* It is not a very large increase, but it is an increase. Now, I have taken another union, very similar to yours, but not quite so many people: the Union of St. Neots, which has a town of about the same size as yours, and all the rest of the union is rural. I am taking the two same periods for comparison; the outdoor relief in your union having increased, the outdoor relief in St. Neots Union has been reduced 50 per cent.; from 1,220 *l.* to 630 *l.* Now, do you think that that could only have been done by great severity to the poor?—I certainly think that must have had that effect. I am afraid so, in a measure. I am afraid so, certainly.

4909. Have you any grounds for thinking that?—Well, only in this respect: One of our gentlemen who used to be a guardian of this Wimborne Union had some friends of his own who happened to reside in the St. Neots Union, and he was in the habit, I may say, of continually holding up the doings of St. Neots Union as a pattern which the guardians of the Wimborne Union ought to follow.

4910. But you did not follow it?—We did not follow it.

Mr. Henley.

4911. I should like you to look at this Application and Report Book for one moment. Your relief, I see, to an aged couple, according to this book, is 4 *s.* 6 *d.* a week?—That is so.

Mr. Henley—continued.

Ordinary relief often largely supplemented by medical extras (meat, &c.).

4912. But it is quite evident that you sometimes supplement that very largely. Here are the cases of three aged persons all marked—"aged;" "aged;" "aged?"—Yes.

4913. Well, we will take No. 1?—Will you pardon me? None of these extras are allowed except on the order of the medical officer, and they must be on the medical officer's book before they can get this extra relief.

4914. Here are the cases of two persons of 73 and 71 years of age respectively; they are receiving 4 *s.* 6 *d.* a week, and they are receiving six pounds of meat, which amounts to 3 *s.* 6 *d.*?—Yes.

4915. So that their relief goes up to 8 *s.*—Yes.

4916. Then there is a single person 75 years of age?—That is for two; it means for two.

4917. Now, I come to this one, "Martha ——, 75"; if this book is correct she is receiving 4 *s.* 6 *d.*?—Yes.

4918. A single person, a widow?—Of course I do not know what the circumstances of the particular case may be.

4919. And she is receiving in addition 3 *s.* 6 *d.* in meat?—Well, I do not know. I should like to point out this, that these medical extras are only in cases where the doctor is in attendance, and where he is led by his discretion to give them; and except they are ill the doctor does not attend them; and, therefore, they get nothing but the money under ordinary circumstances.

4920. I think you will agree with me that the book is badly kept, because people who are not ill are put down as "ill," but those three people are only entered as "aged"?—Well, in this particular instance I do know that this man, I do not know as to the woman, but I do know that the man himself is ill, very ill; but why the fact is not entered I do not know.

4921. And is this next case "ill"?—I do not know; but in the case of the man I do know.

4922. Those three cases were cases of people who are receiving 4 *s.* 6 *d.* a week ordinary relief, and supplementary relief in the first instance, of 3 *s.* 6 *d.*; in the second instance, of 3 *s.* 6 *d.*; and in the third instance, of 6 *s.* 6 *d.*; and the only statement in the Application or Report Book is that they are "aged"?—Yes; one is 79, and the other 77. I should like to point out that the medical officer in this case is newly appointed to the duties, and it may be that he has not quite entered up the book as he should have done.

4923. Therefore I may assume that the relief is largely supplemented by medical relief?—Yes, in cases where they are attended by the medical officer.

4924. Every page in the book shows that there is an immense amount of extra medical relief?—Yes.

4925. So that 4 *s.* 6 *d.* does not represent the relief you are giving?—No, not to those who are ill.

A [illegible] relief should be [illegible] after [illegible] stigat[illegible].

4926. Should you agree with this statement: "They gave to so many that they dare not, and "did not, give enough to any. He contended that "they should give, if at all, only to good and well-"selected cases, and then give enough to live on

Mr. Henley—continued.

in decent comfort"?—Dealing with every case on its merits? Yes.

4927. And that they should give out-door relief to fewer people, after very careful investigation, and give more adequate relief?—Yes.

4928. That would be your view?—Yes.

4929. I do not quite understand you, how far you wish the law to be altered with regard to the contribution of those who are liable to support their parents. This is the provision in the Act of Parliament of Elizabeth: "And be it further "enacted, that the father and grandfather, and "the mother and grandmother, and the children, "of every poor old blind lame and impotent per-"son, or other poor person not able to work, "being of a sufficient ability, shall at their own "charges relieve and maintain every such poor "person." So that, first of all, any old person must be unable to support himself?—Unable to, yes.

4930. Then, secondly, the person you call upon must be of ability at the time?—Yes.

4931. Now, have you ever known any case whereby guardians have pressed hardly on persons who were not of ability to contribute?—Not in that form, not in the form of making them repay the money, but in the form of those cases to which I referred, where they have given sums something like 1 *s.* 6 *d.* and 1 *s.* a week, where the sons have been compelled to provide the remaining money that may be necessary for the maintenance of their parents.

4932. There was a case you mentioned, that of a man, Longman, aged 71, and wife, 61, who had four children, the eldest, aged 42, with seven children; taking the case of that man of 42, who was married, with seven children, did the guardians of Wimborne Union call upon him to contribute to the support of these old people?—No.

4933. Would that be a typical case?—Well, I have not a case on my mind at the momen where there have been more than four children of their calling upon a man to contribute.

4934. Well, I may take this case as typical?—I suppose you may take that as a typical case. I suppose you may.

4935. Have the guardians ever taken a man before the magistrates in order to make him contribute?—No, I have no cases of that kind in my own experience; but I know that cases have been taken before the magistrate.

4936. Do you ever remember a case of the kind?—Yes, there was one very recently, the case of a man, a single man, who was brought before the magistrates under such circumstances, and he simply fled the district. His name was Davies, and that occurred not long since; I do not remember how long exactly, but I should say six months ago.

4937. And that was the only case of a single man that you recollect?—That was the only case certainly.

4938. What was that single man earning?—I believe he was earning at the time 11 *s.* a week.

4939. Was that in winter or summer?—As far as my memory serves me, I think it would be about October last.

4940. And what did the guardians ask this man to contribute?—I think 1 *s.* 6 *d.*; I believe 1 *s.* 6 *d.*

Mr. Henley—continued.

4941. And had that man any harvest wages coming to him after Michaelmas?—No.

4942. And he refused to pay?—Yes; and he simply left the district rather than pay it.

4943. What do you suggest as to the alteration of the law? You have heard the law as it is laid down in the Act of Elizabeth?—Well, I would suggest——

4944. You have condemned the law; and it is only fair I should ask you what alterations you would suggest?—I certainly would alter the law in so far as this is concerned: that I follow there the law says, "if a man is able." If you come down to the matter of a man being able, and it is understood by the guardians, which, I am sorry in all cases it is not, that may be another matter. But I do not know quite whether it is essential.

Would like law on subject altered by ensuring proper proof of ability to help, and making parish council the authority.

4945. Tell me, please, shortly, what alteration you desire in respect of the law? Do you want this law repealed?—No, I think not.

4946. Well, then, what alterations do you suggest?—I suggest that it be followed. The only necessity that to my mind arises, is that the guardians should make themselves thoroughly acquainted with every case.

4947. I am not asking you that. Do you suggest any alteration in this old Act of Elizabeth, in that section that I have read to you?—I think it should be left to the filial duty of the children; and therefore I think it would be well to repeal the Act.

4948. You think it should be repealed?—I do.

4949. You seriously mean that?—Yes, I do indeed.

4950. You think it should be repealed?—Yes.

4951. Now, could you suggest a better tribunal for a man to go before than, first of all, the board of guardians, composed of elected guardians and *ex-officio*, and, secondly, the justices?—I should infinitely prefer a tribunal of people composed of his own parishioners, instead of its being, as it now is, that he has to appeal to the board of guardians first, and with only one guardian, as is the fact in many cases, representing his particular parish, and who, I am sorry to say, sometimes has a grudge against him.

As the guardian of a parish is sometimes prejudiced.

4952. Would you remove the jurisdiction from the guardians?—Yes.

4953. And what body would you suggest for them?—My idea would be that the parish councils should deal with that matter.

4954. You would leave it to parish councils?—Yes; elected by the people.

4955. With regard to the justices; do you object to them?—No.

4956. Do any of the *ex-officio* members attend at your board?—Yes.

Constitution of Wimborne Board of Guardians.

4957. Would you tell us how many are in the habit of attending?—There were nine attended during the half-year ending Michaelmas, and their attendances were: one, three, eleven, eight, eight, seven, thirteen (he was the chairman), two, and five.

4958. Then a large proportion are *ex-officio*?—Yes.

Mr. Henley—continued.

4959. Do they attend the relief cases?—Yes. No; I am hardly right in saying "yes." Some of them do.

4960. Is your chairman an *ex-officio* guardian?—He was; he has unfortunately passed away. I wanted to add this: that these gentlemen very often come in; if there is any particular business to be transacted they come, and they stop until that particular subject is dealt with, and then they vacate the room.

4961. How many *ex-officio* guardians attend for the relief cases?—Three, I may say, regularly. There is one of them a clergyman.

4962. And what are the rest of the board composed of?—Farmers. The clergyman is a very old gentleman of 93 years of age.

4963. And what do you say the rest of the board is composed of?—Farmers, principally.

4964. And then yourself?—Yes.

4965. And any other townsmen?—Yes; a brewer, a land agent, a miller, and one clergyman from one of the outlying districts; and I think I may say the whole of the rest are farmers; and there are 33 altogether.

Thinks some guardians who are farmers have no sympathy with poor.

4966. Well, now, you made a very serious charge against your own board of guardians, that they have no sympathy with the poor?—Yes.

4967. Do you adhere to that?—Undoubtedly; that is, so far as a section of farmers is concerned; yes, most certainly.

4968. Have you ever attended meetings of other boards of guardians?—No; not in the capacity of giving relief; only in relation to other matters on which we have met.

Mr. Ritchie.

4969. What do you mean by the want of sympathy to which you have referred; is it as to not giving out-door relief, or what?—A number of them endeavour to put in vogue the workhouse test, and they never will go beyond the half-crown a week; they look upon that as being a matter in respect to which they are conforming to an Act of Parliament, as to the half-crown a week. You may endeavour to enlighten them as much as you will, but you will never get them away from the cardinal point of the half-crown.

Mr. Henley.

4970. But, in justice to your board, it is quite clear that they supplement that half-crown very much indeed through the medical officers?—That is only in cases of illness.

4971. Did you apply your observation as to want of sympathy to *ex-officio* guardians?—There are only three of them who usually attend.

4972. Did you apply your observation as to want of sympathy to the *ex-officio* guardians?—Not to those who attend.

4973. Did you apply it to the clergymen?—No.

4974. Did you apply it to the townsmen?—To one or two of them.

4975. Then it goes back mostly upon the farmers?—Yes.

4976. Would you explain to us a little, if you please, what your proposal is with regard to consolidating workhouses; Mr. Pell asked you, but you did not answer his question, who is to manage those workhouses?—That is, to supervise them?

Mr. Henley—continued.

Would have workhouses fewer, managed by County Districts need be further than some are now.

4977. Who is to manage those workhouses?—I should say that the county council might.

4978. Then you would centralise, instead of localise?—Exactly.

4979. And you would take the poor further away from their own dwellings?—No; if they were fairly distributed they would not be farther away, in many instances, than they are now from our own particular workhouse.

4980. Not in the long county of Dorset?—Not if you take all things into consideration.

4981. And you would hand the distribution of relief over to the county council?—Yes.

Thinks relief should be paid out of county fund.

4982. Who would pay for it?—Well, I take it that the officers would be paid in the manner in which they are now paid, and that the relief would be paid from the general county rate, from the county rate collected in the manner and in the proportions in which the county rate is now collected.

4983. You would hand the whole over to the management of the county council, to be paid for out of the county rate?—Yes.

4984. And would the union remain to administer out-door relief?—My view is that the whole of the rate should be collected in the manner——

4985. I am asking you about out-door relief; who is to administer the out-door relief?—The parish council would administer it.

4986. Well, as the county council has to pay for all the in-door relief, it would be a direct inducement, I suppose, to those who administer out-door relief in parishes to send those people who applied to them to the workhouse; if the in-door relief was paid from a central fund, and the out-door relief from a local fund, to come from the parish, would not that fact be an inducement to those who administer the local relief to send paupers to the workhouses?—My answer, as far as out-door relief was concerned, applied to the collection and not the administration of the rates. I endeavoured to suggest that the whole rate should be collected upon the same principle as that upon which the county rate is now collected, out-door as well as in-door.

4987. As I understood you before, out-door relief is to be administered by the parochial councils, or by unions as now, and in-door relief is to be administered by the county and paid for out of the county rate?—But that the county rate should also pay for the out-door relief.

4988. And who would administer it?—The parochial boards, the parish councils.

4989. They would administer it, and call upon somebody else to pay for it?—They themselves would be contributing to the common weal.

4990. Are the labourers in your union hired by the year?—Yes, that is generally the understanding. I don't know that they actually enter into a written agreement, but there is an understanding that they stay from year to year.

4991. But wait a moment. In parts of Dorsetshire there is a very considerable hiring, where the agreement is from year to year?—That is in the Dorchester Union.

4992. I am speaking of farmers hiring men

Mr. Henley—continued.

from year to year, at the hiring time, in Dorsetshire, from April to the following April?—Yes, usually from Candlemas.

4993. Does that prevail in your union?—Yes, the custom does prevail.

4994. Well, in those instances all the cottages belong to the farmers?—Generally they do, but, I am sorry to say, in many cases they do not, and the workers cannot live on the farms where they work, because there are not cottages enough.

4995. Are the cottages let to the farmers?—Generally; I might qualify that by adding: "in some cases." At Witchampton, Lord Alington's parish, he will not let the cottages to the farmers.

4996. But in some cases, the farmers and employers hiring men bargain with them to go into the cottages?—Yes.

4997. In such instances what becomes of the aged father or mother?—Oh, they have sometimes to be put into the workhouse, because they become irremovable from the fact of being there a year. They have to put them in the workhouse.

4998. Do they ever take charge of their aged parents in those cottages?—Sometimes, but not always.

4999. Is it common?—As far as they can.

5000. As far as they can?—Yes.

5001. Do they apply for relief?—Yes.

5002. And do you give it to them, if they are living with their sons who are hired for the year?—It is refused as a rule. Sometimes they give relief, but very rarely.

5003. Then in those instances the labourers do not, either directly or indirectly, contribute to the rates?—Indirectly, he does certainly. The cottage is part of the bargain.

Chairman.

5004. If he gets a house he gets lower wages?—Yes.

5005. The farmer, or landlord, or whoever it may be pays the rates for it, but indirectly he pays the rate?—Yes.

Mr. Henley.

5006. Do you intend us seriously to believe that the young men who go into the police and on the railways, and who go into the large towns to improve their position, go there because they imagine that they will have to be put into the workhouse?—In some respects that is so.

5007. Do you think that that really enters into their minds?—Yes, I do. I may further say, in answer to that question, that I have been brought a very great deal into contact with these labourers, young, middle-aged, as well as old, during the whole of my life in fact, and more especially for the last 20 years, and, therefore, what I am stating is of my own knowledge.

Mr. Henley—continued.

Thinks strict regime reduces population, but will get the facts.

5008. Have you taken the trouble to ascertain this fact, whether in any union where they administer relief very strictly, such as Bradfield, Brixworth, or Faringdon, or other unions which are well known to all poor law guardians, population has decreased in a larger ratio than in those unions where out-door relief is lavishly given?—Decreased in a larger ratio?

5009. Yes?—To my mind going clearly to prove that the out-door relief retains the people on the land.

5010. Have you gone into the question?—I have only known, from the fact of seeing it in the reports as they have been tabulated, generally, of the existence and of the non-existence of paupers throughout the kingdom.

5011. Could you supply any figures about the birth-rate and death-rate in your own union as compared with those rates in three or four unions which I can give you, as to whether you can satisfy yourself that the migration of population had been larger than in your union?—I should be very happy to do anything in that way, and I have no doubt I can.

5012. Do you propose to pull down your own workhouse?—That was a matter that did not enter into my mind.

5013. Would that be one of the workhouses which you would propose to pull down?—Well, I think it would be one, but really it has not entered into my mind in that respect at all. It would be one that would in my opinion be useful because of its geographical position.

Chairman.

Spirits largely given on medical officers advice to aged out-door poor.

5014. I have had put into my hand your "Application and Report Book," and turning to the date 2nd of February 1892, in the parish of Hampreston I find this case: "Martha Hunt, 75 years of age," in receipt of 4*s.* 6*d.* a week, and that she received 5*s.* worth of relief in kind thus apportioned: 3*s.* 6*d.* for meat and 1*s.* 6*d.* for gin. Is that a common form of relief in kind?—The relief in kind is given entirely according to the directions of the doctor.

5015. The whole of it?—Yes.

5016. Of no one else?—No.

5017. The doctor, then, appears to have great faith in the medicinal properties of gin?—Yes.

5018. I observe another case, George Strutt and his wife who are ill. They also have 3 *s.* 6 *d.* for meat and 3 *s.* for gin?—Yes.

5019. That is a common form of medicinal relief in your union?—Those matters are left entirely by the Board in the hands of the medical officer.

5020. There are a great number of the same character, and your answer covers them all?—Yes. Those were extreme cases.

Mr. ALEXANDER M'DOUGALL, Junior, called in; and Examined.

Chairman.

5021. You are vice-chairman of the Board of Guardians of the Township of Manchester?—Yes, I am now.

5022. What is the system of Poor Law relief adopted at Manchester?—We have strict regulations as to the granting of out-relief that have been in existence for about 17 or 18 years, and out-door relief is only given to certain persons who are defined. No guardian has the power of giving out-door relief for more than one week

Chairman—continued.

Chairman—continued.

outside those regulations, and if he thinks it necessary, or if any committee of the guardians think it necessary to give exceptional out-relief, it must be reported to the general board, and considered by the general board.

5023. I am not going to pursue that question, because we have statistics relating to the relief given in Manchester already upon our evidence. Assuming that to be generally the case, do you suggest any alteration in the system of Poor Law relief in the case of persons being old persons whose destitution is occasioned by incapacity for work resulting from old age?—Existing at the workhouse there ought to be some provision for some persons being kept from the mass who are living at the workhouse, that those of good character among the aged might be kept separate from the mass of persons who are in the house.

Would like a few most deserving in-door poor to be kept apart.

5024. Do you mean that persons of higher character should be kept separate from those of lower character?—Yes, being aged persons and likely to remain in the house.

But sees the difficulty of discriminating.

5025. Who is to be the judge of character?—I can only suggest that, as in the consideration of out-door relief apart from the regulations, the cases are reported to the general board, and the general board adjudicates upon them, such cases being recommended by individual guardians, or by relief committees for exceptional treatment, should be referred to the general board. I do not know of any other way of dealing with the question. The matter of discrimination is exceedingly difficult.

5026. Are there many persons so decidedly superior to the others that you think they ought to be separated from them?—There are some, but they are very few. It would require very little additional accommodation.

5027. The answer, as reported by one of our recent witnesses of a man who had fallen on rather superior circumstances, but who had previously been obliged to go in as an indoor inmate of the workhouse, was that he did not think any regulations were necessary because the decent people naturally found each other out, and went together, and that they practically classified themselves. What do you say to that?—We have large dormitories; the dormitories are so large that it would be quite impossible under our present system to place those who are of good character under special treatment, and apart from the others. I think it would require small houses in addition to the ordinary workhouses.

Thinks bad language, &c., of some inmates very deterrent to respectable people.

5028. Have you ever heard them complain of coarseness of language or brutality of conduct on the part of less respectable persons than themselves?—I have heard very great complaints of the conversation in the dormitories, and have seen extreme unwillingness shown to go into the house because of that association. I have never heard more than two or three complaints during my whole life as a guardian as against the treatment of the officials, but I have heard the strongest possible repugnance expressed at going into the house, as I have said because of the association with objectionable people.

5029. I suppose that persons using that objectionable language, if it became known to the officials of the workhouse, would be in some form or another punished for it?—During working hours, or in the day-rooms, there may be little of it, because the officials are present, but in the bedrooms the language used is different from the ordinary conversation they employ during the times when they are under supervision.

Chairman—continued.

5030. The suggestion was made here the other day, that separate almshouses, at a distance from the union, should be built for the purpose of receiving such persons as those whom you have just mentioned. Would you be in favour of that?—I should; but in saying that my opinion is that the cases are very few, and I think I could give statistics showing that they are few.

5031. Then does it come to this, that though lamenting the state of things so far as those few are concerned, you do not think that any change in the general administration should be adopted?—It is in this way, my Lord: there are a number; there are a portion of those who come for Poor Law relief who are very decent indeed, pure minded and modest, and to whom association with those whose conversation is coarse, is very repugnant, and frequently inmates——

5032. You said very few; what proportion are they?—There are very few men, for instance, I scarcely know how to put any proportion to the others who are not so good, because one rather wishes to pick out the good without necessarily implying that all the rest are bad. I do not want to cast an evil name upon the others. It is a matter which could be discriminated, and if you ask me what I would do, it is this, that if I had an old person before the relief committee, and I saw that the surroundings of the home were such that out-door relief could be well used, I would endeavour to give an order for out-door relief, but there are a number of very decent persons who have not good home surroundings, and who cannot spend the little amount of money which would be given to them to the best advantage, and who are not able to do the best for themselves, because they have others around them who would take some of what the Poor Law would give; and it is necessary that such persons should have places provided; that is to say, there should be places, other than workhouses, in which, without out-door relief (and I do not see how it is possible to do it without some careful discrimination), those persons should be permitted to live. I would first consider if it is proper to give out-door relief from the nature of the home surroundings, and if those were not satisfactory, I should give an order for the house, but could do so with much greater pleasure if I had the knowledge that, upon arrival at the house, some discrimination would be exercised, and that those persons would be put in better surroundings, and not have to mix with objectionable associates.

5033. Is the workhouse large enough to admit of such a classification as you have suggested?—Our rooms are very large, but we could not do it in our present workhouse. I remember that I proposed at a conference, some years ago, that the four Boards of Guardians having work-

Chairman—continued.

houses in and near Manchester, should combine for the purposes of classification, so that one of the workhouses should be devoted to one class, and one to another class, and so on. We have four workhouses, so that without any new buildings it would have been possible to have divided the inmates and to make separate arrangements for the different classes.

5034. Would you have a further classification than the one you have suggested. As I understand what you propose is this, that first of all in the case of those of approved respectability they should, where the surroundings of the home permitted it, be assisted by out-door relief?—Yes.

5035. And where those surroundings are not good that they should be sent to the workhouse?—Yes.

5036. And you think that in the workhouse they should be separated from the rest?—Yes.

5037. But you have yourself said, I think, that you are not implying that all the others who are not of approved respectability are disreputable?—Exactly.

5038. Would you have a further classification?—You see we have not attempted any classification so to speak. I do not know how to suggest such a classification; but I feel that such a classification is called for if it can be devised. Therefore, I feel that aid should be provided for such cases if possible, apart from and outside of Poor Law relief.

5039. You think that the cases of such persons as you have just now mentioned, should as much as possible be dealt with by charitable organisation?—Exactly, my Lord.

5040. Are they not dealt with to a considerable extent by charitable organisations already?—Not in Manchester, but I have made an attempt myself. I began some seven years ago to take the cases that relieving officers recommended to me as being very respectable, and as of persons showing a desire or wish to keep from going into the house, and I commenced to assist them myself, visiting them just as the relieving officer would have visited them, and relieving them out of my own pocket.

5041. So that you were yourself the charitable organisation?—Yes, in such cases.

5042. What numbers did you assist in that way?—Well, I thought there would be a large number, and that I could only do a little, but that the knowledge of the little I was doing might lead others to do something more of the same kind. As time went on, however, I found that I was able to cover many more of those necessitous cases than I had anticipated, and a friend told me that he would undertake the cost of 50 cases if I chose to expend the money necessary for their relief, and I have myself some 40 or 50 cases which I assist; and I find that dealing with an average of 100 cases meets all the need of that kind that I hear of.

5043. In your vast city of Manchester?—Yes, my Lord, and I was very much surprised at it.

5044. In your vast city of Manchester you are only able to deal with a portion of such cases?—In speaking of the Poor Law relief I am only

Chairman—continued.

dealing with the portion in which the township of Manchester is situated.

And has only found about 100 cases in the whole city meeting his conditions.

5045. And you are speaking now only of that portion?—I am speaking, in regard to those persons whom I am helping without Poor Law relief, of the city as a whole, because some years ago I was a Guardian of the Chorlton Union, which takes in a larger portion of Manchester than the township of Manchester represents, and I am acquainted with the Relieving Officers of that Union, who willingly give me information. I am speaking of a district which nine relieving officers work.

5046. And speaking of the whole district you find it very difficult to ascertain more than 100 cases which you and your friend so kindly assist; do you think you are able to express a decided opinion upon such a subject having regard to the great size and population of Manchester?—I do not want to speak positively, but time goes on and I have never refused a case because I have not had the means of meeting it. I have refused a large number of cases where I thought it improper to give. There are a large number of aged poor persons in Manchester who have objectionable relatives, or who else are so surrounded by circumstances and by persons that it would not be wise to give to them. An instance occurred in the last week of a woman whom we had been helping for some time. I gave her help, although I heard that she had two sons living in the town who were doing nothing for her at all. She was living with an unmarried daughter, and I gave her 4*s.* a week. When it became known that she was getting this 4*s.*, then there was a competition between the two sons as to who should get the old lady into one of their houses, because she was getting something. Well, in that case I at once ceased to give.

Relatives would get the money in some cases.

Children often willing to let parents go to workhouse.

5047. Generally speaking, have you found an indisposition on the part of children to assist their aged parents to the best of their power?—If they have once left home I find a great indisposition on the part of large numbers.

5048. Even where the alternative is that of their parents having to go into the workhouse?—Yes, even where the alternative is that of their parents having to go to the workhouse.

5049. We have heard a good deal of children who would not object to their parents getting out-door relief, but who would exert themselves to prevent those parents suffering the indignity of going into the workhouse. Have you found many such cases?—I have found some cases, but I have managed to keep them from applying at all; but where a parent comes to apply I have very seldom found that the sons have been at all wishful, or have taken any trouble, to prevent them from applying. There are a great number of working men and women in Manchester who are supporting their parents, but I am now speaking of those who are applying for relief.

Thinks there are some few cases where people suffer much to avoid Poor Law.

5050. Now, in those cases in which you and your friend have relieved, did you find that the people were suffering very severely from want of adequate food?—Well, they would have done so. Most of these cases would have been compelled to go to the guardians after awhile if I had not helped them. It was a matter of time, but there

Chairman—continued.

was a great disinclination to go to the guardians, and, I think, some of them were quite fit to have out-door relief, and if they had gone on long with no help Poor Law relief would have become absolutely necessary.

5051. Do you think that the cases are many in which people suffer the extremes of destitution rather than apply for relief under the Poor Law?—There are not many such cases, but there are some. I should like to state my opinion with regard to the facility of parents obtaining justices' orders for relief from children, and would desire to say that I think that a parent ought to be able to go to a bench of justices and ask for an order upon a son capable of supporting him, without having first to go to the guardians. That would assist us very much indeed in Manchester, and it would have the effect of reducing the cases in which we have to give help.

Would like relatives who are able made to help parents independently of Poor Law.

5052. Do you lay down any rules as to conditions in connection with the charity administered by yourself and your friend?—First of all, good character; then there must be some partial support already; there must be shelter, or something coming in from some other source, because what I give would not be sufficient to keep them if rent had to come out of it, and if all other necessaries had to come out of it as well.

Conditions on which he gives charity: good character and some other means.

5053. In those cases you would decline to assist them, and you would probably recommend that, for their own good, they should apply to the guardians?—Yes.

5054. Do you visit those cases frequently, so as to ascertain how they are getting on?—I visit them all, and I do it myself, and usually find that they are thrifty people, in whom I can have confidence. I give them the money four weeks in advance, and they know that they will get the next gift. They have no fear between the visits that the money will not come again, and I have no fear that they are wasting it, or using it all the first week and neglecting provision for the subsequent period. I do not think the people I give it to would waste it. It comforts them to know that the gifts will not stop without notice, and I have seen but little harm arise from such reliance upon continuance.

Visits his cases personally every four weeks.

5055. Have you any further recommendations to make on this subject?—I do not know of any further than those that I have already named. It is certainly necessary for many cases that they should be under workhouse management, and not helped outside.

Workhouse necessary for many cases.

5056. That they should be dealt with in the workhouse?—Yes.

5057. Is it the general result of your experience that the larger portion of those entering the workhouse have got to thank themselves for it?—Yes, it is.

Most workhouse inmates have failed to be thrifty, but some have helped others instead of themselves, *e.g.*, servants and daughters at home.

5058. By not having availed themselves at an earlier period of life of opportunities of thrift?—That is so, except that some have gone there because they have been helping others all the time, and not been able to take care of themselves. There are unmarried daughters who have stayed at home to help parents, and there are also a number of servants, and of women who have been of good characters who have saved money, which has, however, become exhausted. There are a number of cases of those who have been thrifty, and who have seemed to make provision for themselves, but in whose case that provision has disappeared.

Chairman—continued.

5059. Have you been able to persuade others besides yourself and your friend of the loss involved by the absence of anything like the Charity Organisation Society to look after those people?—Instead of getting assistance in doing the work, I am rather offered money. If I speak to friends about it they say, "I shall be glad to "subscribe something for the purpose."

5060. And I hope you have accepted?—No, because I have not needed it, in addition to my friend's help, and what I wish to do myself. Perhaps your Lordship would like to see the kind of recommendations coming from the relieving officers.

Has not needed money in his work.

5061. Is it your experience that the relieving officers of Manchester fulfil their duties well?—I find them exceedingly kind when they have an opportunity.

Relieving officers very kind and energetic.

5062. Do you find them energetic in ascertaining the facts about an applicant?—Yes.

5063. And you think they succeed in doing so pretty well?—I think they do. We have a system of cross-inquiry which comes out very well. I do not know whether you would wish to go into our cases of out-door relief to show how few they are for our district; but I have here an examination into our present out-door relief cases. We have only about 94 out-door relief cases in Manchester of persons over 60 years of age.

Particulars of relief in Township.

5064. That is to say in the union?—In the township of Manchester.

5065. That does not cover the whole of the city?—No; it is about 145,000 of the population, whereas the whole city is over 500,000.

5066. If you could give us those facts in a succinct form, it would be well; but I rather think we have them already. I think it might be convenient to have, in conjunction with your evidence, a succinct statement of the number of people receiving out-door relief, showing the class of people among whom you have to work?—On the 1st of July, 1892, we had 430 men and 385 women in-door, that were not able-bodied; but out-door, over 60 years of age, 20 men and 106 women. I wanted to show the Commission how very few men are found.

5067. Let me ask you whether you think that that restriction of relief leads to any practical hardship amongst the poor?—I don't think it does, my lord.

5068. Do you think it has tended to elevate their character?—I believe it has, my lord.

5069. If you wish to add anything, I shall be glad to hear you?—Nothing, except that it would be interesting, but perhaps not to the Commission, to see the kind of people to whom we give out-door relief. We have most exhaustive inquiries, and I am not sure as to whether or not you would like to see the inquiries that are put, not by the relieving officer, but by the cross officer.

5070. I think I should be obliged to you for your figures?—We have only 20 men of over 60 years of age receiving out-door relief in Manchester.

5071. And do you believe in the work that

Chairman—continued.

yourself and your friend are doing you cover the whole length and breadth of Manchester?—I don't like to say so, but I believe so, because I have been expecting an increased number of cases, but they do not arise more rapidly than the deaths, which are frequent, so the average number is about maintained. When I began this work I thought that the numbers were very much larger, but I find them not to be large.

5072. What is the population of the township of Manchester?—The figures relating to the workhouse relate to a population of 145,000 persons, and the figures relating to my own work number 505,000, because I go outside the township and take in the whole of Manchester. I would like to name, although I am not sure that it is of interest to the Commission, particulars of the expenditure of those who are receiving money. I have here the actual spendings.

5073. You will kindly put in those papers?—Yes, my Lord.

Mr. Stockall.

5074. What is the total of the items to which you have just referred?—3 *s.* 6 *d.*

Chairman.

5075. Is 3 *s.* 6 *d.* the amount of relief ordinarily given to single persons?—From 3*s.* to 4*s.*, my Lord.

5076. Is that ever exceeded?—Never, excepting in a case of urgent sickness; when one has to send in other things of course to meet the need.

H. R. H. The Prince of Wales.

5077. Have you many charitable endowments in Manchester?—Not, Sir, to give money weekly. There are a number of charities, and they give at various times blankets and coal, and there are many gifts of that kind; but we have no charity that would keep a person week by week.

5078. Might not those charities be the cause of your having found only about 100 who required aid from you to keep off the rates?—I do not think, Sir, that any of our charities have affected that. There are a large number of persons who are assisted from the churches and their friends, and who don't go near the Poor Law officials at all. There is a large amount of charitable giving, but there are no definite charities to which a person can apply in order to obtain weekly money.

5079. Do you find that the people so aided by you keep up their self-respect better than if they went on the rates?—Very much, Sir, and if they get something in the way of better clothing and so are enabled to get among their friends, they appreciate it very highly. The great comfort to them is that they are sure of getting this money and that they have not to go and apply for it afresh; that it comes to them, and that nobody about the neighbourhood knows of it.

Lord Playfair.

5080. And they treat you as a sort of confidential adviser and tell their difficulties to you, more fully than they would probably to the relieving officer?—In the first instance, I generally give them the money for a few weeks, simply give it to them without asking very much until we become friends. I never put them into my books until three or four weeks have elapsed, and by

Lord Playfair—continued.

that time I get friendly with them, and then I do think I get fairly accurate statements.

5081. I suppose you do not aid any that are not well conducted?—No.

5082. And the misuse of your aid would be a reason for its withdrawal?—Immediately after the next payment.

Thinks gifts of blankets, &c., useful and carefully given.

5083. Do you think that those doles which you spoke of, the charities which distribute such articles as blankets, do really aid you at all, or do they to tend to pauperise?—No, because they come so seldom. They are very useful for household purposes, and the people are looking forward to the gifts of sheets or blankets, at certain periods, and they help them very much because not only do they want food but they want clothing.

5084. But do the distributors of these charities look carefully into the cases of the people to whom these gifts are made?—Well, they do.

Mr. Ritchie.

Works for sake of poor not to save rates.

5085. Is it not the fact that the whole aim and object that you and such as you have in view, is not the relief of the rates, but the benefit of the poor?—It is nothing to do with the rates.

5086. You don't care a pin about the rates?—We have not been thinking about them at all.

5087. It is solely because you believe that it is for the ultimate benefit of the poor themselves that you take all the trouble you do?—Exactly.

Mr. Loch.

Great reduction of out-relief under Manchester rules.

5088. You think that great good has resulted from the rules you have adopted in Manchester for the regulation of out-door relief?—Yes. We commenced in 1872 to act upon them, and if we take the month of July, it will be noticed that on the 1st of July 1872 we had then in-door 430 old men and 303 old women; out-door we had 262 old men and 1,135 old women. You will therefore see the change.

5089. Kindly give the figures for 1892?—There were then, in-door, 430 old men and 385 old women; and out-door only 20 men and 106 old women.

5090. Would not the increase of the indoor paupers work out as a result of being more careful in the administration of out-door relief?—I expected it would; but the great decrease in out-relief has not added largely to the in-door numbers.

Would object to old age State pensions; relatives would often get them.

5091. If there were a system of old age pensions, do you think that it would be practically certain that in many cases the money received by the beneficiary would be used by the relatives?—It seems to me that in many cases that would be so, because from my experience I know that relatives are often the difficulty in the good working of out-relief or of charity.

5092. You think that any such system would be a hindrance to you?—I am very sure of it.

Reduction of out-relief has greatly improved streets and people; he was at first opposed to it.

5093. And this system of restricted out-door relief has produced such good results as even to affect the character of streets where it used to be given?—Yes; there was a street where we had about 60 cases of out-door relief, we have not more than three now.

5094. And the street is a better street?—Yes, altogether different. They are getting larger rents than they used to get in that street, and they have improved the houses. They have made the houses very much better. The street is quite another street now.

Mr. Loch—continued.

5095. And that you can trace distinctly to this out-door relief being withdrawn?—Yes. There have been other influences at work in improving all round, but the difference is so very great that it is unmistakeable.

5096. You were very much opposed at first to the regulations in reference to out-door relief; you thought that possibly the change of policy might act stringently, as to make the result different altogether?—Yes.

5097. You thought it would be hard on the poor?—Yes.

Thinks not more than two or four deserving aged should be together in workhouse.

5098. You talked of the difficulty of control at night-time and the necessity for classification. Do you think that could be dealt with by better supervision?—Oh! they must pick out different classes. I do not think that supervision could make the ordinary associations of the workhouse pleasant to decent old bodies. There ought not to be more than two or four together.

5099. A great deal of care is given by the board to the whole of the details of the workhouse?—Yes.

5100. And a number of inquiries are made with care by the board in dealing with the cases as they come in?—Yes.

5101. And you rest your case of progress upon that largely?—Yes.

Mr. Stockall.

Does not think his work could be done by relieving officers, who have all their other work; could be done by a charity society.

5102. Do you think that the ordinary officials, such as the relieving officers generally throughout the country would be able to do the same work, with the same effect, which you are doing?—No. I have received very great assistance from the relieving officers, and they are most kind in pointing out cases, but the guardians would have to do the work, or a society would have to do it.

5103. Do you think you would get officers to do the work which you are doing so well?—I think a charity society would do it. I think so. I do not know that the relieving officer who is dealing with all the other relief could do it. There is pressure which comes upon them at times when they would not be able to give the thought and care sufficient for the discrimination which is required.

5104. You consider your success due to the discrimination which you personally exercise?—Yes.

5105. And you do think it would be possible for any effort made by the State through officials to be so successful?—Not unless the officials were given that special work to do.

Importance of power to discriminate and refuse; would be wanting in a State system.

5106. Would you go further and say that it should be within their power to withhold, if they thought proper, the relief which you, in your direction, are administering?—The officer need not have the discretion necessarily. The guardians or the society might have the discretion, but there must be power to withhold.

5107. But take the case of the State. I take it that to assist such cases as you are talking about, if applied to, the State would give to all; whereas the great success of your plan lies in the fact that you have full discretion to give or to withhold?—If you are speaking now of a State pension that a person over 60 years of age might claim as a right, but I cannot tell you that it would be workable at all. It might work with great injury. I quite believe that the guardians could so discriminate and could make careful inquiry as to whether the desired assistance should be given, but there must be a power of refusal.

Mr. Stockall—continued.

5108. It appears to me that what you have been doing in Manchester has been eminently successful, and this Commission, I take it, would be glad of any hint by which an equal success could be obtained in every other part of England; you do not think that officials could do the same work unless there was a discretion in their hands as to withholding or granting?—Unless they had the discretion of withholding, certainly not.

Mr. Broadhurst.

5109. Do I understand you to say that a whole street had changed its character from the withdrawal of out-door relief?—That is so. A street in which a very large number of cases occurred. There were over 60 cases of out-door relief in that street. When the change took place in the regulations that relief was no longer given to anything like the extent to which it had been given before, and after these special regulations had been put in force, the persons left the houses, the houses became fitted-up for a better class of tenants, higher rents were obtained, and the character of the street improved.

5110. Where did the people go to. Did they get relief some other way?—I cannot say that, but certainly the same people did not remain in that street.

5111. In visiting these people, Mr. M'Dougall, the difference between your visit and the visit of an officer I take to be this, as conceived by these poor people, that you go as a friend?—Yes.

5112. In whose confidence they have every respect. And in the other case the relieving officer goes as a sort of "let-loose turnkey" who would take their age, height, weight and that sort of thing; and they do not like him?—You must remember most of the cases I have come from relieving officers, not always persons who have applied, but persons whom they have heard of. As they have gone about making their inquiries they hear of these persons.

5113. You have a great deal of experience of the workhouse and its administration?—Yes.

5114. Is it in your experience that aged persons coming into the house would rather live apart than live together in the same apartment?—There are very few persons indeed over 60 years of age married; I mean that there are very few that are together, husband and wife.

5115. They would prefer to live apart?—We have not more than 15 married couples in the workhouse and having out-door relief altogether. The number is very small.

5116. But do they care to live together, those that are there?—If they do we give them out-door relief.

Adjourned till to-morrow at twelve o'clock.

FOURTEENTH DAY.

Wednesday, 22nd March 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant-Secretary.*

MR. ALEXANDER M'DOUGALL, Junior, called in; and further Examined.

Mr. Henley.

5117. YOU have got some regulations at Manchester which are well known all over England for regulating the administration of out-door relief?—Yes.

5118. There is only one of those regulations, I think, that applies to the aged and infirm?—Yes.

5119. Would you please read that?—It is paragraph G. of the first Standing Orders: "Persons residing with relations where the united income of the family is sufficient for the support of all its members, whether such relations are liable by law to support the applicant or not."

5120. And can you tell us why, in spite of your very strict regulations regarding the administration of out-door relief, you stand according to statistics, in a statistical and financial position very much below the average of the rest of Lancashire, the average pauperism of Lancashire being 1 in 53, while you have one pauper for 35 of your population; is there anything exceptional in the township of Manchester which causes this large amount of pauperism?—There is an exceptional density of population. Manchester has 90 persons to the acre, Liverpool, 85; Salford, our neighbouring union, 30; and Chorlton, which takes a large portion of Manchester, 22; so that our density is very great indeed. And then we have some very large lodging-houses.

Chairman.

5121. I do not quite see the bearing of the answer?—Mr. Henley asked why, taking into account our strict regulations for out-door relief, we still are not standing well on the returns of pauperism.

5122-3. Then you think that pauperism bears some proportion to the density of population?—Yes.

5124. That is curious. May I add this. When I inquired, as I once did, very carefully into the statistics of crime I found that it depended more on the density of population than any other cause?—We have very large lodging-houses; lodging-houses with 400, 450, and 500 beds, and a very large number of those who are working and going about hawking the districts round about Manchester come into Manchester to sleep. A very large proportion of the sickness in our workhouse infirmary comes from those lodging-houses.

Mr. Henley.

5125. Have you anything to add to that?—No.

5126. You have had very long experience with regard to the administration of relief, and you have seen the way that officers have dealt with it. Have you ever seen, or have you reason to believe, that persons have been deterred from applying for relief in Manchester in consequence of the conduct or manner of any of your officers?—No.

Does not think there is any harshness on part of officials.

Mr. Henley—continued.

5127. Do they treat the poor kindly?—Yes.

5128. Should you favour any system of children paying directly to their parents instead of paying through the collector of the guardians, putting aside the answer that you gave yesterday as to the alteration of the law?—In cases where we feel it to be safe we endeavour to do that, but in the majority of cases we do not ask for it to be done because we should be afraid that the parents would not receive the money.

5129. I am only speaking of those who apply for relief; do you think it would be safe to leave the children to pay the money directly to their parents?—Not generally.

5130. Have you ever known any cases of starvation in Manchester, which could in any way be attributed to the administration of the Poor Laws?—No.

5131–2. I will read you an extract from Mr. Moorson's report from Lancashire: "It is pleasant to be able to add that in the midst of many rags, much dirt, and numerous dilapidated tenements, I remember only one living room in which, in the time of the severe frost there was not a good fire burning; and there were very few instances of paupers who showed evidence in their faces of actual want of food." Do you agree with that?—Yes, I agree with that.

5133. Is there much reluctance amongst the aged poor to enter your workhouse?—Not on account of the workhouse itself, but there is on the part of some of them from the association with the persons with whom they would be brought into contact in the workhouse.

5134. Is that in consequence of want of classification?—In consequence of the want of classification, yes.

Not the same feeling against entering the infirmary.

5135. And do the applicants draw a line between the workhouse and the sick wards, the infirmary you call it?—Very strongly. There are many very willing indeed to go into the infirmary, but when they are ordered to the body of the house they take their discharge and go away.

Goodness of infirmary attracts paupers into township.

5136. Has your infirmary (your sick wards) become too attractive, do you think?—Yes, we know that persons come to the lodging-houses in order to get into our infirmary, we are sure of that; we have known many cases, and we are obliged to deal with them because they are sick.

5137. Do persons come from outside of Manchester to get into the infirmary?—Yes, from the district round.

5138. Is your workhouse infirmary better than the infirmary at Chorlton or Salford?—I should not say that; they are both very excellent.

Crowding of workhouse.

5139. Do the old people complain to you about being over-crowded at the workhouse?—It prevents any attempt at classification. The complaint is not so much from the old people, as that one sees there are too many in the rooms.

5140. I want to know whether the old people complain of over-crowding?—Not of over-crowding; the persons themselves do not complain of it.

5141. And do you think they suffer from it at all?—They do not suffer physically, but, of

Mr. Henley—continued.

course, it brings those who would like to be with persons with whom they have more sympathy into contact with persons whom they would not desire to have round them. Also, everybody likes to get near a fireplace, however warm a room may be. Now, when the rooms are full, some will get seats near the fire at one time, and they will not get them again; it is felt in that way.

Co-operation between unions for purposes of classification suggested but not carried out.

5142. And I think you suggested to the Chairman yesterday that it would be an advantage if the unions in and about Manchester combined for certain classes of paupers?—I suggested that some years ago, for the purposes of classification.

5143. Has any serious attempt been made to carry that out?—Just now we are endeavouring to do it with regard to vagrants. There is a conference of the four unions for the purpose of endeavouring to work together with regard to the treatment of vagrants. And there have also been meetings to consider the advisability of having a common hospital for imbeciles. We have a large number of imbeciles in the four unions, and there is a strong feeling that it would be well to have a common hospital for the four unions; to combine for that purpose.

5144. Is there any prospect of this being carried out?—I cannot say that there is any prospect except relating to vagrants. That is almost agreed. We are doing all we can to help each other with regard to vagrant wards.

5145. What blocks the way?—I cannot say.

5146. You are aware that an Act of Parliament was passed for the very purpose of enabling unions to combine for this particular purpose?—For special purposes, yes.

5147. Have the guardians ever taken this into consideration?—I do not think they have.

5148. But it would be the remedy where you have a very large increasing population outside a town and a diminishing population within a town?—For instance, the population of the township of Manchester is decreasing while that of the surrounding portions of Manchester, the other unions, is increasing, and I can quite see that Manchester itself will have perhaps a superabundance of accommodation whilst the others will need to build largely.

5149. Do you see any objection to altering the law so that no person over 60 years of age should be liable to be removed to his or her place of settlement?—I should be very glad indeed to see the law altered in that respect.

Army pensioners.

5150. Have you got any return of the number of army pensioners who have been relieved in Manchester?—I have a return of the number relieved.

Chairman.

5151. You are now speaking of private relief?—Army pensioners, my Lord.

Mr. Henley.

5152. How many army pensioners have been relieved?—For the year ending 26th March 1892, the guardians stopped cost of maintenance from 76 pensions.

Mr. Henley—continued.

5153–5. They stopped the pensions?—Stopped the pensions because the pensioners were receiving relief. Of this number 73 were for relief to the pensioner, and the remaining three for relief to the families of pensioners, the pensioners themselves not being found.

5156. Have you any suggestion to make as to the alteration of the Poor Laws or the Orders of the Local Government Board with the exception of the suggestion that you made yesterday?—No.

Mr. Loch.

5157. There are three relief districts in Manchester township?—Yes.

5158. And is the centre of business with the decreasing population No. 1?—Yes.

5159. In the second there has been a large and congested portion with unhealthy dwellings, has there not, producing many paupers?—Yes.

5160. And in the third there are large lodging-houses, and people have migrated there a good many years?—Yes.

The Witness withdrew.

Dr. HENRY JAMES PAINE, Chairman of the Board of Guardians of the Cardiff Union called in; and Examined.

Chairman.

5161. YOU are Chairman of the Cardiff Board of Guardians?—I am, my Lord.

5162. Have you been so for many years?—I have been so for 10 years. Previous to that I was vice-chairman for some years.

5163. And, I need hardly ask, you have devoted much attention to the local administration of the Poor Law?—I have paid very great attention to it.

5164. You were a physician, I think, in considerable practice before?—I was for many years. I retired from practice just before accepting the chairmanship of the board of guardians.

5165. How many parishes does your union comprise?—Forty-five parishes.

5166. And do you know its area?—Its area is nearly 79,000 acres.

5167. How is the union represented so far as the guardians are concerned?—It has 48 *ex-officio* and 66 elected guardians.

5168. And what is its population?—The population of the union is rather more than 170,000.

5169. That was in 1891?—That was in 1891.

5170. I believe it may be taken to be considerably increased already?—It has increased very much; the urban population alone increases about 4,000 to 5,000 every year.

5171. Can you tell us the rateable value of the union?—The rateable value of the union is 1,237,000 *l.*

5172. And for this large and populous union how many relieving officers have you?—We have five, my Lord.

5173. Are they attached to special districts?—Three of them are more particularly attached to the urban districts of the county borough of Cardiff, which comprises four parishes, and the others are in the rural districts.

5174. Then you have a closely-populated urban district, and you have a tolerably thickly populated semi-urban district?—We have, my Lord.

5175. And the rest are rural parishes?—The rest are rural parishes.

Chairman—continued.

5176. Like other unions your relief is divided into in-door and out-door?—It is.

5177. Would you begin with the in-door?—We have a workhouse, and closely connected with it, but distinct, an infirmary. The workhouse has been certified for 945; 751 for the workhouse and 194 for the infirmary. The average number occupying the workhouse and infirmary was 618 during the year 1892.

5178. Have you relief committees?—We have relief committees; three urban and one rural.

5179. Do you attend these committees yourself?—I attend almost every Saturday. I am rarely absent any Saturday in the year. We hold our meetings on the Saturday.

5180. You attend sometimes one and sometimes the other?—I invariably make a practice of going through the three urban districts so as to initiate an uniform system of dealing with the poor.

5181. You have stated the number of in-door paupers; what is the number of out-door?—The number of out-door during the half-year ending September 1892 in the whole of the union was 1,911 cases. Those are the cases; but there would be the families, and, I take it that every case represents three.

5182. Would you like to deal separately with the town of Cardiff and with the other parishes?—Yes, my Lord. The town parishes I am more particularly acquainted with, as I take so much interest in them, attending the three town relief committees. The rural committee I do not visit so frequently. I sometimes go in there.

5183. There is a very large constant immigration, I think?—There is, attracted there by the labour fields.

5184. Does the last census tell you what proportion of your population may be said to be native and what are immigrant?—No, it does not. I think it gives the whole, but I take it the population proper would possibly be the whole population, less 5,000. I take it that the immigration is about 5,000 a year.

Chairman—continued.

5185. Could you give us any estimate of the proportion of the immigrant population to the whole?—The population of the whole, according to the census of 1891, was 128,000. That was in April. It would be that number less the estimate that I form of the immigrants.

5186. I should like if you could give us the figures, according to your judgment, of the immigrant population as compared with the native?—I do not know whether I could give you that. I can furnish you with it if you wish it particularly.

5187. I think that although in 1891 the population, according to the census, was 128,000, the present estimate in the last quarterly return of births, deaths, and marriages, is 136,000?—Yes, my Lord; the census was for the first three months of 1891; but taking the decennial increase of the previous 10 years, the increase every year is between 4,000 and 5,000; so that the population for 1891 would be 132,000 instead of 128,000.

Half the number of out-door paupers over 60.

5188. Well, now, coming to the cases of the aged poor, have you got a statement as to what the number of aged poor in this union is?—It is nearly a moiety of the whole.

5189. You could not give the numbers?—I could give them nearly. Of the 1,911 cases, there would be nearly a moiety both in cost and in number of the aged.

5190. Take the number, please?—The number 60 to 65 would be 228; 65 to 70, 262; and over 70, 470; that makes a total over 60 of 960.

5191. Of those, how many are in the workhouse, and how many in the infirmary?—These are all out-door. There is about an average of 618 in the workhouse. The total number of inmates in the year is slightly above 2,000; 2,773.

5192. You are now giving the number of inmates in the workhouse. That includes able-bodied and children, and others?—That includes able-bodied and aged.

5193. Yes; but I want you to restrict yourself, if you please, to the aged?—There were 1,680 admissions on account of sickness and 640 above the age of 60.

The aged not asked to enter the workhouse unless disreputable,

5194. Would you be good enough to describe to us the system of relief to the aged poor adopted in Cardiff generally?—We rarely give an order for admission to the workhouse to any above 60, except under special circumstances. Those circumstances would be three; first, the conduct of the individual applicant would be such as would lead us to believe that if he had pecuniary assistance outside he would misappropriate it; the second case would be where the applicant was living in wretched apartments totally unfit for habitation, and under those circumstances we consider it better that he should be dealt with by admission into the house; the third class are the sick. In these cases we think it desirable to endeavour to persuade those who are suffering from severe illness, where they cannot, outside the house, have that proper care and attention, nursing, and diet, such as they ought to receive. We then try, through the medical officer having explained to them the advantages of going into the infirmary, to induce them to take an order for admission, but if they decline to do that then we give them out-door relief in any sum not exceeding the cost of in-door maintenance, unless the circumstances are of a more serious and grave character. We then give them more, having carefully inquired into the circumstances of the case, and also on the opinion of the medical officer. We increase it either by diet or some little additional pecuniary assistance to meet the circumstances of that case.

living in unfit houses,

or ill.

Chairman—continued.

5195. Then where the case is one which you think is a proper one for the workhouse, but the poor person declines to accept the workhouse, you relieve him outside?—We relieve him outside if we think the case such a one as commends itself to our judgment.

5196. What was the total number of out-door poor relieved during the six months ending 30th September 1892?—1,911 cases; that does not represent the whole of the heads; the urban are 1,433.

5197. I think perhaps you had better give the fuller numbers that you were proposing to do?—The 1,911.

5198. What do they cost?—They cost the union 7,760 *l.*, the whole union.

5199. And in Cardiff proper could you give the figures?—Cardiff proper would be 1,433 cases, costing 5,434*l.*

5200. And the proportion of the aged to the whole, or how much?—Nearly a moiety of the whole numerically and pecuniarily.

5201. What are the circumstances under which the guardians do not order an aged pauper into the workhouse?—Those are the deserving cases where the pauper has led a regular life where from circumstances he becomes destitute, not from any misconduct on his part, and where we have reason to believe that any money which we gave him would be properly spent; in those cases we give relief outside.

5202. And also, I presume, when he is living with some relations?—When he is living with some relations. To those we give according to the necessities of the case. If we find that he has from other sources some little amount of relief, then we supplement it according to what we consider would meet the requirements of the case, by such an additional sum as does not exceed what it would cost in the house. We take a limit from 2*s.* 6*d.* to 4*s.* 4*d.*

5203. You have stated that the workhouse is certified to contain 945 inmates?—That is including the infirmary, my Lord. The infirmary would be 194.

5204. Into how many wards is it divided?—The workhouse, independent of the administrative department, contains 40.

5205. And what provision do you make for the aged females?—We have two block buildings, one certified to contain 108; we have the aged there who are suffering from infirmities or ailments incidental to growing years; some of them bedridden, others more or less suffering from ailments where it is not necessary to move them into the infirmary. We put them under the care of two female attendants, whose

Chairman—continued.

duty it is to pay every attention to this block of buildings.

5206. Have you a further sub-division?—That is a block of six wards. Then there is another one of six wards, where we have those whose infirmities and ailments are not so grave as they would be in the others; those are under the care of one attendant. The average in the first is about 70 odd; in the second block about 50 odd, the mean number.

5207. That provides for the whole of the aged poor, who are not proper subjects for the infirmary?—Of the females who are not proper subjects for the infirmary; but they are under the care of three female attendants whose whole time is devoted to these two buildings.

5208. What provision is made for the aged male inmates?—We have one building which is certified to contain 110. Those are such cases as I described for the aged females necessary to be attended to by a male nurse, and there are upon an average about 80. The other aged inmates are distributed through four wards. In these wards we classify them as perfectly as we can; there are two wards for the better conducted, those whom we have reason to believe are quiet and orderly, and whose character before admission was such as would commend itself to our consideration. We keep them, as far as we can, distinct from the other two wards, where they are of a less orderly character.

5209. Then you endeavour to classify with reference to character and conduct?—We do, my Lord.

5210. You are not guided, as many are, by conduct alone?—No; we endeavour, as far as we can, to meet the requirements of those who are orderly and well conducted, to remove from them all those who would be likely to disturb their comfort.

5211. Have you any difficulty in enforcing that classification?—No; our certified number in the workhouse alone being 751, and having only an average of 618 less the 163 in the infirmary, we have plenty of space, so that we can very fairly divide them according to classification.

5212. My question was directed rather to the point whether you had any difficulty in distinguishing between the respectable, the more respectable, and the less respectable?—Only from their conduct, from what we have learned before admission and their conduct after admission. If we found in the two first wards anyone of them was guilty of misconduct he would be removed from those two wards to the other two wards, and in the same way, if we had reason to believe in the other two wards there were any well conducted who might be mixed with the better conducted inmates, we remove them, and put them into that ward, so that we endeavour, as far as we can do it, to meet the requirements of each class.

5213. Do you observe any inconvenience from this classification; do the less well conducted who are separated from those who are considered more respectable conduct themselves as if they were mixed with the more respectable?—Well, I hardly think we should consider that they do conduct themselves as well. There is a discipline exercised over them by those who have the care of the wards, and they are obliged to submit

Chairman—continued.

to the discipline of the house as far as it may be carried out, and we do not find any very great difficulty. There may be occasionally some little interruption to the good and orderly conduct of the wards; but as a general rule we find from the officials, from the master and matron, and those who have the care of the wards, there is very little difficulty in carrying out the discipline of the house. I hardly ever hear of any case of insubordination in the wards.

5214. What arrangements have you made for the reception of aged married couples?—We have 12 rooms for aged married couples. Each couple have a room to themselves; but they hardly ever exceed four as a general rule; perhaps three would be the total number of married couples in the house.

5215. What is your experience with respect to the married couples; do they usually prefer to live together or live separately?—Well, we have so very few aged, over 60, in the house, we endeavour as far as we can to relieve them outside if we can give it with anything like consideration for the individual aged, we do not force them in, we do not give them orders for admission. Really the married couples in the house rarely exceed what I have told your Lordship.

5216. Have you any complaints made of your dietary?—No, my Lord, I go through the whole of the workhouse almost every week. We have a rota of visitors who also go through, and there is attached to each ward an intimation that any inmate of the ward can speak to the chairman or any of the rota of visitors on visiting, and I invariably ask the question when I go into the ward whether any of the inmates desire to make any remarks to me or to complain. I rarely if ever get any application for anything. Sometimes I get from an old man an application for tobacco, if he has not had it, but I rarely if ever hear any complaint with regard to the diet, or even the comforts.

No complaints of the dietary.

5217. At their evening meal are they allowed tea?—The aged have tea morning and evening. I should suggest with regard to that that they should not be required to go as they are at present down to the dining-room, but that the aged should have tea and breakfast in their own wards, and that the aged women should have a certain amount of tea given them that they might form themselves into little groups and make the tea, and have their tea or breakfast with something like comfort.

The aged might be allowed tea and breakfast in their own ward.

5218. Could that be done without any increase of expenditure?—I think so. I spoke to the master on one occasion and made the suggestion to him, and he seemed to entertain it, and thought it very desirable that it should be carried out. Then again with regard to the diet, there is attached to the paper that you have, my Lord, the dietary; if there is any alteration necessary we immediately make it if the medical officer or master suggests that it is desirable such should be made.

5219. What employment do you find for these old people?—Well to the women we give light employment. Those who are able to do anything assist in making the beds and take part in carrying out the domestic arrangements that they are equal to. They have sewing and do a

Employment in the workhouse.

Chairman—continued.

little needlework. The aged men have light occupations. Those that are able to do it do tailoring and shoemaking; those who are able to chop wood do so and tie it in bundles for the purpose of sale. We have a great sale of wood from the workhouse in consequence of the employment we give the aged who can do it.

Literature.

5220. Are they provided with appropriate literature?—They are. With regard to literature, for some years we have spent many pounds in the purchase and binding of books. Recently we have given an intimation that we shall subscribe to a literature supply under the auspices of Mr. Fowler, and we also have a large amount of literature such as the illustrated papers and magazines and others sent in through the generosity of the public. As far as literature is concerned therefore they are amply provided with it, and I think those who can read make use of it; we do not find that they destroy the literature; they pay every attention to it; they do not destroy it more than you would expect in ordinary wear. And as to those who cannot read we find that others read to them occasionally.

5221. Have you any visitors?—We have a rôta of visitors.

Visitors.

5222. I mean outside the guardians?—Oh, yes, we have, under certain rules, outside visitors. There are lady visitors who visit the female portion, a certain number under an order that has been issued. For some years we have had lady visitors who visit the female department, and especially the infirmary, we have also male visitors, clergymen and others, who take an interest in it. Their visits are of course made so that they interfere as little as possible with the discipline of the house, but it is at all times open as far as it can be with due regard to the necessary discipline. And there are day visitors outside the board of guardians, male and female, who visit almost every week.

5223. Do you allow the use of tobacco to aged men?—That has always been allowed through the medical officer, but recently, in consequence of an order given by the Local Government Board, we now extend the order, and give discretion to the master that he also should be able to give tobacco to the deserving well-conducted aged poor. He recommends it, of course to the guardians, and they invariably confirm any recommendation that he makes.

The infirmary.

5224. Would you give us some details about your infirmary?—The infirmary is a building distinct, but in close proximity to the workhouse. It has 14 wards for the sick, independently of the administrative department, and it is so arranged that all the more acute cases are kept in wards separate from the others. The others are simply those of a less grave character. We have attached to that infirmary the ordinary medical officer, who has a salary of 185*l.* a year, with some extra fees that he becomes entitled to; and we have also a resident medical officer, who of course devotes the whole of his time. Then we have a staff of nurses. We have a head female nurse at a salary of 40*l.* a year, with an increase of 2*l.* every year to 50*l.* We have seven nurses who are appointed at 25*l.*, with an annual increase of 1*l.* up to 30*l.*

Chairman—continued.

5225. Are these trained nurses?—They are trained nurses. We obtain them from the Nurses' Institute in London, and we find they discharge their duty in a most efficient manner.

5226. During the last year how many inmates had you in the infirmary?—There were 1,680 admitted into the infirmary, but some of them might have been duplicates; they might have been discharged and entered again. There were 1,680 admitted on account of illness.

5227. How many of these exceeded the age of 60?—The total number of admissions over the age of 60 was 640, and of these there were 236 males and 60 females admitted into the infirmary passing through the workhouse.

5228. And what is the average number of inmates accommodated in the workhouse and in the infirmary?—In the infirmary 163 cases, and the mean of last year in the workhouse is 455.

5229. Now that you have detailed the system, you have, I think, some suggestions to make which you think would be an improvement upon the present system?—I think so. What I suggest would be this: that the aged poor should be divided into two classes, the deserving and the undeserving, or rather, perhaps, the less deserving. The deserving should be paid as old-age pensioners out of a fund to be separated from the poor rates. A certain sum should be allocated from the poor rates in the same way as other allocations of the poor rates are made, and this should constitute a pension fund. The deserving should receive from that fund under the cognomen of an aged pensioner, and should be separate and distinct from the less deserving, who should be considered pauper cases as before, and should receive their relief in the same way as they would have done under other circumstances, and they should be treated as the less deserving.

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5230. As I gather, what you propose is that a certain number of persons who would otherwise be receiving relief in the ordinary manner, on account of their previous respectable character, should receive a certain payment which should not be considered as constituting them paupers?—They should receive it as aged pensioners.

5231. How would you define the respectability of the persons who were to be the recipients of this favour?—It would be the duty of the relieving officer to make every inquiry into the past and present history of the case, to ascertain what has been his previous conduct, how far the applicant has conducted himself with order, industry, and temperance, and in every way is a good respectable applicant, but who, through circumstances over which he had no control, when he gets above the age of sixty is obliged to avail himself of assistance from the Poor Law.

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5232. Would it be one of your conditions that he should have shown, where his circumstances permitted, a spirit of thrift?—It should be. I should suggest that that should be required, and that that should be strictly adhered to; because I think that would have a material influence on the case, not only directly in the relief of the aged poor, but that it would also have another indirect supplementary aid by

Chairman—continued.

encouraging friendly societies. The working classes would recognise that the aged poor were divided into two classes, and that under one circumstance they received an age-pension as pensioners after they had had their cases inquired into on their first application; and the whole of their circumstances having been ascertained and their cases dealt with according to the judgment of the Board, at the first inquiry, they should then be deemed aged pensioners and should not be obliged to appear before the Board again personally, so that we should as far as possible separate them from the pauper class proper. Their cases should be thoroughly inquired into by the relieving officer from time to time, say every six or eight weeks, to see whether the case was properly dealt with as to amount and requirements, and as to whether it should be a temporary or a permanent pension, so that it should be calculated to wound as little as possible the feelings of the deserving aged person who is obliged to seek assistance in that way. I would as far as possible separate him from the class of the ordinary pauper; I should in no way deprive him of any of his civil rights as a citizen, but he should enjoy all the rights that he would be entitled to before he was obliged to apply to the Board for assistance.

5233. Would you propose that this rate of pension should be a fixed rate, or that it should depend on the circumstances of the applicant?—I should suggest that it should be not in excess of what he would have in the house, unless there were some special reasons. As a general principle, I should limit it to the cost of his relief in the house. Of course, that would depend entirely upon whether there were any other resources that the applicant had, in which case we might supplement it by less than what it would cost us. We might go up to what the pauper would cost if he had been admitted into the house. If there were any special circumstances, we might depart from it, but departing from it as seldom as possible. We might, under the advice of the medical officer, or by the knowledge and the information brought to the Board, in exceptional cases depart from that; but I would suggest that the departure from it should be only under special circumstances, where these seemed to require it.

5234. They would be living where they pleased?—They would be living just where they pleased. I will instance a case. Supposing an aged man or woman were living with a daughter whose husband had a limited income, who was perfectly willing that the parent of his wife should reside with them, but not having means of his own to bear that additional cost, we should then give, according to what appeared to be the necessities of the case, such assistance not exceeding what I have stated just now.

5235. Then suppose another case. Suppose the case of a man whose respectability was well established, but who had been unfortunate from sickness, or the failure of a bank, or any other cause of that sort, but who was absolutely without resources, and had no family to go to—what is the sort of weekly payment you would propose to make?—Well, I should limit it as far as I possibly could; only under very

Chairman—continued.

exceptional circumstances should I exceed, in the interests of the ratepayers—because, to some extent, we have got to consider the ratepayers. Of the 22,000 and odd houses, nearly half of those are where the rent is less than 4*s.* 6*d.* or 5 *s.* a week. Most of those are occupied by the working classes, who have to pay the rates. We must, to some extent, take that into consideration; therefore, we should as far as practicable, keep our relief close to the line that I have described just now—that is not, if possible, exceeding the 4*s.* 4*d.* that they cost in the house.

But should not exceed the cost of a pauper in the workhouse, viz. 4*s.* 4*d.*

5236. You would not exceed that under any circumstances?—Except under very exceptional circumstances. There might occasionally be a case which might commend itself to the guardians, and they might increase it to some extent. But I would suggest that that should be departed from as little as possible, so that the working man should understand that unless he is thrifty and provident, and has provided some means such as by entering Friendly societies—and they do in very many cases, I know, in my own Union, which give, when they become totally disabled, some few shillings a week—we should not help him. In the case of those who have joined these Friendly Societies we should supplement those few shillings by giving the relief that they would cost as inmates of the workhouse.

Relieving officer could ascertain desert.

5237. Now you throw on the relieving officer the heavy responsibility of distinguishing between those who are to receive relief without becoming paupers, and those who ought to be relieved in the ordinary measure in-doors?—Yes.

5238. Would not the difficulties in a place like Cardiff, where, as you have just now stated, the immense majority of the population are immigrants, be exceedingly great to ascertain what their previous careers had been?—He would only have to exercise, perhaps, to a still greater extent, the information that we require from him now, because we require when he brings a case for the consideration of the board of guardians, such information, as far as he can obtain it, as would enable us, apart from his destitution, to determine what to give him and in what form. Supposing the Pension Fund were established, I should like some system where a thorough inquiry could be made. Of course there are difficulties where he has been non-resident; in resident cases we should have no difficulty in ascertaining the previous character of the man; but there might be difficulty in other cases where they had only come to reside in the Union for some little time. There, there might be a difficulty in obtaining that information, but I think that information, to a considerable extent, might be obtaind by questions as to the way in which the man described what he had been accustomed to do as a labourer, or what he had been accustomed to work at. All those questions might be put to him, and the value of his answers, I think, would be very well recognised by the relieving officer who has to inquire into those cases. Of course, to entail upon the relieving officer this additional labour, we should be obliged to increase our staff of reliev-

Extra relieving officers required for thorough investigation.

Chairman—continued.

ing officers. But I think it would be an economy, as well as humane, to have an increased staff to inquire into the circumstances of the applicant.

5239. You think it would be practicable to obtain a reasonable knowledge of the past history of those people, bearing in mind the fact that so very large a proportion of the population of Cardiff are immigrants and may have arrived there at the age of 40 or 50?—I think, judging from the appearance, judging from the answers that the applicant would make, there would be very little difficulty in ascertaining that. At all events the pension might be what I call a temporary pension. We should very soon ascertain whether that temporary pension should be determined or whether it should be contiuued. I think we could protect the pension fund in this way by such information obtained from what we could learn of his past conduct and of his conduct during the time that he came under the notice of the relieving officer.

Pension should be temporary, depending on conduct of pensioners.

5240. The attractions of Cardiff would be very large, would they not, to respectable poor people of such an age as you wish to be provided for in this manner?—There might possibly be some increase, but I think that the working man, recognising the advantages that would accrue from his becoming a member of a benefit society, and knowing that if he conducts himself properly, although from temporary circumstances he were prevented from keeping up his contribution to a benefit society of which he had been a member for a certain term of years, he would be treated as a pensioner under these circumstances, it would be a great encouragement to the working classes to join benefit societies. I think that desire to join benefit societies has been very largely increasing every year at Cardiff. At the present time, from returns that I have able to obtain, I think there are about 11,000 members of benefit societies. Taking the population at 128,000, 11,000 of these are members of benefit societies recognising the fact that each member is making some provision for his old age.

Benefit societies in Cardiff.

5241. And generally speaking, of good solvent benefit societies?—They are. One typical instance came under my observation only a fortnight ago. It was a lodge of Odd Fellows. I was in conversation with the solicitor who acted for them with regard to the investing of their funds, and I found that that lodge, which hardly ever exceeded its present number of 260—it was in existence when I first took up my residence in Cardiff and is in existence at the present time—after meeting all its liabilities has amassed 9,000*l.* for investment,. The other lodges of Odd Fellows, Foresters, Good Shepherds, and Hibernians number, as I say, about 11,000. There may be others that I know nothing of, but these have invested funds to the extent of upwards of 60,000*l.* at the present time, after meeting all their requirements, so that I take it that their contributions and their relief, or rather what they give to their sick, is equal not only to pay all that they have to pay, but it enables them to save such an enormous sum as I speak of. I believe, from a conversation that I had with this gentleman, that the question was being considered whether, by some additional contribution and perhaps supplementary contribution from other sources, such as recognising the value of these benefit societies, the well-to-do becoming honorary members and increasing their funds, whether that might not be a great encouragement to the working classes to enter into these benefit societies, and particularly when they learned that such a contribution of 2*s.* a month would not only secure for them the sick pay that they would be entitled to, but would entitle them to a pension when they became old. I think this would be a great inducement to the working classes to join. And as I have said just now, they are recognising the benefits of entering these friendly societies, and it might be an inducement, finding a larger number entering them, as it would very materially decrease the cost of what I suggested just now. Supposing we establish a pension fund, there might be a little increase to some extent by the addition of those who would know that they could receive it not as paupers, but as pensioners, but I think that would be met by encouraging benefit societies and leading the working man to join these benefit societies, as in my opinion that would materially reduce the number of those who would be obliged to apply for this pension.

Chairman—continued.

5242. Have you made any estimate of what the addition to the rate would be in order to meet that?—It is not so much an addition to the rate. I should suggest that there should be an allocation from the ordinary rate, that is, assuming the rate for the poor to be 8*d.* in the £., I should say that a 1*d.* or a 1½*d.* in the £. allocated from the poor rate would meet the requirements of the class such as I spoke of.

5243. And that the remainder without any increase would meet all the remaining ones?—I think so, my Lord.

5244. Do you think you have at Cardiff, outside those who are relieved in-door and out-door, any considerable number of persons upon the verge of poverty?—Well, no doubt there are many, but I do not think there are so many at Cardiff as there would be in other Unions, from this circumstance, that the wage rate is a very high one in Cardiff. The other day I made some application for information on this point. There are many hundreds of coal trimmers who earn from 3*l.* to 4*l.* a week. There is a ganger who works under those, and without any difficulty he can earn from 30*s.* to 2*l.* a week. Then we have a great field for the employment of labour, and the wage rate of the ordinary labourer would vary from 18*s.* to 30*s.* a week. That does not include what I should call the skilled labourer, that is the ordinary labourer.

5245. I suppose it is the widows of these persons or these persons themselves who had been occupied in the lower classes of labour who, having become sick and unable to work, would lie upon the outer fringe of pauperism?—Yes, there would be those, but I take it that these are not so many as you would find in many other Unions. I think that in Cardiff there would not be as much destitution as there is in other Unions, owing to the large amount of labour required in Cardiff. During the past year the number of applicants were somewhat less than they were four or five years ago. The expenditure is less. Although we

Chairman—continued.

have an increase of population in the urban parishes that I have spoken of, of from 4,000 to 5,000 every year, the absolute number that we relieved has been less than it was three or four years ago.

5246. You have been passing through a period of remarkable prosperity?—Yes, and I think at the present time except for the circumstance that strikes interfere very much with the labour field, I do not think that there is any difficulty in getting employment even now, for those who are able and willing to labour. We do not find that the able-bodied are very numerous in their applications.

5247. What is your opinion as to the operation of the law of settlement, or so much as remains of it at the present moment?—Well, I think that it is very desirable that the aged poor should not be moved away, if they have been long resident in a place, and are removable from other circumstances. I think when they are aged I should not be disposed to advocate their removal by removing them to their settlements or the parish to which they are chargeable.

H. R. H. The Prince of Wales.

5248. In the evidence we had yesterday, we heard that the population of the Poor Law township of Manchester was 145,000; and that of the Cardiff union, you say, is 173,000?—Yes, Sir, but the Cardiff Union is partially rural; the population of the town of Cardiff in 1891 was 136,000.

5249. Still, as Cardiff is increasing so rapidly in population, I presume there is ample employment in the town?—There is ample employment in consequence of the large increase of industries along our foreshore. We are verging on the Channel, and along the whole of that foreshore there are large industries constantly being originated, and I think that gives great employment, and increases the field for employment.

5250. If that is so, what causes the large number of 3,067 out-door paupers relieved on the 1st of July of last year?—There will always be causes incidental to the occupations that intervene to prevent people being able to work. There are occupations that require those employed in them to be in perfect health, to be able to meet the labours required of them, and there are others where there are accidents and such causes which lead to interruptions. Taking the numbers, our percentage of paupers to the total population in Cardiff last year was 2·1, and that I find from reference to other unions rather approaches what I would term a minimum than a maximum percentage. In the paper that I forwarded to the Chairman I stated that the percentage given by Mr. Bircham, the inspector, was 2·3. This last year we have reduced it to 2·1, so that we are reducing our percentage, and I think in no way applying the Poor Law more harshly than we have hitherto done.

5251. Your system, I presume, is quite different from that which prevails in Manchester township, seeing that in Cardiff there are 3,067 out-door paupers, and in Manchester only 788?—There is this circumstance to be taken into consideration, Sir, that Cardiff is very popularly supposed to have a great field for labour, and there are constant immigrations among what I call the substratum of labourer. We have a great immigration of the lowest class of working men from Ireland. Our communication with Ireland is so great that we get a large number of immigrants seeking employment. Being new-comers, they fail to get it; circumstances occur by which they become destitute, and then we become obliged to relieve that destitution.

Increased by immigration of lower class of labourers.

H. R. H. The Prince of Wales—continued.

Mr Henley.

5252. I understand that you would supplement a man's pension from his club by a certain payment from the poor rate or some other fund?—It would not be supplementing it from the poor rates, but it would be that the ratepayers should recognise the importance of friendly societies by extending to them supplementary contributions, such as becoming honorary members, so that there might be additional or supplementary aid afforded to clubs by which they might be enabled to do it. But I would not in any way suggest that the friendly societies should receive any assistance direct from the poor rates.

Would not give friendly societies direct help from the rates.

5253. What should you add in the case of a man who is getting 4*s.* a week from a benefit society; who had been in the benefit society for a great number of years, and whose payment was 4*s.* weekly; what should you add in that case?—I should limit, as far as I could, the assistance from the poor rates to the 4*s.* 4*d.*

5254. In addition to the 4*s.*?—It should not exceed that. In addition to what a member of the friendly society has I should make such an addition as the guardians thought would meet the case, bearing in consideration that he deserves, perhaps, a more liberal allowance than any other, from the simple circumstance that he has from 20 to 60 years of age led an industrious and thrifty life. He has been a member of a friendly society, and in the interruption to his labour from sickness or other causes he has created a fund from which he is enabled to meet the requirements of the case, and is not obliged in any way to make application to the board of guardians for assistance. A member of a friendly society making application for relief is almost unheard of, and the only benefit that they ask from the guardians is, where they give only a certain sum to the widow, varying from 10*l.* to 25*l.* or 30*l.*; when they have given that sum to a widow I have always suggested, and we carry that out as far as we can, that we should take that into consideration, not to refuse to give assistance till that money was expended; but we should give what we thought would meet the ordinary requirements of the case, allowing that 25*l.* or 30*l.* to be a supplement to obtain such comforts as they could not obtain from the parochial relief.

But would make such addition to the sum from friendly society as required.

5255. I have got it that you would give 4*s.* 4*d.* to a man who was receiving 4*s.* from his club; that would make the whole weekly payment up to 8*s.* 4*d.*?—Yes.

5256. Now shortly, what should you do in the case of a man who was in a benefit society who got the usual payment from it that an agricultural labourer generally gets, about 10*s.* weekly; what should you add in that case?—To meet the

Mr. Henley—continued.

requirements of the case we should have to go into all the collateral circumstances connected with it.

Would not add anything if friendly society sum amounted to 10*s.*

5257. Please tell me shortly what you should add in the case of a man who had made provision for himself and was getting 10 *s.* a week from his club?—There, I think, we should hardly consider it a case where he should get any relief, if he received as much as 10 *s.* a week.

5258. What should you add in the case of a man who was getting 10 *s.* a week—that is about the usual sum a labouring man gets from his club?—I should not think it desirable that we should add anything to that.

5259. Would it not, therefore, be a direct premium to all the people to make such a small payment that they were sure to get it supplemented out of this pension fund?—That would be supposing that he does not have 10 *s.* Then he would understand if from his friendly society he could only get a limited sum, we should supplement it up to such an amount as would meet the requirements of the case, provided that it did not go beyond the sum that he would cost if admitted into the house.

The well-to-do public should support friendly societies by joining them.

5260 Would not what you propose be a direct inducement to men only to insure for 4 *s.* instead of 10 *s.*?—No; I take it, if I made myself understood just now, that if there was encouragement given by the general well-to-do public to friendly societies by supplementing their receipts, they would be able to give such a sum, say 8 *s.* or 10 *s.*, and it would not be necessary for the members to make application for Poor Law relief; and even if they did, I think that we would give nothing beyond that sum.

5261. Are you acquainted with the clubs in Cardiff?—I have had considerable experience in them.

5262. Do the clubs give any pension to aged men who are not ill?—When they get totally unable to do anything, most of the clubs give about 3 *s.* 6 *d.* a week.

3*s.* 6*d.* allowed by friendly societies, to those too old to work, as permanent pay.

5263. They regard old age as sickness then?—If there is sickness, if they have the certificate of the medical officer that they are suffering from sickness, they get the full allowance; but if it is from some disability owing to infirmity and disability in that way, and not cases that are, strictly speaking, sick cases, only such as are associated with increased years, they give 3 *s.* 6 *d.* as a permanent annuity or sum.

5264. I want to get your opinion whether a man is entitled to a payment from his club from 70 to 80 years of age, when his labour is done; but he is a perfectly sound man, but his powers of work are gone; will that man get anything from his club?—He would get about 3 *s.* 6 *d.* a week.

5265. Which club is that from?—That is from the Foresters and the Oddfellows. I think most of them now give that.

5266. I think the Foresters' central office is not responsible for what the branches do, is it?—I do not know so much of them, but I take it that they are to a certain extent independent. There are certain rules that the head office require them to conform to, but with regard to the sharing of funds, I take it that they allow them to exercise their own discretion. I do not know sufficient of it to be able to speak with authority, but I believe from what I do know of them that that is the case.

Mr. Henley—continued.

Would allow diet at age of

5267. At what age do you think it would be right to give the aged and infirm diet to the people in your workhouse, that is, tea and bread and butter?—All above 60; I should recognise those as the aged.

5268. You would fix the age at 60?—At the age of 60; above that age I should consider that they should be entitled to the indulgences of a better diet.

5269. And anyone below that?—I should keep to the ordinary diet of the house, unless there were special circumstances, such as delicate health, where he might require a departure.

5270. You should fix the age at 60?—I should fix the age at 60, at which I should give them the indulgence of having tea at their breakfast and tea.

Mr. Pell.

5271. The views which you have adopted with regard to pensions are founded, I suppose, mainly upon your experience and observation in the town of Cardiff?—In my own union.

5272. I think you have told us that the wages of your workpeople in Cardiff run from 156 *l.* a year to 208 *l.*, one class of labouring men; the wages of another class of labouring men run from 78 *l.* a year to 104 *l.* a year, and the wages of the lowest class of labourer in Cardiff run from 47 *l.* to 78 *l.* a year?—That is so.

5273. And still you think that provision should be made for those people in old age out of the rates?—There might be many circumstances that prevent it, early marriages. They are perhaps not all good, nor are they all evil. Early marriages would eventuate in large families. Where the wages are from 18*s.* to 30*s.* a week they would hardly be more than would be able to meet the requirements of a large family.

5274. Does a man who has made an early marriage receive less wages?—No, he does not receive less wages, but if he makes an early marriage he has, in all probability, a larger family than if he married at a more advanced age.

5275. Now follow me. That family would be grown up when he was an old man at the time when your pensions would commence?—Yes; that would have to be taken into consideration.

5276. That would be the case, would it not?—Yes; but that would have to be taken into consideration by the board; we would inquire into the circumstances.

5277. That would be the case; that the family would be grown up when the man became an old man?—It would.

5278. The family would be earning the same rate of wages, or probably better, wages than their father?—Then we require the children to maintain their parents as far as their circumstances will admit.

5279. Then you would not make your pensions universal; would you withhold pensions from old persons who had families able to maintain them?—Certainly, where they had the means; all those who are legally required to maintain them. I should take it that those would not be such cases.

Mr. Pell—continued.

5280. That was my question, where they were able to maintain them?—Where they were able to maintain them I should not give the pensions.

5281. However deserving?—However deserving, provided the children were in such a condition as to contribute fairly to the support of their parents.

5282. You have the power under the present Poor Law to grant this 4*s.* 4*d.* a week to as many people as you like, have you not?—We do, as far as we feel we can in justice to the ratepayers, and we never get it objected to on the part of the auditor.

5283. Do you ever give 4*s.* 4*d.* a week to a pauper?—We do where we consider the necessities of the case require that sum; we do not exceed it.

5284. If you can grant all this money now, what is the necessity of a pension?—Only that there should be created, between the deserving and the undeserving poor, the distinction between being a pensioner and being a pauper.

5285. Yes, I understand that, but is a person any the less a pauper who compels me or you to maintain him, to support him; is he less a pauper whether you call the support you give him a pension or an allowance, both coming out of an enforced fund, a fund forced out of other people?—If his conduct has been such that we want to remove from him the pain of feeling that he is a pauper, if his conduct through life has been such that it is clear he has been an industrious, well-conducted man; that so far as he possibly could he contributed to the support of his children whilst he was obliged to do so, and also of himself; and that now he has failed to be able to support himself; I should suggest that the local authority dealing with that case should give that applicant assistance from the fund that I have proposed should be established.

5286. Four shillings and fourpence is the extreme amount of your limit of the benevolent, as I would call it, pension fund. How can a man possibly live upon 4 *s.* 4 *d.* if he has nothing else; at Cardiff, can he do it?—Well, it would prevent him from suffering from complete destitution. Possibly he could not have such comforts or such a means of living as another would have, but I think he could live on it.

5287. And pay for his house out of it, and his lodgings?—There might be difficulties about that.

5287.* But could he, or could he not? That is what I want to know. I want to see what the pension would do for him. Would the 4 *s.* 4 *d.* provide him with a decent covering to his house and his bed, and proper and adequate food for an old man, recollect, who might require nursing; would 4 *s.* 4 *d.*, in your opinion, do that at Cardiff?—Four shillings and fourpence possibly might not, but then we should encourage him under such circumstances to have the comforts that he would have in the workhouse as an aged man, and we might then decline to go beyond the 4 *s.* 4 *d.* We should think that a case in which he should be admitted into the workhouse, and it should be shown to him that we cannot give him more than the 4 *s.* 4 *d.*, and that if that fails to give what you say, he should have admission into the house.

Mr. Pell—continued.

5288. If he could not live on 4 *s.* 4 *d.*, you would say "You must come into the workhouse"?—We should say we could not increase it, and he must come into the workhouse.

5289. Should you think that is an encouragement to the working classes?—I think that is an encouragement to the working classes to join friendly societies, which would not necessitate their being placed in such a condition.

5290. Now, what should you do in the case of my men? All men employed by me are insured against accident. If an accident happens to any of my men he gets half the pay I pay him; if he is a man receiving 1 *l.* a week, and an accident happens to him, he receives 10 *s.* a week from his own club, while he receives 10 *s.* a week from the insurance that I have made for him. That would be 1 *l.* What would you do in such a case as that; would you give that man his 4 *s.* 4 *d.*; he is an old man besides?—Certainly I should not give him anything over the 10 *s.*

5291. Well then, when you talk of encouragement to thrift, you are offering an inducement to me not to pay my premium any longer, to leave my labourer, if I were at Cardiff, to the tender mercies of the pension society. Why should I go on insuring these men; why should these men insure themselves to meet my contribution?—The reason I take it would be, that his subscribing to an insurance fund, or you doing it for him——

5292. We both do it?—Both doing it; that he would be relieved from the necessity of becoming a recipient of poor relief, and if he did become an applicant for poor relief, I should give him relief from the pension fund.

5293. Would the men be so silly as to go on doing it if you give them the equivalent in the case of anything happening to them?—In the one case he would have his own self-respect that it would not be necessary for him to make the application. I take it that the pension is simply for those who make application to the board of guardians or to any other source for assistance in consequence of their destitution, and then under those circumstances he would learn that if it were necessary he would get assistance in the way in which I say he ought. If he was not deserving he would not get it except in the ordinary way. There would be that self-respect in that he would be enabled by his own thrift and providence to prevent the necessity of going to a board for relief.

Mr. Roundell.

5294. If on account of a man obtaining from a benefit club, say, 3 *s.* a week sickness payment, he would entitle himself to this pension, would it not be a temptation to him to subscribe insufficiently to a club, or to go to a club that was not altogether solvent?—I think if he were to know that in the one case if he went to a solvent club he would get the pension, and in addition to that he would get the 3 *s.*, that would not be sufficient, as he would then be enabled to get it from another source; but I take it that the working man would try and ascertain as far as he could.

5295. Would it not induce a man to make an insufficient payment on his own account in

Mr. Roundell—continued.

Does not think the pension system would cause small or insufficient contribution to sick clubs.

order to entitle him to your pecuniary old-age pension?—I take it that the contribution to the society is fixed; it would not vary.

5296. That is not the case I put to you. I said, would it not induce a man to make a small and insufficient subscription for sick payment in order to entitle him to your pension benefit?—I do not think it would.

5297. Would your system of pension to respectable poor over 60, which is the case you have put to us, be anything but out-door relief under another name, of pension rather than out relief?—It would be, but it would not inflict on him the consequences of being a pauper; he would be entitled to all his privileges as a citizen.

Pension system would be out-door relief under another name,

5298. Yes; but my question is, we have to look at it in point of principle; is it anything else but out-door relief under a finer name?—It is out-door relief under a different name.

Mr. Broadhurst.

5299. The working man cannot fix his scale of payment to a sick benefit or a superannuation fund, can he?—The contributions are fixed; generally speaking, they are 2 *s.* a month, and any member admitted would not subscribe less, that is, provided he entered a friendly society in early life. When he got to be 30 or 40, he would have to pay more; but the contribution to the club is a fixed rate, according to age.

5300. So that he could have no choice whatever in the contribution?—He could have no choice whatever in the contribution, except this: he would have to pay 2 *s.* per month, and he would know what he was entitled to for that 2 *s.*

5301. Neither would he have any interest whatever in selecting to invest his money in a rotten institution?—No, I think the working man is now getting so well informed that he recognizes the difference.

5302. But he would have no inducement?—He would have no inducement to enter what may be called a rotten institution, or one not based on sound principles.

5303. And your suggestions, I take it, have rather the inducement of thrift among the people?—Making them thrifty and provident; and in doing that you would find that the necessity for relief in after years would be less frequent than where they are not so thrifty, so provident, so industrious, or so steady.

Would encourage joining clubs.

5304. If a man had insured either a superannuation or a deferred sick pay for 3 *s.* 6 *d.* per week, which he obtains from the institution, and gets no additional assistance from the Poor Law, that does not form an inducement for a working man to be thrifty?—Except this: that getting that 3 *s.* 6 *d.* a week, if that 3 *s.* 6 *d.* would not be sufficient to maintain him, he would be in receipt of relief from the poor-rate, it is true, but in a different form, where there would not be that degradation, or that feeling of want of self-respect in being treated as a pauper.

5305. The outcome of it is, that your proposed scheme would really be a great inducement to men to help themselves, as it would recognize self-help and assist self-help?—I think it would; I think it would do more so than in

Mr. Broadhurst—continued.

the direction that was suggested by Mr. Roundell.

5306. Now, about the earnings of the coal trimmers. Did I rightly understand you to say that they probably earned from 3 *l.* to 4 *l.* a week?—It is so. I have frequently asked those who are in the habit of employing them for information, and they have told me that there can be no difficulty in coal trimmers earning 3 *l.* to 4 *l.* a week.

Wages Cardiff

5307. That is occasionally, I suppose?—Their average earnings in Cardiff. Supposing they chose to work they might calculate on getting permanent employment—what I would call permanent employment—they would never be thrown out, there is such a demand for them.

5308. Would this 3 *l.* and 4 *l.* a week man be the ganger, the sub-contractor, not the actual labourer?—The ganger would earn 30 *s.* to 2 *l.* a week; he is employed under the coal trimmer.

5309. This is the superior man—the coal trimmer?—The coal trimmer is the superior man. Then there are those who help him who are gangers, and they receive a lesser sum, from 30 *s.* to 2 *l.* That is what I have understood from those from whom I have sought the information—that would be about their money.

5310. Would you explain to the Commission what is a coal trimmer?—There is a gentleman in the room who will be examined after me who will be able to explain that to you. I only know what their earnings are. As to what labour they do, I cannot tell you.

5311. Now with regard to the alleged rather large numbers in receipt of parochial relief in your union; is it not the fact that the industries of Cardiff render the working people exceptionally liable to injuries?—Their employment, connected with the coal and iron trade, is such that they are exposed to accidents.

5312. Rather more exceptionally than they would be in Manchester?—Oh, I think so. Some years ago, when I used to pay attention to that subject, and used to have to deal with the mortality and cause of death, I used to find that the deaths from accident were more frequent than they were in other urban districts, where they were not employed in such dangerous employment as they have in Cardiff.

5313. And did you further find that the nature of the employment in the neighbourhood of Cardiff had a peculiar effect in physical exhaustion even upon men once very strong and robust?—Well, possibly there might be physical exhaustion due to their hard work; but taking the number of those who are living over 60 years of age, it does not show to my mind that there is any undue preponderance of physical failure in our population more than there is in other populations.

5314. With regard to your out-door relief, you have rather a large list of out-door relief. Do you take steps to have inquiries made, and reports submitted to you as to the possible abuse of your out-door relief?—We are very particular in that, and we require the relieving officers to give us that information, we require them not only to make themselves thoroughly acquainted when application is made; but that they shall

Mr. Broadhurst—continued.

from time to time visit the pauper and be enabled to judge what may be his conduct, and what may be the circumstances that would necessitate his being further relieved.

5315. And you have no exceptional cause to complain as to the conduct of those in receipt of out-door relief?—No, I think not. I think the poorer classes recognise that fact, that their conduct will be inquired into whenever they make application, and is inquired into; and we find that that is generally known.

5316. Do you think in cottage property, like a lot of it in the neighbourhood of Cardiff, that if those people were misconducting themselves, and using the money wrongly, there would be neighbours at times who would complain, and would inform the relieving officer?—We have very little difficulty in learning that fact; we do very frequently learn it from the source you now suggest; the neighbours give us that information, and also there is, as I say, the surprise visit that we require the relieving officer to make. For instance, if he is going in one direction, and he is passing the house of one he knows is in receipt of relief, we require him, and instruct him, to turn in, and see if he can judge how far the applicant is conducting himself in such a way as would commend itself to the board.

Mr. Stockall.

5317. I understand that generally you are disposed to distinguish as between the deserving and the undeserving poor?—Yes; I am strongly desirous of doing that. We do recognise, to a certain extent, in Cardiff, that very principle; but I want it to be put in the least painful way to the deserving necessitous applicant.

5318. Do I gather your evidence that you consider a man who has belonged to a friendly society to be one of those that should be classed as deserving?—I should, certainly, if he made application. But from my experience, for many years, it hardly ever occurs. I have no recollection of a member of a friendly society making application. The only way in which we find those who have received assistance from friendly societies is when widows come before us who have received a limited sum. We never get an application by a member of a friendly society for himself, either during the time that he is a member, or even in after years.

5319. Do I gather, from your answer to the question, that you would give the widow of a man who had been provident, and in a friendly society, advantages, and class her under the term of a deserving pauper?—I should. We invariably do it in this way. Whenever such an application is made we are told by the relieving officer, whose duty it is to give us every information, that so-and-so, a widow applicant, received a fortnight ago so much money. An application is made to us, and instead of our saying, "You shall have no relief until that money is expended," I consider that the providence of the husband, who has been a provident, thrifty man, and who has benefited the board in the way I alluded to in the first part of my evidence, has justified me in recommending to the committee, and they invariably do it, they should not take into

Mr. Stockall—continued.

consideration anything except this: that they should give what they consider would meet the ordinary relief under the ordinary circumstances, so that the widow may expend the sum that she received from the friendly society by careful weekly additions, so as to enable her to have every comfort, which the limited money given by the board of guardians would not enable her to have.

5320. Would you limit the amount that is received from a friendly society to a point which would be considered provident or improvident?—I do not know that I quite comprehend the question. If by it you mean, supposing an applicant has 10 *l.* and another has 25 *l.*, I should consider that we should simply give that limited means to the poor one, and after a reasonable time had expired, and the 10 *l.* had been exhausted, then I should increase her allowance from the poor rate.

5321. I am speaking now of the friendly society, and my question is put to elicit your opinion. From the questions that have already been put to you as to how far men would limit the amount they would insure for in the friendly society, with the object of obtaining more from the fund which you would call the provident fund?—They would not either increase or diminish their contribution; their contribution is a fixed contribution of 2 *s.* a month.

Does not think that a pension fund would influence the amount of contribution to friendly societies.

5322. But you are aware there are several amounts of benefits contributed for in these friendly societies?—Yes.

5323. That is to say, a man may subscribe for 10 *s.* a week; he may subscribe for 12 *s.* a week; or from that up to 1 *l.* per week?—I think from the inquiries I have made that their contribution is fixed at 2 *s.* per month, and their relief is a fixed sum of 12 *s.*

5324. And it is the habit, as I understand you, of these societies, to pay to their members, after they have received the full sickness pay, and half sick pay, a reduced sick pay of about 3 *s* 6 *d.* a week?—That is what they give as a permanent disability fund, where they are not able to earn anything; they become permanently disabled in consequence of their physical powers being so far exhausted that they cannot do anything. They are then given about 3 *s.* 6 *d.* as permanent relief.

5325. Now these benefits are given by the good societies, the Oddfellows and the Foresters. But is there no other society in Cardiff which pays less than 10 *s.* per week?—I do not know of any. I could forward you a list of those that we have; but I do not know of any that give less than 10 *s.* per week.

5326. Then supposing there are friendly societies which give less than 10 *s.* a week, and a man chooses to subscribe for, say 8 *s.* or 6 *s.* per week, would you consider such to be among the provident?—I take it that he subscribes as far as his means will allow him. I do not know that there are any such cases. I take it that the man feeling that he cannot subscribe sufficient to get 10 *s.*, as his means would not allow him to do it, subscribes for the 8 *s.* a week, not from choice, but from the necessity that he could not contribute more to entitle him to more.

Mr. Stockall—continued.

5327. Then would you leave it to the member to be the arbiter as to whether it was as much as he could subscribe for or not?—I take it, from the answer I gave just now, that the member would not from choice limit his subscription for only 8 *s.* a week, but would subscribe for only 8 *s.* a week because he could not subscribe sufficient to get 10 *s.* It would not be from choice that he would do it. He has a thrifty, provident desire to benefit by becoming a member of a friendly society; he subscribes as much as he can to get as much as he can in the shape of return.

5328. But the inference from the questions which have been put to you previously is this, that if you are going to give benefits from the rates in addition to those which are provided by a member in his friendly society, then there will be an inducement to a member to subscribe less to his friendly society in consequence of the addition which would be paid him from your provident or from your rate-aided fund. Have you any idea that a man would be induced to subscribe for less in his friendly society in consequence of the assistance that he would receive from the rates?—I do not think he would.

5329. Is it your opinion that working-men at all consider when they join a friendly society, the amount of assistance which they would receive from the rates?—I think they do, and I have formed that opinion because I have many times visited them in their annual meetings to get some little information, and I know they pride themselves upon being enabled to get so much for the sums they do subscribe, and that their great object is to get sufficient to prevent them having recourse to any other charitable source.

5330. And you think that a few of the men who are members of societies who have applied to you for help from the rates, do desire to be free from any aid from the State or the rates?—I think so.

5331. And you do not think that any money paid by the State would be appreciated by the people; they would rather provide for themselves?—I think there is that feeling now in an ordinary working man. He is getting very much better educated; he is able to reason with greater force; and I think he recognizes that by his being enabled to lay by so much, or to contribute so much out of his income, he is enabled to prevent the necessity of his going to charitable or poor-rate sources.

5332. Supposing a member of a friendly society is driven to come upon the rates, do I understand your answer to be this: that a man who could show that he had provided for himself in a society should not lose his citizen rights?—I think so.

5333. And you would class him among the deserving poor?—If he had in any way shown that he had, as far as he possibly could, tried to provide for any requirements that necessity might entail upon him, I would recognize him as one of the deserving class, and I should deal with him in that way.

Mr. Loch.

5334. You said, I understood, that very few friendly societies' men have applied for relief?—Very rarely indeed; I have no recollection certainly for a long time of any member of a benefit society applying, and I particularly asked that question from the relieving officers whom I saw before I left Cardiff. They told me that applications for relief from members of benefit societies never came under their cognisance.

Members of benefit societies not become a rates.

Mr. Loch—continued.

5335. Then these men would not fall under the category of those whom you would mark as deserving, and to whom you would give this pension?—If there were any circumstances where a distracting cause intervened, and he would not be able to provide for himself or have the means of sustenance, then I think I should suggest that the fact of his having been a member of a benefit society, and as far as he could, having contributed towards his own maintenance, should be recognised, and I should suggest that he should have it.

5336. But these men do not apply at present?—They do not apply.

5337. Therefore, no Poor Law arrangement would affect them?—No.

5338. Your special funds would not be affected by them?—Would not be affected by them except that the members of friendly societies hardly ever, if ever, apply for relief; and the more working men are encouraged to enter friendly societies, the better. It would relieve expenditure of the poor rates, and therefore any way of giving relief by way of pension would operate rather to keep within the present limits of expenditure.

5339. Would not your plan bring them on the rates?—No, I think not; I do not see why it should, because they do not apply. I take it they do not apply because there is not a necessity, and under those circumstances, the pension fund would not be called upon to contribute to them.

5340. Can you trust to the growth of friendly societies to meet the need in the future, so that that type of men should be provided entirely for by themselves, without reference to any pension?—I think that the more they are encouraged and the more members enter friendly societies, the more the poor rates would profit in the future, as they have done in the past. I believe they have been an essential benefit to the ratepayers, by the large and progressive increase in the number of members in the friendly societies that has taken place of late years.

5341. How much do you get from relations at all, in Cardiff; could you say at all?—That depends entirely upon the earnings of the family.

5342. But the total in the year?—The total in the year where we get it; we have a collector for our board, and we find that last year he collected 3,400 *l.* Of course that was not all from the relations. Some of it is where, from some accidental circumstance, a young able-bodied man gets temporarily incapacitated for work. He makes an application to the board for relief; rather than take him into the house and break up his home, we give him relief by way of loan, and he has to repay, when he resumes his work, a trifle a week, 6 *d.* or 1 *s.* a week, or whatever it might be, until he has paid it off. The receipts of the collector during last year from this source, and also from what you were speaking of; the

Mr. Loch—continued.

money obtained from those who are legally compelled to contribute towards the maintenance of their relatives, amounted to about 3,400 *l.* the collector told me.

5343. How much of that would be relief given on loan?—I do not know exactly the sum, because when I asked him, it was only two days ago that I asked, and I was not enabled to get that; but he told me that there was a considerable portion that he did get by way of loan, where it had been advanced under loan. And we put this pressure upon them, that when any relief is given by way of loan, the applicant is led clearly to understand that it is given by way of loan; that he undertakes to repay when he resumes his work, and he is then told that unless he carries out that obligation, he will never receive any relief except in the workhouse if he is obliged to apply again, and that does exercise a moral pressure on them in carrying out that guarantee.

5344. Would any part of that be payment for pauper lunatics, towards the care of lunatics?—There the family have to contribute towards the care just in the same way as they would where the applicant is obliged to receive it in any other form. If the applicant is obliged to be taken to a lunatic asylum, we ask according to the means of the family those who are legally entitled to pay a certain portion.

5345. Have you a cross visitor?—No, that is what I am very anxious should be established in Cardiff, and I have suggested it to many members of the board that we should have a cross visitor, and I think the time is not very far distant when we shall have one, but what we require of the relieving officer now is that whenever he passes the house of any pauper who is in receipt of relief, he shall just turn in and see how things are going on; so that he does exercise, in fact, the functions of a cross visitor.

5346. How many cases have you to a relieving officer?—The weekly number varies from 40 to 50 that he brings before the board.

5347. Old and new?—That would be old and new.

5348. You would propose that the relieving officer should make the inquiries with regard to your new pension fund?—Yes, that he should furnish in the commencement that information that is to enable the board to determine under what system the relief should be afforded, whether as a pensioner or as pauper pay, and he should also from time to time make such inquiries, and satisfy himself as to be able to inform the board whether any revision of the pension is necessary, whether it should be determined, or whether it should be extended, supposing it were a temporary one, and whether there is any alteration desirable, either of increase or decrease in the amount. And the pensioner should not be obliged to appear before the board again. The relieving officer is to make that inquiry, and to satisfy the board that he has got that information that might enable them to deal with it without having the applicant before them again.

5349. But the adjudication in the case would be an adjudication by the board of guardians?—The adjudication would be by the board of guardians. I think the board of guardians would be the most efficient because they have

Mr. Loch—continued.

relieving officers whose duty it is to get as far as they can that information; but as I said in a former part of my evidence, I should increase the number of relieving officers so that we might get thorough information on all that matter.

5350. Are those old people mostly resident cases?—They are mostly resident.

Non-resident cases.

5351. But with regard to the non-resident, how could you obtain information about a man whose people were living at a distance?—We could only get it by putting such a cross examination to the applicant as would enable us to deal with it. We should be able from his answers to arrive at a conclusion whether he was such an one. If he were we should give it, and if we were not able to satisfy ourselves, we should give it temporarily, and after a certain time the case would be considered again and dealt with.

5352. Would you send an officer down?—No; I think not, because our paupers that do not, strictly speaking, belong to us, come from a long distance; many of them come from Ireland.

Bad conduct rare in workhouse.

5353. You spoke of the workhouse and the difficulty of classification; do you have any special superintendence at night, and is it at night that you find the difficulty arises from the talk that goes on that makes people dislike the workhouse?—I have never heard any complaint in that respect. I think that the inmates of each room would complain to the master or matron when they made their daily visits, and I think that would come to my knowledge from the inquiries I make whenever I visit the workhouse, and I visit it mostly every week.

5354. When the day's work is over, do you find that in that hour when the officers are generally tired with their day's work, there is sufficient supervision over the people in the workhouse?—I never heard of any complaint that the inmates are disorderly. Occasionally the master does sometimes bring before myself or the board, at our weekly meeting, some one who has been guilty of misconduct, but that is more frequently among the younger people, and such cases are very rare and exceptional.

Mr. Chamberlain.

5355. I think you say in your suggestions that it is desirable to distinguish between the two classes of old age paupers, those who are temperate, industrious, and have lived a creditable life, and those who have come to their present position entirely through thriftlessness and other misconduct?—Yes.

Thinks division into deserving and undeserving would be easy.

5356. Do you think it is possible to make such a distinction?—I think so. From the experience I have had in making inquiries I do not think there is any difficulty. I think we pretty clearly recognise what is the class of applicant that appears before us. I never found that there was any difficulty in getting information as to his past or present conduct.

5357. You would not agree, then, with a witness we have had before us, who said that he had never known any old-age pauper who was a teetotaler?—Well, I do not know that I can answer that question. It has never occurred to me to ask whether they were teetotalers or not.

Mr. Chamberlain—continued.

5358. But you think there are many old-age paupers who have been temperate in their past lives?—There may be, and I have no doubt there are many, because they may not, from circumstances, be able to put by anything towards old age, and where they are not obliged to make application from any misconduct on their part; but from other circumstances they are unable either to subscribe to a benefit society, or any other means by which they may provide for old age.

Discrimination exercised at present, out-door relief given to the deserving.

5359. I suppose you do already endeavour to make some kind of discrimination; as I understand, you give out-door relief to those whom you think come in the first class, and you offer the house to those who are unworthy of that consideration?—That has been our custom; it is our custom on every relief day.

5360. Therefore I suppose I may take it that the 692 out-door paupers above 60 are persons who, in your opinion, come in the first class?—Are deserving cases, and we give them out-door relief because we consider them to be deserving cases.

Cost of rate pension scheme.

5361. You have said that if your suggestion of pension to all such persons were adopted it would be met in Cardiff by a penny rate?—I have been calculating since I sent up my evidence, and I think, the rateable value of Cardiff being 1,200,000*l.*, that an allocation of a penny in the pound would be sufficient to meet it, supposing it does not increase. If it does increase, it would merely be necessary to give a larger portion over to the pension fund. They would have to be relieved in one form or another, and the rates would have to pay it; it would only be relieving them in a different form; it would only be transmitting something more than the 5,000*l.* and a few odd hundred pounds in the year that would be necessary; it would be simply allocating sufficient to meet the pension fund; so that, supposing we keep our numbers pretty much to what they are now, it is simply giving it in a different way, but not increasing the burden of the rates.

5362. Well, I want to test that; the penny rate produces 5,000*l.*?—Rather more than 5,000*l.*

5363. And 13*l.* is the equivalent to a 5*s.* pension; therefore, dividing 5,000*l.* by 13 would give about 400; therefore 5,000*l.* would only provide for 400 pensioners, whereas you have already on your books 692 whom you consider deserving?—Yes; but then you must take into consideration that they do not all receive the 4*s.* 4*d.*; some of them only receive 2*s.* 6*d.* or 3*s.*, or whatever may be necessary to meet their requirements.

5364. But if you gave them a pension you would have to give them a sufficient pension to enable them to live in decency?—Then, I take it, we should have to inquire into all the necessities which arose to make them applicants; we should have to consider whether they had any other source, and we should give, not 4*s.* 6*d.*, but such a sum as we thought would meet their requirements; I should not fix it.

5365. Have you considered how many applicants for this pension you would be likely to have if all idea of pauperism were taken away from it?

Mr. Chamberlain—continued.

Extent to which a pension would attract poor.

—Probably there might be some little increase, but, I take it, if we were to make that thorough inquiry which would be necessary for the protection of the ratepayer, we should ascertain whether they really were cases that ought to be relieved. There might be cases of persons who do not make the application now because they do not like the degradation of being regarded as paupers, but by a strict administration of the Poor Law in any other way it would induce the working men to become members of the benefit societies, and that would remove from the pension fund as much as any increase that would take place from those who do not apply now, but who would make an application in the event of its being a pension fund.

5366. Do you know how many people there are in your union of all classes above 60?—Well, I made a calculation, and I take it that there are about 83 per cent. taking the death-rate and estimating that, I take it that there are about 83 per cent. who never reach the age of 60, and 17 per cent. who live beyond 60.

5367. That is about one-sixth of the population?—That is about one-sixth; that is what I have calculated.

5368. Well, your population is 173,000?—Yes.

5369. Therefore one-sixth would give you a total of 29,000 persons above the age of 60 in Cardiff?—Twenty-three thousand; I think I made it 23,120.

5370. One-sixth would be more than that, but I will take the smaller number. Supposing there are 23,000 persons above 60, do you suppose that if pensions were made easy of attainment by such a suggestion as yours, and no obligation was thrown on the pensioner to contribute towards them himself, there would not be more than 400 people who would desire to have them?—I do not think there would; I think we should just make a more careful inquiry, and the applicant would understand that unless he could satisfy the board that his was a case that ought to receive the pension, it would not be granted.

5371. But is there not an immense number of people just above the pauper class who never apply to you because they get some kind of assistance either from charity or from their friends?—I have no doubt there are.

5372. Well, would not the whole of that class have recourse to you if they found it easy to get 5*s.* a week?—I should not make it easy; I should make such a thorough searching inquiry that he would understand that if he could not satisfy the inquiry of the board that his was a proper case to relieve in that way he would not obtain it. There is no doubt there is a certain number who do not now make application because of not liking to come under the degradation of being considered a pauper that possibly, if we were to have the pension fund, might make application when they do not now.

5373. But if a man who came in your first class who had previously led a respectable temperate life asked you for a pension, you would not be able to refuse him, would you?—I should like an inquiry to be made as to whether his necessities were such as would entitle him to it.

5374. I imagine that there is no doubt that a

Mr. Chamberlain—continued.

very large number of persons are in a more or less necessitous condition, although they may not absolutely be forced under existing circumstances to have recourse to the Poor Law?—There probably may be.

5375. It would be very difficult, would it not, for you to make a distinction between a man whose self-respect has prevented him applying to you and a man who now applies, if all the other circumstances were the same?—I do not think that there would be more than at the present time, because we do make a thorough inquiry as far as we can.

5376. But has not at the present time the Poor Law a deterrent effect upon applications?—Yes, and I should still like that deterrent. I am an advocate for carrying out the Poor Law as rigidly as possible in those cases where we ought to do that, and I take it that it ought to be made difficult to obtain relief. An applicant would have to make every disclosure as to his circumstances, and unless he felt that he could satisfy the inquiry of the board, I am of opinion that he would not make the application.

5377. Is it not always a very fine point which separates one class of applicants from another?—There is no doubt there is that, but I take it that the board would exercise a proper discretion.

5378. Would the board be able in every case to determine whether the circumstances of the relatives of the applicant were such as to justify his application?—I think we get every information on that point now. An inquiry is made as to how many sons or daughters he has; we ascertain who they are, what their earnings are, what their family is, and then we require them to contribute according to their means.

5379. That is not exactly my point; do you not think that now, in order to avoid the pauperism which is so much objected to by the working classes, the relatives of the poor people make sacrifices which you yourselves would hardly feel it right to impose upon them compulsorily?—I do not think we deal hardly with them; where we feel that their circumstances are such that we ought not to deal hardly with them, we do not deal hardly with them.

5380. But if you destroy the deterrent effect, if you separate the idea of pauperism from those pensions which you propose to give under the Poor Law, would not a great number of people come up who are now prevented from coming up by this idea?—I think there would be that.

5381. And if they came up, would you then be able to force these people to obtain from their relatives the assistance which they now obtain, even in cases where the relatives are making extraordinary sacrifices to keep their poor relations from the Poor Law?—Yes; we only require the relatives to give as much as in our judgment we feel they ought to give, and we do not deal hardly with them if we are satisfied that they have means of contributing towards the maintenance of their relative applicants; we do not deal hardly with them; we only ask them to contribute.

5382. I am not asking what you do now, but what would be the state of things under the new system which you suggest?—I should carry it out on strictly the same lines.

Mr. Chamberlain—continued.

5383. But would you be able to enforce contributions from relatives in a great number of cases in which those contributions are now voluntarily given?—No, I do not think so. I do not know that we meet with many cases where it is voluntarily given where it would be withheld if the system I suggest were carried out. What I am enabled to say is, that where an application is made we inquire into all the circumstances, and we deal with it according to the contributions that we think the relatives ought to pay.

Contributory provision desirable, but proposed scheme a step.

5384. Would not all objections of this kind fall to the ground if the man had himself made a contribution towards the pension?—I believe that if it could be carried out a general pension would be very desirable. There are difficulties in the way at present, and I do not see how they are to be dealt with. Experience may tell us that it is desirable to have a pension fund, but at present I do not know how that can be done; I am not sufficiently acquainted with it. I think that is a matter for actuaries more thoroughly to deal with it. All I want is, in the absence of that, to see if we cannot initiate in the Poor Law that which will meet the requirements of the deserving applicant.

5385. I am only asking you as to the principle; whether you think it is desirable, if it were possible, to secure from the person who is to be a pensioner some contribution, some proof of self-sacrifice on his own part, before he enters upon the enjoyment of the pension?—If that could be done, I think it would be desirable; I do not know how it is to be carried out except by letting the working man, and particularly the young working man, recognise the fact that in later years, if he becomes obliged to make application to the guardians for relief, his conduct would be investigated. And he gets this experience; he knows that A. B., a neighbour of his who has been recognized as a very deserving applicant, gets a pension of 4*s.* 4*d.*, or whatever the board of guardians think it right that he should have, and he knows that C. D. gets his relief as a pauper, and why? Because his conduct through life has been such that he cannot expect it in any other form.

5386. But would the young man be so likely to make provision for old age if he knew that he was certain of a pension from you, if only his life had been fairly industrious and temperate, although he had made no provision for himself?—If he had had the means of making provision, and had not done so, I should not put him in the category of a deserving one.

5387. Has not everybody the means of making some provision?—There are cases where the insufficiency of earnings may not permit of them doing it. As I stated just now, there is the case of a man and his wife and three or four children earning only a guinea a week. He cannot be able to have the necessary means of subsistence that he requires for himself as a hard-working man, and to provide for his wife and children, I take it that he would not be one that we should consider ought to have been a member of a benefit society.

Early marriages.

5388. But that man before he married and had a wife and four children would have been in a position to lay something by, would he not?—

Mr. Chamberlain—continued.

No doubt he would, but I am speaking of marriages in early life, where an early marriage takes place, and then before the man had means of providing he gets a young family round him.

5389. Would not your system be a premium on early marriages?—There may be imprudence in early marriages, but I do not call them an evil. Very frequently a young man married leads a better life and a more regular life than he does living as an unmarried man.

Mr. Chamberlain—continued.

5390. You would not feel that to be necessarily an objection?—No, I think not. Society benefits to some extent from early marriages in consequence of its influencing the conduct of the individual. Of course, there are evils arising from early marriages: but I think the good derived from early marriages, as far as the general public is concerned, is on the side of having early marriages.

The Witness withdrew.

Mr. Francis John Beavan, called in; and Examined.

Chairman.

Cardiff.

5391. You are a member of the Cardiff Corporation?—I am.

5392. And you have also been a member of the Cardiff Board of Guardians?—I have, my Lord.

5393. For how long?—Ten years.

5394. I believe you have been deputed by the Cardiff Corporation to give evidence on their behalf before this Commission?—I have.

5395. Are you satisfied with the present mode of distributing relief to the old and infirm?—No, I am not, my Lord.

5396. Will you state in what respects you are dissatisfied, and what improvements you would suggest?—Perhaps I may be allowed to state in the first instance that the Corporation itself, as far as I can gather from the conversation of its members, they having arrived at no resolution in the matter, are also dissatisfied, and there is a strong feeling in the Corporation that some system of classification should be effected by which the deserving destitute aged poor should receive an amount which should not be considered in the ordinary sense pauper relief.

Deserving destitute should not be considered paupers.

5397. You have heard Dr. Paine's evidence?—I have.

5398. Do you agree with the suggestions he made, subject to some qualifications?—Subject to some modifications I do. For instance, I should be inclined to recommend that these aged poor be divided into three classes rather than into two; that the first of those classes should consist of those that have been brought into indigent circumstances purely by misfortune or through no fault of their own whatever, and who have previously borne a thoroughly good character. As to that class of persons I strongly recommend that they be given in every case outdoor relief to the extent of a minimum of 5 *s.* per week, except, of course, in such cases where these infirm persons have no relatives who could care for them, because I feel that 5 *s.* a week in their case would be of little or no service; but for such cases I should strongly recommend that they be provided with some means of accommodation other than the workhouse. There is a strong objection, an objection that cannot be got over against the workhouse on the part of our better class poor, and I suggest, therefore, that they should be accommodated in almshouses which, as far as I can see now, might be supported out of the rates, but which should be administered altogether apart from the workhouse.

Would divide into three classes.

Class I. Deserving and unfortunate should receive 5*s.*

If without friends should live in almshouses distinct from the workhouse.

Chairman—continued.

5399. Administered by the guardians?—Administered by the guardians; but altogether separate from the workhouse as regards over-sight by officers. There should be a separate staff of officers, so far as the necessary over-sight is concerned. And, I should like to interject here, if I may be allowed, that those first-class persons, the persons included in the first class, ought not, under any circumstances, in my judgment, to be disfranchised; they ought not to lose their citizenship because of any help, which I would not call relief, that they may get in this way. I should like that they should not be called "paupers," or by any designation which would carry the stigma of pauperism at all. I think it is essential, in order that the arrangement should work fairly well and cover the necessity, that some other designation should be found rather than anything which would carry the idea of parochial relief.

And having separate staff.

Should not be disfranchised.

Not called paupers.

5400. Are you satisfied that it would be within the power of the guardians to look into all the circumstances of a man's life, so as to be sure that they were not conferring this very great privilege upon unworthy recipients?—I am sure that it would be, that the present appliances would be quite sufficient.

This would be possible and sufficient inquiry into life applicants.

5401. You have, in Cardiff, quite an exceptional number of persons who have come to Cardiff from a distance to seek employment; your population has increased hand-over-hand, and at such a rate that it must very largely consist of immigrants from a distance?—That is so; but the bulk of them come to stay; they are not a floating population; they do not go away again early.

5402. Then would you limit this assistance to those who had stayed a certain number of years in Cardiff, so that their habits and mode of life might be ascertained?—I think not. I am chairman of one of five committees; perhaps the largest of the five committees of which Dr. Paine spoke; the area of my district covers a population of 30,000 or 40,000 persons, and my experience of the last ten years is that we do not get very many strangers applying; that the

Chairman—continued.

applicants are persons who have been in the town perhaps not less than seven, eight, or ten years.

5403. Then you think you would be able to discriminate between them and the next class of not absolutely bad, but not quite so good?—I am perfectly sure that there would be no difficulty judging from the experience I have had on my committee. I may say that I have had with me sitting every Saturday some five or six gentlemen, all of whom are more or less intimately acquainted with the history of most of the applicants who come before us.

5404. That is your first class?—In the second class I would make a little difference, and I would include in that class such incapacitated persons who have been more or less indulgent in their habits, and who might have partly provided for themselves by such savings as they might have easily accumulated without in any way prejudicing themselves or their families. With them I would deal a little differently, I think mainly—almost exclusively—by indoor maintenance, but if there were evidence that they had reformed and really of recent years before making their applications had done their best to retrieve their position, I would make an exception, but in such cases, while I would support them indoors I would also grant that class of persons some little liberality in respect of diet and discipline.

5405. I do not want you to specify the particular indulgences in respect of diet; we can imagine those, but in what respect would you relax the discipline of the workhouse in their favour?—I would let them go out a little oftener; I would trust them to go in and out when they liked.

5406. Would you not be afraid that those persons whom you say in the previous time have been somewhat indulgent to themselves might repeat these indulgences when they went out? Well, I would only allow that liberty to those in respect of whom the master would have full confidence as to their proper behaviour.

5407. What is the present amount of liberty given?—Once a month; I am not sure which Monday in the month, but one Monday in the month.

5408. What happens to a person when he comes home drunk?—Well, we have had some sad experiences in that respect; but they have not been a large number by any means, and I should not dream of dealing with any such cases as those under this class, but rather under the third class.

5409. Then what is your third class?—My third class would consist of those of the necessary age contemplated by the Commission, whose entrance into the workhouse is entirely the result of their own vicious habits. For this class of persons, I would not recommend any different treatment, certainly not any more liberal treatment than they get in workhouses generally, except it be that I would occupy their leisure more so far as literature was concerned.

5410. Have they not got a very ample supply of the sort of literature suitable to their class?—I do not agree with my chief, Dr. Paine, in that respect. We are just now beginning to subscribe to a society which he named, and I do not know what will come of that; but up to now, we are depending upon casual gifts of literature.

Chairman—continued.

5411. Then you would supply them out of the rates, in fact, with literature suited to their condition?—I would, my Lord.

But should have literature supplied to them.

5412. Now what would you do with another class, whom I think what you have stated does not quite cover, but who are not uncommon in the part of the world where you and I live. I mean those who, having had very good wages, between 40 and 60, have preferred to live a self-indulgent life, without being drunkards, to drink much, and to work as little as was necessary to supply them with the means of living, and so preventing them joining societies of various sorts, and providing for their old age; how would you classify men of that sort?—I think we should have to take every such case on its own merits, and deal with it under the second or third class as we might consider best.

5413. Have you any further suggestions to make with respect to their classification?—No, I think I have no further suggestions to make with respect to these classifications except that I feel strongly that no scheme of relief to the poor will be that which will satisfy our neighbourhood unless there be this classification effected, that is a most urgent matter with our people, and, as your Lordship knows, we have had a good deal of agitation there for the last year or two, and our working people are becoming very urgent in reference to this and other such matters. They do not like that their friends, whom they consider not to be blameworthy for the position into which they have fallen, should be confined to a workhouse. I should like here to suggest that if this classification be effected the publication of it should be suitably made known, so that persons who may be doing their best to earn a livelihood and maintain themselves and families may be encouraged not to become reckless out of despondency and despair, but that they may know that if they do their best the country, at any rate, will afford them some little help.

Agitation in Cardiff for some system of classification.

5414. Now are the appliances at the present command, of the guardians sufficient to carry out such classifications as you would desire to see in the workhouse itself?—Not fully, but I think if the present appliances were added to by the appointment by the guardians of sub-committees of residents who could help the relieving officers, together with the active co-operation of the guardians themselves, with this it could be done very well.

Sub-committees of residents should be appointed to help the relieving officers.

5415. Are there any efforts made at Cardiff to prevent the poor who seem on the high road to becoming paupers falling into that degraded position?—No, there are no organised efforts.

5416. We have heard from various parts of the country where there are large populations and others, that great efforts are made by members of the Charity Organisation Society and the proper application of old endowed charities to prevent poor people coming upon the rates?—There is a small Charity Organisation Society existent at Cardiff, but its operations are chiefly confined to relieving casual applicants, not resid-

No understanding between the local C. O. S.

Chairman—continued.

and the guardians.

ents, but persons who come into the town perhaps entirely strange.

5417. They do not work with any understanding with the guardians?—No.

5418. And they do not confine their attention specially to preventing people becoming paupers; only to remove the immediate pressure of want?—Just so; it has a very small income and expenditure.

No old person, over 60, asked to come into the workhouse unless entirely friendless or vicious.

5419. We have had the statement of Dr. Paine as to the general custom of the Cardiff Board of Guardians with respect to the condition of old people; I think it is unnecessary to ask you about it, unless, having heard him, you wish to state something yourself?—No, except this, that I would like to confirm him. In so far as my own committee is concerned, I am most particular in advising my committee not to ask a person over 60 to come into the workhouse, unless he or she be entirely without friends, or we know that he or she is leading a dissolute life.

H. R. H. The Prince of Wales.

5420. Have you calculated the cost of carrying out the system of classification?—I have not done that, Sir, except roughly in my own mind; and I think it would mean a great deal more than Dr. Paine has suggested, but still I think our ratepayers would be willing to bear a heavier burden in order that it might be done.

Thinks ratepayers would willingly pay more to have such a system.

5421. How much would they bear?—I think they would bear 2 *d.* or 3 *d.* or 4 *d.* in the pound, rather than that people should be forced into the workhouse.

Mr. Chamberlain.

5422. Do you think they would bear 4*s.* or 5*s.* in the pound?—No.

5423. Is there any difference, in your opinion, between the population of Cardiff (I mean the character of the population) and the character of the population of other large towns?—No, I do not think there is any great difference. We have about 70 to 80 per cent. of the working classes.

5424. And the working classes, the poor of the working classes, would you say that they are more drunken than in other towns?—No.

5425. Would you say that they were more thriftless than in other towns?—No.

5426. Would you say they were more idle than in other towns?—No.

5427. They are a very fair class of working people?—They certainly are.

5428. And therefore if they fell into poverty they would all come within your first class?—Well, scarcely that; of course you know there are some idle.

The majority of those seeking relief would come in the first class.

5429. Yes; but I am speaking of the majority?—Yes, the majority would, no doubt.

5430. Well, now you heard Dr. Paine say that of the population of Cardiff 23,000 were above the age of 60?—Yes.

5431. And according to ordinary proportion 18,000 of those would belong to the working classes?—Yes.

5432. Well, do the great majority of the working classes of Cardiff make provision for their old age?—A very large proportion of them have friends, and a great proportion of them do

Mr. Chamberlain—continued.

make provision for their old age in the way of friendly societies.

5433. But friendly societies only pay sick pay, do they not?—I beg your pardon; that is so, I was thinking of sickness rather than old age.

5434. For old age, then, the majority would not have made any provision?—Not personally.

5435. Therefore it follows, does it not, that a very large proportion of this 18,000 working classes who are temperate and industrious and thrifty would nevertheless, when they had got to be above 60, be applicants for your almshouses?—No; I think it would work out that a great many of them would have children and other friends, brothers and sisters and children, who would themselves take care of them, the very heaviest proportion of them.

5436. Do you not find in Cardiff, as in other places, that the children very often have enough to do to take care of themselves?—No, we do not. We have been a very thriving and prosperous town, and I have found within my area that children do take care of their parents, and are willing to take care of their parents at considerable cost; that is to say, at considerable sacrifice to themselves.

5437. Now what proportion of working people do you think are provided for in this way in their old age?—Oh, I should think two-thirds are now provided for in that way.

5438. That would leave 6,000 therefore who would be unprovided for?—Yes.

5439. Have you considered the cost of building almshouses for 6,000 people?—The 6,000 is over the entire union, of course.

5440. You could not build an almshouse for an old couple under 300 *l.*, could you?—No, I suppose we could not.

5441. Then the cost of building for 6,000 would be 1,800,000 *l.*?—It has not occurred to me in that way. I have gone upon my experience. I can quite see where your question would lead me to, but I do not think we should have anything like the number of applicants that you suggest.

5442. But I have taken your own figures all through; I have not questioned them, because of course your experience of Cardiff is greater than mine, and we have got to this that there are 18,000 of the working classes above 60 who are worthy people, and of these one-third would not be provided for, so that it seems to me to follow from your own statement?—I think we must be wrong in that case, a great many of these people are provided for; there is not anything like that number destitute.

5443. The fact is, I suppose you have not made any very careful calculation?—We have not gone into the calculations, no.

Chairman.

5444. It has been stated, I think, that there are 11,000 persons who subscribe to friendly societies?—Yes.

5445. And although those friendly societies provide for sickness and not for superannuation, yet we were informed by Dr. Paine that it rarely or never happened that a man who had subscribed to a friendly society applied for relief?—It is an exceedingly rare circumstance to find a person

Chairman—continued.

who has belonged to a friendly society applying for relief.

5446. That would exclude a very large number of the possible applicants that have been suggested by Mr. Chamberlain by a rigid application of the rules of arithmetic?—Just so.

Mr. Loch.

5447. The whole machinery for the distribution of relief to these first-class persons would be in the hands of the guardians, would it not?—Yes.

5448. You do not happen to have an Application and Report Book?—I am sorry I have not.

5449. When you divided your classes into three did you base what you said upon any actual investigation of the condition of persons who had applied for relief, tracing back in each case the history to an earlier date?—Only my experience as an active member of the board of guardians.

5450. Then you base what you say upon generalisation, upon the daily occurrences at the board and not from any express inquiry?—Just so, except that it falls to my lot to make the inquiries, and I do make them.

5451. Would those inquiries be made by you and entered upon the Application and Report Book?—No, the relieving officer, of course, would make the inquiries necessary to go upon the Application and Report Book, but I take up those particulars and question him, question the relatives, and consult my colleagues who know in very many cases particulars of those applicants.

5452. Are we to understand that you make a separate inquiry yourself into these cases?—On the Saturday.

5453. Going to the homes of the applicants and making inquiries into their circumstances?—No; at the board meeting.

5454. You mean that you ask a few questions at the board?—We ask more than a few questions; we go thoroughly into the matter.

5455. But you depend upon what is said to you at the board?—Yes, but not only what is said by the relieving officer; we get a great deal out of the applicant himself.

5456. Therefore you are judging entirely from what is said at the board, plus what you know from the relieving officer?—In addition to which we have in very many cases personal information, one or other of us.

5457. Do you put that personal information in writing?—No.

5458. It is simply what is said at the board on behalf of the applicants who come up?—Or against them, as the case may be.

5459. Are any of those members of the board small employers?—No.

5460. Small tradesmen?—Small tradesmen, merchants.

5461. It is on their evidence that you come to your conclusions?—Mainly that of the applicant and of the relieving officer.

5462. Have you come across a great many cases where people have become reckless from despondency and despair, and therefore have not saved money?—Yes, I have met a good many cases in Cardiff in the 40 years I have lived there.

Mr. Loch—continued.

5463. What proportion would these cases bear to those classes that you referred to?—Well, I am not prepared to state a percentage.

5464. Can you mention any case of the sort now; can you give the details of any case that you remember of that sort?—There was a case this very week, or last week, of a man who came to me, but I have not the thing in my mind at the present moment.

5465. You took his statement for it?—I did.

5466. You did not make any investigation yourself?—No, I did not in that case; they are continually cropping up, as I am known so well to the public there.

5467. You could produce 20 or 30 of these cases now if they are continually cropping up?—Yes.

5468. Would you do so?—Do you mean today?

5469. No, afterwards; cases in which people have grown reckless out of despondency and despair, and therefore have not saved money?—When I say have grown reckless out of despondency and despair, I mean that they have complained that they have nothing to look forward to.

5470. They complained, but you have not verified the complaint?—Except that they have talked in a desponding mood about it.

5471. True, you take their statement for it?—Yes.

5472. It is not from your own knowledge; it is from their statement?—Just so, yes.

5473. In this first class, how many people do you suppose there would be; have you made any calculation of the first class aged poor;—No, I have not made any calculation, but I think there would be rather a large number of applicants, because I remember, when Mr. Chamberlain was President of the Local Government Board, a letter came down to us at Cardiff asking if we would, as guardians, try to find out, in a given winter, how many persons, in our judgment, there were in Cardiff who were on the verge of pauperism, but who do not like to make application to the guardians for relief. We set the ministers of the town to work, and other philanthropic gentlemen, and we found that there was a great number of persons indeed who were placed in such circumstances, according to those reports.

Thinks there would be a large number of applications for first class pensions.

5474. Can you give the figures?—No. I cannot; the letter was sent to the Local Government Board.

5475. Can you produce the letter?—No, I cannot.

5476. Can you give the date or the forms which were used in that investigation?—The clerk of the board, who was here this morning, could; not from memory, I suppose, but he could send the correspondence.

5477. Were these the aged people?—That I do not know. I cannot tell in what proportion they were aged.

5478. Then we are to understand that, practically, your suggestions are based, not on any special investigation, but chiefly upon the statements made by applicants at the committees of the board?—Yes.

Mr. Loch—continued.

5479. And by what the relieving officer may have on his books?—That is so.

5480. And from any statements made by persons taking part in the deliberations of the committee of the board?—That is so.

Mr. Stockall.

5481. Do you know anything with regard to the payment of sickness pay as deferred sick-pay by friendly societies?—No, I do not; I am not familiar with that sort of thing except in a very general way.

Mr. Broadhurst.

5482. When an applicant comes before you for assistance, I suppose you do not relieve him without any thought or without any inquiry. You have some system of forming a sound judgment as to his title?—Certainly.

5483. I mean you do not take his mere statement; you would not relieve any man who liked to drop in and apply?—Certainly; our plan is to take no applications after Wednesday in the week. The relieving officer is not allowed (I do not mean to say that he does not sometimes break through the rule), to take an application after Wednesday in the week, so that the other intervening days, Thursday and Friday, and what there is of Saturday morning before coming to the Committee, are devoted to making strict inquiries into the particulars given by the applicant.

5484. There is every necessary safeguard against imposition?—That is so.

Wages of coal trimmers.

5485. Can you tell us anything about the earnings of coal trimmers, and what is a coal trimmer?—A coal trimmer is a man who distributes the coal in the hold of a ship after it has passed through the shoot down into a vessel, distributes it by shovels in the hold of the ship, but there are not exactly two classes of coal trimmers. Dr. Paine got a little confused in calling the other a ganger. What he evidently meant was, at any rate what I mean is, that there is a coal trimmer attached to a regular gang who has regular work, and there is a casual or occasional coal trimmer who only goes on if the regular man is not available. Thus the one earns, of course, a great deal more than the other by reason of having regular work, unless he wishes to give up. For instance, a regular coal trimmer might be asked to work day and night right on, and he might say, "No, I prefer not to work at night, let one of the occasional men go in;" but if he works on regularly, as he might do, he would probably earn, well, I should think, not more than 3 *l.* a week. I have been connected with the docks at Cardiff for 40 years; and I should say under those circumstances he would earn not more than 3 *l.* a week.

5486. Working how many hours in the week?—Working eight or ten hours a day.

5487. For six days a week?—For six days a week, yes.

5488. And then the other men?—As to the other men, of course, if an occasional man were on one job, as it is called, he would not be certain of going on another, because if another regular man were out the same occasional man might not be called upon, therefore, his is much more casual employment, and I think his earnings would not average more than 30 *s.* a week. Then there are coal trimmers and coal trimmers. A coal trimmer attached to a gang belonging to a steam coal colliery would have a very much better chance of earning wages than a coal trimmer belonging to a gang attached to a house coal colliery, because a house coal colliery is not nearly so regular in its shipments, and does not ship anything like so large a quantity in proportion as the steam coal colliery.

Mr. Broadhurst—continued.

5489. Your port is the greatest coal export port in the world?—That is so; we export, including Cardiff, Penarth, and Barry, between 13,000,000 and 14,000,000 tons a year.

5490. Is it not a fact that an enormous mass of vessels come to Cardiff to pick-up coal for cargo or ballast?—That is so, bunker coal, very many.

5491. Has not that system a tendency to bring a great deal of casual labour and poor labour to your port, much of which remains there?—That is so because it also imports timber, pit-wood, as we call it, for these collieries, and that pit-wood is mainly worked by Irish labourers. And it also imports some, not so much as it did, iron-ore, Cardiff itself, and that is also done by Irish labour.

Mr. Pell.

5492. Hematite iron?—Well, I do not know.

5493. Are you connected with the docks?—I have been in business at the docks for very many years.

5494. What as?—I am myself a small coal shipper now, but I was in a coal ship broker's office for many years.

5495. You are an employer of labourer?—Yes; I have a foreman; I am not a large employer of labour.

5496. You heard Dr. Paine's evidence. It was his opinion, and I think I am quoting him correctly, that you could get all the antecedents of a man out of him by cross-examining him. Do you think, with your experience as an employer of labour, that that could be done with the bulk of your fellow creatures?—Well, it is astonishing to what an extent we have got at the wages earned, by getting a clue as to who they have worked for, and by sending forms and prosecuting inquiries, and getting them certified to by employers of labour.

5497. Where do your Irishmen come from; from Connemara, or do they come from the west?—I cannot say.

5498. Would you be satisfied with the statements made by the Irish, who are not wanting in embellishing a story?—My answer to that is, that an Irishman knows by some means that he is not entitled to any help except workhouse help for twelve months after he is on the ground.

5499. You have that rule?—Certainly.

5500. You give no out Poor Law relief to an Irishman?—Nor to an Englishman; nor to any one.

5501. Until he has been twelve months at Cardiff?—We offer them the workhouse; we send them to their own settlements; we remove them.

5502. Let us be sure about the trimmer;

Mr. Pell—continued.

he earns nearly 200 *l.* a-year?—I am speaking of the regular trimmer, the trimmer in regular work. He is paid by the ton; he is not paid by the week, or the day; he is paid by the ton.

5503. But taking him to be a good fellow who works steadily, he can earn what Dr. Paine has said?—I should put it more at 3 *l.* a week than 4 *l.* He can earn 3 *l.* a week if he be a good man, and be in a good gang as we call it.

5504. Has there been much agitation in Cardiff upon the question of pensions?—No meetings on that question. There has been a great deal of agitation on matters of wages generally which have led to strikes.

5505. Where could I get the literature of the subject; what is the newspaper?—There are two newspapers published daily in Cardiff. One, *The Western Mail*, and one *The South Wales Daily News.*

Mr. Henley.

5506. You told us, I think, that the relieving officer was instructed on two days a week not to receive applications?—Yes.

5507. Is that really a fact?—Yes, he is instructed to receive applications up to Wednesday.

5508. Supposing an old man is destitute, and requires relief, what is to happen between Wednesday and Friday?—The relieving officer will, in most cases, relieve him by food until the next Saturday.

5509. Then the relieving officer does receive applications?—He hears the application, but he does so for the purpose of bringing it before the guardians on the following Saturday.

5510. But he receives the application?—Certainly.

5511. You have told us people earn very high wages in Cardiff; do you give any relief by way of loan to these old people?—Not to the old people. Generally we do give relief to old or young by way of loan. I do not agree with Dr. Paine that it is to anything like the extent he suggested. I do not think it would be found that we give relief by way of loan to a very large amount.

5512. You do give relief by way of loan?—We do give relief by way of loan.

5513. It has been suggested to us by two witnesses that it would be a great advantage if the law were to be altered so that an old person should not be compelled to go to the guardians to call upon his children to support him, but that he should by law be able to go direct to the justices, and the justices should be empowered by law to make an order upon the children to support him. Do you approve of that?—No, sir; I think that the chief objection to going to the guardians is that now there is a sort of stigma attached to the very name of guardians in the minds of the people generally.

5514. But it would do away with the question of pauperism?—Exactly.

Mr. Henley—continued.

5515. If a man went straight to the justices instead of going to the guardians?—No, sir; I think if they were made pensioners instead there would be no objection to go to the guardians.

5516. I am speaking of a man who has children able to maintain him. Do you see any objection that the law should be amended so that the parent should be able to go direct to the justices to obtain an order for support?—No, sir; I do not think there is any very strong necessity. I think it would be just the same to go to one body as the other.

5517. You think it would be better to go through the guardians and make the man a pauper?—No, not make him a pauper. I would alter it in this way, that I would not wait for the person to become chargeable, and so become a pauper; I would let them come to the board of guardians notwithstanding instead of to the justices because I think we should have better appliances for finding out what were the particulars.

Would enable parents to get an order of support on their children from the guardians without first becoming paupers.

5518. Do you see any objection to his going direct to the justices?—No, I see no objection.

5519. Do you think it would be an improvement?—I do not think it would be much of an improvement.

5520. Is your workhouse adequate for your aged poor; have you a margin of accommodation there?—Yes, we have a margin of accommodation, except that we have large rooms and wards, we have not a margin of accommodation for classification.

Sufficient accommodation in the workhouse.

5521. But you have a margin of accommodation for your aged poor?—Yes.

5522. And your rooms, which are large, we may assume might be divided?—Well, I am not quite so sure whether we could divide them, because we have in the workhouse between 600 and 700, and we are only certified for 900.

5523. You have accommodation for your aged in the workhouse?—Yes.

5524. How could you justify yourselves to the ratepayers in commencing to build in excess of your requirements?—Because our town is a very large and thriving town. We go on increasing in population to the extent of 5,000 or 6,000 or 7,000 a year.

5525. But you hope, I suppose, that your pauperism will not increase at the same ratio?—Well, we hope not, but I am afraid it is hoping against hope; with the increase of population I am afraid we shall increase the fringe population.

5526. I suppose you are aware that the Local Government Board lay it down very distinctly that the guardians should not build in excess of their requirements?—That is so: and when we enlarged our workhouse we had between 900 and 1,000 in the house, considerably over the certified number, now it has gone down to 600 or 700.

5527. Then, your answer would be that looking to the increase of population, you think you would need this extra accommodation?—Yes.

The Witness withdrew.

Adjourned till Tuesday, April 11th, at noon.

FIFTEENTH DAY.

Tuesday, 11th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD BRASSEY, K.C.B.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MAJOR-GENERAL LORD METHUEN, C.B., C.M.G., called in; and Examined.

Chairman.

Wiltshire.

5528. Lord Methuen, you have for some time past taken much interest in the administration of the Poor Law?—Yes, sir.

5529. And I think you have been connected with the Wiltshire Friendly Society?—Yes.

5530. You have had before you a subject which is now occupying this Commission; that is, the method of dealing with the aged poor?—Yes.

5531. Have you been acting as a guardian in any union?—Yes; in the Chippenham union.

5532. And have you formed any opinion as to the best method of treating the aged poor?—Might I make a statement in connection with that, that I have with me?

Want of uniformity of administration.

5533. I think that would be far the best way, that you should make any statement that you have.—In 1891, I learned from inquiries I made that there was a great want of uniformity in the administration of out-relief among the boards of guardians in the County of Wiltshire; and as Vice-President of the Wiltshire Friendly Society I pointed out to the committee of which I was chairman, that I thought, not only in the interests of the poor, but also in the interests of the friendly society, that it would be advisable for us to draw the attention of boards of guardians to the want of uniformity that existed, in the hope that we should be able to establish some regular system; and the committee then authorised me to draw up a letter to the different boards of guardians in Wiltshire, which met with a far more satisfactory reception than I or any member of the committee had expected. We had a meeting of delegates of nearly all the boards of guardians in Wiltshire, in March, at Trowbridge——

Meeting of deputies of guardians

5534. March of last year?—Yes; and the result of that meeting was the following resolution:—"That in the opinion of this meeting the "encouragement of thrift would be promoted by "the better administration of out-relief in the "county, and by the encouragement of sound "friendly societies." I may add that at that meeting, in addition to the guardians, representatives from the leading friendly societies attended. Then a committee was formed on the 22nd March——

Chairman—continued.

5535. Now, you are speaking of a committee of guardians?—Yes. A committee was formed, composed of delegates from the different boards of guardians. I may add that the delegates from the boards of guardians were a very representative committee. The committee stated, first, that out-relief should not be given to the non-resident. We found that a real, proper inspection could not be given in those cases, and that in more than one instance in a union relief had been continued without any certain knowledge whether, or not, it reached its destination; or whether the person for whom it was intended was living or dead. Our second recommendation was that out-relief should not be given to wives who are deserted by their husbands. We find here that there is danger of collusion; that if the husband knows beforehand his home is certain to be maintained by out-relief, he will not hesitate to desert. If a wife is left alone, perhaps with two or three children, receiving a small sum in out-relief, she is tempted to take in lodgers, and is in danger of going wrong. Our third recommendation was that no out-relief should be given to wives or families of convicted prisoners. This constitutes an extra safeguard against a man committing crime, because he knows he brings misery on his family, besides suffering punishment himself. The wife will use her influence to make her husband realise this fact. Clause No. 4, recommendation was that no out-relief should be given to

Chairman—continued.

unmarried women with illegitimate children. I may add, of course, that the Poor Law stops us from giving out-relief in a great many of these cases; but we found that boards were in the habit of giving it all the same. Clause No. 5 recommended that no out-relief should be given to widows after the first three months of widowhood, when they will be expected to maintain themselves and one child. Clause No. 6 recommended that no out-relief should be given to wives or families of militiamen doing duty, which was a very common occurrence; No. 7 recommended that no out-relief should be given to persons having relatives who are legally liable and capable of maintaining them; and No. 8 recommended that no out-relief should be granted to a non-able-bodied widow or widower, with an unmarried son at home earning full wages; No. 9 recommended that out-relief should be withheld from men who refused to work at reduced wages, preferring out-relief; No. 10, and this is the one clause to which I wish to draw the special attention of the Commission, as it was the subject of a long discussion, and it is one that I think has already had a very good influence. That clause recommended that no out-relief should be granted to any applicant born since 1850, except by loan, unless the applicant proved to the satisfaction of the guardians that he or she is drawing sick-pay from a friendly society approved by the Board of Guardians. We were perfectly well aware, when we introduced that recommendation, that it was not in accord with the provisions of the Poor Law; but there was a very strong and unanimous feeling that that should be one of the recommendations sent to the Boards of Guardians.

5536. In what respect was it opposed to the regulations of the Poor Law?—Because the Board of Guardians is constituted simply for the purpose of dealing with destitution; and therefore it had no right to admit the claim of a man or woman if he or she was drawing money from a friendly society.

5537. Did you propose to give to the persons who receive money from friendly societies some assistance?—Yes, sir.

5538. Although you knew it to be against the regulations?—Yes; because I may say that the duty of this committee was to provide for the encouragement of thrift, through the diminution of out-relief in the country, and for the encouragement of sound friendly societies. That was the object for which we were brought together. It was found advisable to name the year 1850, because up to the age of 45 it is worth a person's while to join friendly societies; but we had no wish to be hard upon the older people. Clause 11 recommended that no out-relief should be given to habitual drunkards and bad characters; and in the 12th clause the Committee stated that they considered that, when practicable, all persons receiving relief, except in cases of sickness, should from time to time be brought before the board. Clause 13 recommended that no order for out-relief should be granted for a longer period than three months—the permanent list being liable to great abuse. Then there is this note:—"Guardians are reminded (*a*) that as "far as possible medical orders should be given "on loan in all cases where a special fee is

Chairman—continued.

"charged, there being no difficulty in this course "where any special fee is involved; (*b*) that in "many cases it is very much better that the "patient should be relieved in the union house, "which can be done without requiring other "members of the family to accompany the "patient." I may say, in regard to these recommendations, that it may seem rather needless to have introduced some of them, but no recommendation that we have introduced has been inserted without an object. We found that in the unions in the county of Wiltshire the administration of the Poor Law had been so indifferent in many cases that each of these recommendations was an absolute necessity.

5539. Have they been adopted?—Yes, to some extent. Might I make another statement now?

5540. Yes, certainly?—They have to some extent been adopted. I heard from Mr. Baldwyn Fleming, our Poor Law inspector, that in the last nine months of 1892, viz., since the issue of these recommendations, the number of out-paupers had decreased 226, and the in-paupers 70.

Fall in both out-door and in-door pauperism where rules adopted.

5541. Decreased?—Yes, decreased; whereas, in Dorsetshire there was a corresponding decrease of six; in Hampshire an increase of 162; in the Isle of Wight a decrease of only nine; and Farnham (Surrey) an increase of 19.

5542. How do you account for the concurrent diminution of the numbers in the indoor department?—Because whenever outdoor relief is strictly administered, so in-relief decreases.

5543. Are you prepared to give a reason why that is so?—Yes; because in nine cases out of ten outdoor relief, if properly inquired into, should never have been given at all; and a man if he knows that he will not get out-relief will take remarkably good care not to come into the workhouse.

5544. That accounts for the diminution in the numbers receiving outdoor relief; but it does not immediately account for the diminution in the numbers of those receiving indoor relief?—No; but if I take the Bradfield, or the Brixworth, or any of those unions where outdoor relief has either been totally abolished or strictly administered, I find the figures prove what I say.

5545. That is to say, that from the gradual operation of the more careful administration of the law, the effect seems to have been a sudden, marked, and, as you have shown, considerable decrease in the outdoor relief; and in a very short time, before the good effect of your general regulations could have been felt, you have decreased also in the extent of indoor relief administered. That seems to me a fact rather difficult to account for. Remember, I quite agree that a more careful administration of the law may—as we have had ample evidence produced to show—may, and often does, have the effect of causing a large diminution in the amount of outdoor relief concurrently with a considerable diminution in the amount of indoor relief, and that has been from the gradual operation of the good system of administration?—Yes.

In-door always diminishes with out-door pauperism.

5546. But the facts are as you state?—Yes; and that has been my argument. I must say that I have always, whenever I have spoken or written, pointed out that the result invariably happens, that when you find outdoor relief

Chairman—continued.

vanishes, you will also find that the indoor vanishes; and the figures I have given you help me in arriving at that conclusion. Then, I would wish to hand in these papers, giving statistics which simply prove my contention. In addition to that information I wish to hand the Commission these two papers, marked "C" and "B"—which were forwarded to different Boards of Guardians who sent delegates. And if I may be allowed to do so, I would ask you to let me give you the general sense of the replies that I received from those Boards of Guardians.

5547. We have listened with pleasure to your evidence as to the improvements you generally have introduced into the administration of the Poor Law, but with the hope and belief that you would connect it with the question which occupies us, and which is the special one of the treatment of the aged poor?—Yes. But I beg your pardon—it is the manner in which the young are dealt with that does affect the old. My whole object, in introducing, or in endeavouring to introduce, this system into Wiltshire, is with a view to the future. If we can manage to catch hold of the young, we shall have done a great deal. I do not expect that much good can arise to the old people now on the rates—I do not hope for being able to do much good for them.

5548. May I ask you this question? You have, in the interests, as you think, of the public good, departed from the regulations of the Local Government Board in giving relief to those who are receiving payments from their clubs?—Yes.

Some few members of friendly societies apply for relief.

5549. Are there many persons, members of clubs, who are also asking for relief?—That is a point I have endeavoured to find out about, and I cannot give you an accurate answer in regard to it. There certainly are certain members—not a great number of members of sound clubs—who are receiving relief.

5550. There must have been some or you would hardly have thought it necessary to come to a resolution on the subject?—Perfectly so.

5551. Do you wish to continue your statement or shall I ask you some questions?—What I wish now to lay before you is a number of replies from different chairmen of guardians as to the effect of these recommendations which I have outlined to you.

Refusal of out-door relief to young who will not join a society induces thrift.

5552. We shall be glad to hear them?—Clause No. 10 has been adopted in at least one union; and in a second union the remark is made: "The new Rule 10, forbidding out-relief to those "who are now young, and who do not choose to "belong to a friendly society, will in time stem "and eventually obliterate the present expecta-"tion of out-relief." Another union chairman writes: "No. 10 is the only practicable way of "continuing inducement to thrift with our "Poor Law as it now is." In a union where the Poor Law is very strictly administered the chairman writes: "No case of hardship "in the district. In-relief has decreased. The "condition of the lowest classes has immensely "improved. Any relaxation in the administration "of out-relief is fraught with the greatest danger "to the country." From another union we had this reply: "The expectation of out-relief "is a serious deterrent to thrift;" and from another union our correspondent said: "I had "better say, once and for all, that, in my opinion, "a considerable majority of the labouring classes "is always ready to avail themselves of the "opportunity of getting on the rates in any shape "other than that of the workhouse, and there is a "great deal of jealousy among them on the sub-"ject." In two more unions they write: "The "feeling regarding out-relief is dying out, and "the people are becoming more alive to the "necessity of making provision for themselves." From another union we had the reply: "Many "seem to think themselves hardly treated, when "offered an order for the union, because a neigh-"bour who has applied is in receipt of out-relief." Then, again, the following case gives a good example of the way in which the poor look on out-relief as a right: "Ellen Clifford, aged 53, "saved 160*l.* She is unable to work beyond a "little serving. Of course, she may not have "out-relief until this money is spent. She was "advised to buy herself an annuity; this would "amount to 11*l.* 7*s.* per annum, or 4*s.* 3*d.* per "week. But she says, no, thank you; I had "better live very cheaply on my 160*l.*, make "what I can by my serving, and when the worst "comes to the worst, and all is gone, I can then "claim out-door relief." The replies that I have quoted are simply with regard to the list of recommendations which I send out. These are from the best boards of guardians that I could select.

5553. Have you considered the subject of old-age pensions?—Yes, sir.

5554. Would you give us your views on the subject?—I have not spoken to, nor have I heard from one guardian who is in any way in favour of any scheme of old-age pensions.

5555. Could you say what their reasons were for being opposed to them?—Well, the belief of the guardians, as a rule, is, that if you give State aid, you simply lower the self-respect and feeling of independence of the people; that you increase their pauperism; that it is just the same as giving out-relief. The feeling of all those guardians, whose opinion I respect the most, is that every man should be made to support himself, and ought not to look to the State to support him.

5556. What is the prevailing rate of agricultural wages in Wiltshire?—May I make a statement about the wages?

5557. Yes?—The chairman of one union writes: "There are many married men earning "less than 14*s.* a week, and with more than two "children, who belong to friendly societies, and "have thus provided for old age and sickness." A fortnight back I asked the first man I met in my park his opinion with regard to the rate of wages, and as to what a man could do upon those wages; and he said that he was earning 15*s.* a week, and that a married man, spending 2*s.* a week in drink and 1*s.* in smoking, could afford, as he did, to place, monthly, 2*s.* 4½*d.* in a friendly society; and that if he was a single man he could afford to spend 2*s.* a week in drink and 1*s.* for smoking, and 13*s.* a week would be ample.

5558. He seems to have thought drink an absolute necessity to existence?—I am giving you a man who both smokes and drinks, who denies himself nothing. Now, I will give you

Chairman—continued.

further details. I got together two representative men of the labouring class, one of whom takes an interest in parish work, and who is a well educated, sensible man, and we went into every detail, say, a single man earns 13*s.* a week; well, he could spend 2*s.* in drink and 1*s.* in smoking; his board would cost him 8*s.*, his clothing 1*s.* 3*d.*; and he would yet have 9*d.* left each week to pay into a friendly society, for which he only requires 2*s.* 4½*d.* a month. Or I will take a married man and a small family. His keep would be 10*s.*; his cottage would be 2*s.*; his clothes would be 2*s.*; his drink would be 2*s.*; and his smoking would be 1*s.* That would be 17*s.*; and I deduct 1*s.* gained from his allotment; so that that would leave it at 16*s.* Well, that man would naturally, according to the figures, not be able to pay into a friendly society; but, as the labourer said to me, there is many a man earning smaller wages, and who is at the same time perfectly well able to put into a friendly society with the help of a thrifty wife.

5559. Were those agricultural labourers?—Yes; they were agricultural labourers. The last one I spoke to was one earning more money, because he was working on the road. But an agricultural labourer of the best class would be earning 15*s.*, and of the lower class, 13*s.* a week. But then you must recollect I do not include in that wage the extra money which is earned at harvesting and at other times. Mr. Herbert Smith, who is agent to Lord Lansdowne, Lord Crewe, and myself, wrote to me, that it may be roughly taken a single man at the present price of food, clothing and lodging, could live well at 8*s.* per week without beer. He could, therefore, if receiving 12*s.* per week, put by 4*s.*; if he spent a 1*s.* a week on beer this would be reduced to 3*s.* With regard to a married couple, these could live cheaper in proportion than a single man; and it is estimated that a man and his wife could live comfortably on 9*s.* a week, including cottage; and, in addition, the wife would probably, in the absence of children, earn a little money, and if only a 1*s.* a week was spent on beer, as much could be saved as by the single man, which confirms the evidence that I got from the labourers.

5560. Do a large proportion of the agricultural labourers in Wiltshire belong to friendly societies?—Yes, sir.

5561. And are those friendly societies generally of the better kind?—Yes, the Manchester Unity of Oddfellows, the Foresters, the Wiltshire Friendly Society, and the Rechabites.

5562. You spoke of these people making provision against old age. I suppose you are perfectly aware that the societies do not permanently provide for old age, but simply for sickness, which becomes more frequent, no doubt, as age advances; but they do not provide for the needs of old age pure and simple?—We have now introduced a new deposit class into our society upon the principle of the Stroud system, which would provide for old age by giving annuities. That is in the Wiltshire Friendly Society, and is, as I have said, upon the Stroud system.

5563. Do many persons avail themselves of the advantages of this new deposit class?—Yes, a great number. We have only introduced the deposit class a short time, and it has done very well. The number was 266 in 1889; we had increased to 571 in 1891; but as for the pensions, we have only 91 pensioners in the society out of 6,500 members.

5564. Since what time have these friendly societies been popular in your county?—I can hardly answer that question with regard to other societies. Our own dates from 1884.

Out-relief and wages in winter

5565. Could you tell me the rates of wages in Wiltshire generally,—during the winter. Because I remember the time when it was a common thing in many parts of Wiltshire for the unmarried labourers to receive very little employment in the winter, the farmers giving all their employment to the married ones, and the others living upon the rates?—One guardian tells me that there is no doubt in the winter, both in Wiltshire and Dorsetshire, and Somersetshire, out-relief does go towards helping on the wages received by the labourer from the farmer. I do not think that any man in my part of the world receives smaller wages in the winter from the farmer.

5566. You have spoken about the general wage being 14*s.* to 15*s.* a week?—I said 13*s.* to 15*s.*

5567. Besides extras at harvest time?—Yes.

5568. Does that relate generally to the whole county of Wiltshire?—That relates to the Chippenham Union; and I know about the Calne Union on Lord Lansdowne's estate, because Mr. Herbert Smith lives in that union.

5569. Have you inquired into the general character of the men above 60 or 65 years of age, who are in the workhouse?—Yes; they are good and bad.

5570. Have you made any sort of estimate as to the proportion of good and the proportion of bad?—No.

5571. We have heard it stated that with respect to what we may call "good," very few are allowed by their relations, or circumstances somehow or other are favourable to them, and they do not find their way into the workhouse; is that a part of your experience?—I could not give you an answer.

5572. For instance, that if a man has been a respectable, diligent agricultural labourer, and becomes old and unable to work, his relations and friends will subscribe to keep him from going to the workhouse. Is there any such feeling in your part?—No; I do not think so.

5573. Is there anything you would wish to add to your evidence?—Might I make my statement about the general feeling as to out-relief in the county?

Strict administration good for ratepayers and for poor, but unpopular.

5574. Certainly?—Mine has not been a very easy task, and it seems to me very difficult at present to persuade the majority of Poor Law guardians, or for the matter of that the poor, that in those cases where out-relief is reduced, in-relief will also decrease, and that the general condition and tone of the labouring classes will improve. All alike believe that those persons who take my line wish to drive the poor into the workhouse. They read no books, no statistics, on the subject, and they do not consider the way in which too liberal out-relief affects the poorer class of ratepayers. The strong-backed chairmen

Chairman—continued.

are one with me in my views, for I know no man who has the courage of his opinion who does not support the evidence I have now the honour to submit to you.

5575. And your argument is that so far from being injured, and quite apart from the question of the rates, the poor profit by a strict administration of the law?—Absolutely, and, believe me, my sole wish has been to induce guardians to reduce to the smallest amount relief to that class who, having sufficient wages, do not take advantage of the use of friendly societies. My wish has been to induce guardians to aid the poor to study self-dependence, rather than to trust to aid from the State, or from out-relief.

5576. What measures do the guardians take to ascertain the exact condition of each applicant for poor relief?—They take plenty of time over the cases, they have the evidence of the relieving officer, and they also have, in nearly every case, the evidence of the guardian from the part of the world from which the applicant comes.

Not enough relieving officers.

5577. Do you find that the relieving officers are sufficient in number, and equal in intelligence, for the proper discharge of their duties?—I should have said that the relieving officers are not sufficient in number. For instance, in my own union, the relieving officer's district extends about five miles each way, and he would have over 200 cases of out-relief to inquire into; and although I have the evidence from all the boards of guardians that they consider the relieving officers are sufficient in number, myself I should have thought that they could not be so, though no doubt they do receive assistance in some cases from the local guardians.

Out-relief should be taken to the recipient's cottage.

5578. Have you found cases in which the relieving officer did not sufficiently inform himself as to the condition of the recipient of Poor Law relief?—Yes. I think the system, for instance, of the poor going to the relieving officer for bread and for money is distinctly wrong. I think that the relieving officer should go to every cottage and study for himself whether it is a fair case for out-relief or not; but that on a wet day the poor should be made to go from their cottages, or to pay some one to go from their cottages, to the relieving officer's house and stand for a while in order to get their bread and money—I think that is certainly wrong to the poor person, and neither do I think it fair to the board of guardians.

5579. That is rather against the principle of the Poor Law, is it not? The principle of the Poor Law, as I understand it, is that a relieving officer should seek them in their homes?—Yes, but he does not do so in all unions.

5580. Does he ever do so according to your knowledge?—Does he ever visit them?

5581. Does he ever do so in your knowledge?—Yes; there are some instances in which he takes the bread to their cottages, which he ought to do in every instance.

5582. But as a general rule they have to go to him?—As a general rule that is so, but the contrary does happen; it happens, for instance, in an union adjoining my own.

5583. Is relief given in kind as well as money?—Yes.

5584. If it is given in kind it is not so easy for the relieving officer to take it with him, is it?—In the union next to mine he conveys it in the baker's cart. As a matter of fact, in our own union we have our own bakery, but that is not so in many other unions.

5585. You are clearly opposed to the system of relief stations?—Yes.

H.R.H. The Prince of Wales.

5586. I think you have stated that you do not wish to act harshly on the older people?—Yes, Sir.

5587. Do you allude to the people now receiving relief?—Yes, Sir; I have no wish to act harshly to those who had not an opportunity in their younger days of belonging to a sound friendly society. There were many of them who at that time had lost their money in those small dividing clubs, or unsound village societies, but it seems to me that we are passing through a phase of pauperism that will die out with the present class of pauper so soon as those friendly societies, such as that of which I am vice-president, get a still firmer footing in the country. And if I may say so, our feeling is that if the boards of guardians would get a firm backing from those who are responsible for the proper management by the boards of guardians of the administration of out-relief, we shall find that the friendly societies will greatly prosper in consequence.

5588. Have you formed any opinion as to the total abolition of out-relief?—Yes, Sir; I went to Bradfield independently, and I satisfied myself, after enquiries that I made of the guardians, of the clergy, and of the poor people, that the strict administration of the Poor Law in the Bradfield Union was not productive of hardship; but I would add, Sir, that the district seemed well interspersed with wealthy people, and on the whole the wages might be considered as slightly higher than in some parts of Wiltshire. Although I had no evidence whatever when I went to Bradfield that would justify me in saying that, I think the total abolition of out-relief difficult. Well. I should be sorry to advocate its adoption in Wiltshire, on account of the low wages in some parts, at any rate on the Downs, Sir.

Mr. Humphreys-Owen.

5589. Is not the result of that 10th Order of yours to impose upon your boards of guardians the responsibility of satisfying themselves as to the solvency of clubs?—Yes.

5590. And do you think that the boards of guardians are in a position at present to do that satisfactorily?—That opens a big question. I think that the manner in which friendly societies are now tested is valueless, because you do not test the solvency, strictly speaking, of any society.

5591. Have you got a sufficiently fair idea of your working of the 10th Rule to tell us on what principle boards of guardians would act in approving of friendly societies. Of course they would only approve of a friendly society if they thought that it was likely to be solvent, and of permanent stability?—They would approve of a friendly society that would not be classed amongst the small dividing clubs, or the small parish club.

5592. Would they take any steps to ascertain the soundness of the tables?—No; but in a

Mr. Humphreys Owen—continued.

general way they would take what we would accept as sound, such societies, for instance, as the Foresters, the Rechabites, the Manchester Unity of Odd Fellows, the Wiltshire Friendly Society, the Hearts of Oak, and so on.

5593. I suppose they would go so far as this, as to ascertain in the case of a club, assuming it to belong to one of the great affiliated orders, that it was what was technically called "in compliance"?—Yes.

5594. They would go so far as that?—Yes.

5595. But they would not take any responsibility for the management from year to year?—No; certainly not.

5596. Do you think it would be desirable to go any further in that direction, and to give boards of guardians power to inspect the clubs, or to require the terms from them, so as to satisfy themselves more completely as to their solvency?—Yes, I think that might be advisable.

5597. Have you thought whether it would be best to do that by means of powers conferred on guardians or on district councils, if we have them, or by giving power to a Government Department, whose certificate should be accepted by the local board?—I would sooner see it given by Government Certificate. I think that as the Registrar acts now it does us very little good, because he does not state whether a friendly society is solvent or insolvent.

5598. Are you aware whether the friendly societies would accept such a greatly increased control of them as would be conferred by such additional powers in the hands of a Government department?—Generally, I think not. But personally I feel sure that my society would be glad enough to have its accounts gone into, and to have it stated whether it is solvent or insolvent, so long as Government did not interfere with the working of the friendly society.

5599. Then what you would do would be simply to give the power of inspection to the Government Department?—Yes; and to make the duties of the Registrar still stronger than they are at present.

5600. Would you give that department any coercive power to wind up a society compulsorily, or would you only give them power to call attention to mismanagement and bad tables, and then to leave it to the members themselves to remedy the evil?—Yes.

5601. The latter?—Yes; the latter.

5602. You used the phrase that you had given us "the answers from the best boards of guardians." Do you find that there is some difference in the readiness with which the different boards in the county accept the new rules which you have laid down?—Yes.

5603. A good deal depends then on the personnel of each board?—Absolutely. That is the difficulty with regard to the strict administration of out-relief. As far as I can see, it entirely depends on the strong-backed chairmen.

5604. Have you any idea as to how it is that the principles of management of out-door relief, where they are put into practice and apparently work so well, do not spread to adjoining unions?—Because you cannot find a sufficient number of strong-backed chairmen of guardians to support them.

Mr. Humphreys Owen—continued.

5605. But there is a great deal of public spirit in the country, and do not you think there must be something lacking, either that the principles themselves are unsatisfactory, or the way in which they are put forward is not adequate, that prevents their being adopted by public-spirited guardians generally?—There are too many guardians who value their votes more than they do anything else. There is many a guardian who knows just as well as I do the evils of out-door relief, but he is afraid to speak out.

5606. How is it that he cannot convince his constituents that the effect will be to lower rates instead of raising them?—Because the public mind is not ripe enough yet for that. I have not the least doubt that as time goes on, and as out-relief is properly administered and given less lavishly, that public spirit will appreciate it. But it does not do so at present.

Rent and living in Wiltshire.

5607. You gave us figures about the wages of the labourers. I do not think you mentioned their rents. What is the average rent of a good cottage?—I said 2*s.* a week.

5608. Does that include a garden?—Yes; and then they have an allotment.

5609. Does that 2*s.* cover the allotment?—No; only the cottage.

5610. Two shillings covers the cottage and the garden; and then they have to pay for the allotment in addition?—Yes; they would have to pay for the allotment from 3*d.* to 4*d.* a perch as a rule.

5611. What is their standard of living, of eating and drinking? How many times a week do you suppose they eat fresh meat?—That has considerably changed now. I should say, about, my property, on most days. Formerly it was perhaps, once a week. A great deal of dripping is consumed.

5612. And bacon?—Yes; that I put as meat.

Wiltshire Friendly Society, old age benefits.

5613. I am ashamed to say I do not know what the "Stroud system," which you mentioned, is. Could you kindly give me an outline of it?—It is rather a long story, and I think the paper which I have put before the Commission would tell you that best, perhaps. The rules are practically the same as the rules of the new deposit class of the Wiltshire Friendly Society, and it is the nearest we can get to the pensions for old age. I may say that that plan has been generally adopted.

Evils of reckless alms-giving.

5614. You said that Bradfield was in a good position, because it was interspersed with the houses of wealthy people. Have you ever heard it said by Poor Law administrators that a big house is often the centre of pauperism?—My opinion is that generally where the richest and biggest house is, there is the most pauperism. A clergyman, the Rev. Mr. Soames, chairman of a board of guardians, has written to me in connection with this matter, and he says that: "There is no evil worse than ill-considered "charity. I could point out a large parish, not "in this union, which was thoroughly demoralised "by the indiscriminate almsgiving of two wealthy "families."

5615. You probably also agree that even in districts that are comparatively poor, where there are no persons drawing wealth from elsewhere, that there would be quite enough kindly feeling,

Mr. Humphreys Owen—continued.

and also enough money to provide for all cases of really deserving want?—I have no personal experience, but I think, on the Downs it would be difficult to get relief enough.

5616. Do you happen to know at what rate of interest your Wiltshire Friendly Society is valued?—I cannot answer that question.

Mr. Loch.

5617. You have adopted your 10th rule with a view to encourage friendly societies?—Yes; and, I may add, because in most unions they did already recognise friendly societies.

5618. Therefore you worked rather from the feeling you found, than from a new point of view?—Yes, I was chairman; and I took no leading part in the discussion of that clause. It was the feeling of the committee, and it was passed by a good majority.

Does not think his rules would make friendly societies rely on rates.

5619. But do you think it might have the effect of leading friendly societies to the acceptance of the permanent position in which they might rely on a certain supplementation from the rates, in the case of old age, plus the club payment?—No.

5620. Why not?—Well, I do not think that many of our members would claim out-relief. But where they have been in a friendly society, and, for instance, have had to quit it for some good cause, then, when they come before the guardians, they advance a good case. They can say: "We belonged to a friendly society as "long as we possibly could; but our family "increased, and our wages were very low, and we "could not manage to stay on any longer; we "have done our best, and we throw ourselves on "your mercy." There would be a case for out-relief.

5621. Then you think that eventually in practice the effect of the rule would not be to supplement the club money?—Yes; in special cases.

5622. But to deal with cases in which there had been failure?—Yes; and where, certainly, although a person belonged to a friendly society, the money he was receiving was not sufficient to pay his way.

5623. Do you look forward to the friendly society money becoming sufficient to enable a member to pay his way?—In many cases, yes; but not in all.

5624. By "many cases," do you mean in connection with certain clubs?—Yes. For instance, in our new deposit class, when a man or a woman becomes old, if they had been in receipt of wages to put in, as they could, threepence a day, that individual would never have to go on the rates; but a man who could not afford to put in more than a halfpenny a day, would have to get help when he got old.

5625. And you could not say at present how far persons in receipt of out-door relief were members of clubs?—No, I could not; though I have tried to find it out.

5626. Have you been struck by the fact that rather a large number is returned in your union as having belonged to clubs, but as having discontinued membership?—No. Are you stating that it is a fact that that is so?

5627. I am speaking of the returns made which show that?—I have not seen the returns

Mr. Loch—coutinued.

you mention; but those would, probably, be members of unsound clubs or dividing clubs.

Large out-door pauper in Wiltshire due to rule

5628. That I dare say may be the case. But were you struck with the number of old age paupers in your union when you took up this question?—Yes.

5629. It was the largeness of that number that led you to interest yourself?—Yes. The large amount of pauperism, not only in my own union, but in others in Wiltshire, and also the great increase in out-door relief in my union.

5630. That is in the Chippenham Union?—Yes.

5631. And your rates are high, comparatively, are they not?—They are.

5632. And you said you do not think you could get rid of out-relief because wages are so low?—Yes.

Does not think wages due to out-door relief

5633. But does not out-door relief keep your wages down?—No; I do not think so. I have endeavoured to find out any justification for that statement, and I cannot say that I have found it yet. I do not think that the farmers, and I believe I am speaking the truth, I do not believe the farmers are benefiting by the lavish expenditure of out-door relief in my part of the world.

5634. Did you not quote cases in which it was said that in winter a difference was made?—I said that one guardian wrote to me from a union making the general statement that in Dorsetshire, Somersetshire, and Wiltshire that was the case; but I also added that I could gain no proof that that statement was correct.

5635. Do you think that much more could be gained by the publication of the figures by the Registrar as to the position of the unsound friendly societies in your county?—Did I understand you to wish that advising powers should be placed in his hands? I would wish to see stronger powers placed in his hands.

Would give great power to the Registrar Friendly Societies

5636. Of the advising type?—Yes; of the advising type. I am speaking, I think, perhaps, without sufficient knowledge; but, I think, it would be a benefit if the Registrar had the power to state whether societies are solvent or insolvent.

5637. But if he stated that the club was insolvent would it not practically mean the ruin of it?—Well, he could advise them at any rate.

5638. But the publication of facts like that in the case of many clubs, not necessarily bad, might be very injurious?—I do not think it could be very injurious to any well-managed club.

5639. You think that the local reputation of the club would carry it through?—I do.

5640. In the matter of out-door relief, especially in the case of the aged, do we not trust to the discretion of the guardians?—We do.

Would wish inspector to examine out-door cases

5641. And, therefore, as long as that system is adopted, can we make any progress except, as you have said, by the aid of a strong-backed chairman?—I think it possible that Poor Law inspectors can, and no one can be more valuable to us than our inspector, Mr. Baldwyn Fleming. I think if their powers could be possibly increased it would be much the better. I think that if the Poor Law inspectors could find time themselves to go into the cottages, and see what the cases of out-door relief are whether they are all correct or

Mr. Loch—continued.

not, and whether there is any imposition amongst them, it would be very desirable.

5642. Therefore, your effort at bracing up the discretion of the guardians would be by the adoption of a more minute investigation and inspection on the part of the Poor Law inspectors?—Yes. I think, where you have a diminution of pauperism, it is due generally to the chairman, and I submit it is hard that the onus should rest on him alone. I feel that there are very many chairmen of boards of guardians who, if they had a strong man behind them to see that the board of guardians supported their action, would act like Mr. Bland Garland and other chairmen of his stamp have acted.

5643. Do you think it is true that when a man has introduced a better system into his own union, and it does not spread to neighbouring unions, that it is due to any defect in the system itself?—No. And more than that, I should imagine that, if a strong-backed guardian vanished, very often the improved system of administration of out-relief might vanish with him.

5644. You have enquired about the Bradfield Union?—Yes.

5645. Is it not a fact that the neighbouring unions are showing better management?—Yes, but it is only half-and-half.

5646. In Wallingford, is not that so?—Yes.

5647. And in Reading?—I do not know about Reading.

Mr. Arch.

5648. I think you said that your out-door paupers had decreased, because, when a man would not go into the house he would go to work?—No. I made a statement to the effect that in nine cases out of ten, if you refuse out-door relief you find that the man who had applied does not come forward for it again. I did not say he went to work.

5649. If a man is 70 or 80 years of age, and he has led a respectable life, and brought up his family decently and respectably, and so on, and in his later years of old age cannot work at all, would you put that aged man in the house, though he had children himself, and a decent place in which they could take care of him?—If they would take care of him he would not come up for relief.

5650. Yes; but that is not my point. My point is this, that this man has never had any opportunity of going into a sick benefit society, his wages being low, and, perhaps, his family large, and he has not had an opportunity of saving any money. Well, then, when he is totally disabled and cannot work, and must otherwise go to the workhouse, if that man has got a son who has got a family, and is a decent and respectable man, would you take the old man away from his son if the son would take care of him and keep him clean and comfortable for the remainder of his life?—My answer to that is this, that I am looking forward, and if that man had the advantage when he was young of belonging to a sound friendly society, and if he took no advantage of it of any sort or kind, that man would not deserve out-relief; but if, on the other hand, he did his best when he was young, and, so long as he had

Mr. Arch—continued.

money to put into a friendly society, did put money into such a society, well and good. If he then came forward to claim out-door relief and said, at the age, let me say, of 40, "I have 10 "children; I had 10*s*. a week wages, and I could "not possibly continue to belong to a friendly "society," that man's case is a fair one and he ought to get out-door relief.

out-relief to those who have been in a friendly society.

Mr. Broadhurst.

5651. Do you adopt any means of inspecting the quality of the flour in the bread which is distributed by the relieving officer?—I would rather not answer as to any details with regard to the workhouse, because I do not think I am a good enough authority on such matters, and my evidence would not be of much value.

5652. But, generally speaking, without committing yourself, you would be rather in favour, I presume, of seeing that the flour used in the bread so distributed should be of good quality? Yes; and we have our own bakery in our union, and our own bakery committee, composed of practical men, so that the flour is bound to be good.

5653. You do not distribute flour?—No. We purchase our flour and we distribute our bread at the different relieving stations once a week.

5654. People in your part of the country do not make their own bread?—No. We have started our bakery, as they have done at Frome, and we find it much cheaper.

5655. Did I understand you rightly to say that you object to any State system of pensions?—Yes.

5656. That you thought it would tend to pauperise the people?—I think it would tend to lower the self-respect of the people, and I think it would encourage pauperism in just the same way as the indiscriminate bestowal of out-relief.

5657. But would that be so if the person insured for a pension paid a part of the premium by monthly or yearly instalments. How would that affect the position?—I think your friendly societies—and I am speaking with a prejudice in their favour, no doubt—can do all the work that you are asking the State to do. The question you have asked me involves a consideration, the outcome of which would entail a very heavy standing expense on the ratepayers; and I am, for one, not in favour of any such expenditure.

Objects to State-aided pensions; friendly societies better.

5658. But you rather suggested State aid to the friendly societies?—No. I said State aid only so far as in seeing that those accounts were kept properly.

5659. But that is State aid?—Well, then, we will call it State supervision, or anything else that implies that.

These should be State supervised.

5660. Are you aware that such an obligation would involve a very great deal of labour, and that the Registrar could in no way satisfy such a demand, and that it would have to be a Treasury matter?—That might be, but I think no expense would be thrown away that would answer, the friendly societies being in a thoroughly sound state.

5661. And if friendly societies, then why not all other classes of investment?—Very well. I

Mr. Broadhurst—continued.

think a good many investments would be all the better for it.

Wages. 5662. About the wages of labourers in your part of the country, I understood you to say that they get 13*s.* a week?—Yes. May I say, as we are on the subject, that perhaps I overrated the mark when I said 13*s.* a week. I might say from 12*s.* If you will allow me to explain, I will show you what I mean. They get 12*s.* a week given to them, but I think you ought to add the extras they get at harvest and other times.

Chairman.

5663. Did you think that you included those in the sum you first named?—I think I did in the 13*s.* In round figures, they get 13*s.* in my part of the county, but in other parts of the county they get 12*s.*; but then there are extras, as I have said; they get higher wages on account of the quarries. I have been speaking of the lower class of labourer in referring to the wages I have given.

5664. You mean that the higher wages given at the quarries have a tendency to raise the prices of agricultural labour generally?—Yes. I see that Lord Lansdowne's agent puts it at 12*s.*, so that perhaps I would be safe in saying 12*s.*

Mr. Broadhurst.

5665. And that would be in winter and summer the same?—Yes.

5666. 12*s.* for a single man?—Yes.

5667. I presume you get a great supply of labour, as the high wages attract men?—Most of our labourers are married people.

5668. Have you many old people inmates in the workhouse?—I cannot answer that question. I have been away for years from my district.

Mr. Roundell.

5669. As I understand you, Lord Methuen, about the wages in Wiltshire, it comes to this, that they range from 15*s.* to 12*s.*, and that besides that there are extra receipts for harvesting, and also the allotments. Is not that the case?—Yes.

5670. Did you take those into account?—I have not taken the allotments into account, but simply the extras that come at Michaelmas.

Allotments. 5671. You mentioned the allotments. Could you tell the Commission how you deal with the subject of allotments as regards your locality?—Every one who wishes for an allotment about my part of the country can have it.

5672. As a matter of fact, have the majority of the agricultural labourers got allotments?—Yes.

5673. But do not you take that into account in the betterment of the condition of the labourer?—No.

Rent. 5674. Can you tell us the average rent of an agricultural labourer's cottage?—Two shillings.

Temperance. 5675. And there was one other matter you mentioned, an allowance for drink?—Yes.

5676. Can you state whether the desire for drink is on the wane, as far as you can judge?—Certainly.

5677. And you would take that as part of the improved standard of opinion among the labouring classes to which you refer generally?—Decidedly.

Mr. Roundell—continued.

5678. But then, as I understand you, your position would be put this way—that we are now in a phase of pauperism that is dying out; that as out-relief tends to disappear, friendly societies will prosper; that the wages, then, of the agricultural labourer are sufficient to make provision for old age by superannuation benefits and so on, and that therefore, in your view, the great public object is to stimulate the friendly societies; is that a correct statement?—That is absolutely correct. I might add that I think friendly societies themselves have forced their way to the front of late years far more than formerly, and have crushed what has been the curse of all friendly societies, those small dividing clubs and village clubs.

5679. Having regard to Rule 10, about which Mr. Loch put some questions to you just now, we have had it in evidence from the Poor Law experts that the duty of the guardians is to have reference only to destitution, and that they would be going beyond their powers under the Poor Law if they were to recognise friendly societies; but I suppose I must take it, as far as I gather the drift of your answers to Mr. Loch, that you are not of that opinion, and that you would even wish to see the law altered so as to give a stimulus to friendly societies?—Certainly, I would now give a greater latitude to boards of guardians.

5680. About the friendly societies in your county; you mentioned the Wiltshire society, in which there are only 91 pensioners. Can you tell us why there are so few, and what the contribution is for a provision for old age in the Wiltshire society?—It is the same as putting money into the Post Office. A man would rather look to present than future benefits, and would far rather provide for what might come in the way of sickness than to look forward to what might never come to him, and that is old age.

5681. And as to the remedy for that, I take it, from what you have said, you would strongly deprecate anything like State pensions, as being another form of out-relief, and that by an improved system of Poor Law administration, and encouragement given to sound friendly societies, you would look to the standard of opinion among the labouring classes being raised?—Yes. It is beside the question, perhaps, but I may mention that this very labourer to whom I have referred, and who was a man of superior education, when I said to him, "What would you like to get in the way of an improved administration of the Poor Law," he said, "I should like to see out-relief administered at every cottage, and the workhouse done away with." When I questioned him on the subject, he said he had not any knowledge of the Poor Law of 1834; so that that gives you an idea of the general feeling.

5682. Can you give us any account as to the crushing out of the rotten societies by the process that has been brought about?—Well, it has been brought about by the establishment of the sound societies, and by the way in which the sound societies have come to the front. I think I am speaking rightly in saying that at the time these small village clubs were going on, those bigger clubs were not known very well. For instance, my own was only established in 1884.

Mr. Roundell—continued.

5683. Then you are acquainted with the Mildenhall Friendly Society?—No, I am not; but we have just taken over that society into the Wiltshire society; but the matter only came before the Committee last month, and I cannot say that I am thoroughly acquainted with the details of it. It is sound, otherwise you may depend that we should not take it over.

5684. I think I am right in saying, for I have had it from my friend Mr. Soames, whom you have mentioned; was it not established in 1838, and were not the contributions for benefits insufficient; or perhaps I ought to say, have they been found to be insufficient by the actuaries, and that the object in the change that has been made is to increase the contributions and to diminish the benefits?—Yes; so far as I can remember, I think that is correct.

5685. And what will be within your knowledge is, that a great effort is now being made to bring that society into the Wiltshire society?—Yes, because the actuary has stated that if we get 1,000*l.* with the society, we should be able to take it over in a sound state.

5686. Then you have told us that you think the experience of the Bradfield and Brixworth Unions would not apply to Wiltshire, because of the lower scale of wages with you?—It is a slightly lower scale.

5687. But still I gather from the whole of your evidence that your object is to apply to Wiltshire the principles of Bradfield and Brixworth, as far as possible?—Yes, but not to the full extent of the abolition of out-relief; not the absolute abolition of out-relief.

5688. But still, you are anxious to reduce the out-relief to a minimum?—Yes, to a minimum, certainly.

5689. May I ask you if you have in Wiltshire any charitable agencies upon which you can fall back, as in the case of several other unions, to help on hard cases which are not properly within the Poor Law?—No, and if I am not going too far, I may say I should very much like to see what Mr. Soames says in his evidence carried out: "that the offertories and alms should be "more carefully administered than they are at "present in many parishes." I think, in other words, if we could have some system of organised charities in counties, we should aid out-relief materially.

5690. Do you know in Wiltshire of any considerable number of small charitable doles?—I cannot answer that question.

5691. But have you formed any opinion of whether it would be desirable to apply such doles, originally given for the benefit of the poor, with a view to the prevention of deserving old people going into the workhouse?—If under proper supervision, I think that would be a good system.

5692. You have spoken about strong-backed chairmen being an indispensable element for the improvement of the Poor Law. May I ask, if it is a proper question, whether you have found very great difficulty to arise from weak-kneed guardians?—Excessive difficulty.

5693. May I ask how far, and by what process, you have been able to overcome that difficulty?—Do you mean in relation to this question?

Mr. Roundell—continued.

5694. I mean in relation to the general question of improved administration of the Poor Law?—Well, I have elicited no answer from some unions, and a certain amount of abuse from a few others.

Mr. Pell.

5695. Are you a guardian of the poor?—I am an *ex officio* guardian.

5696. How long have you been a guardian?—I have taken interest in the poor since 1885, I may say.

5697. How long have you acted on the Board?—Since 1885.

5698. When did you endeavour to put into practice the views which you hold now, and which you have expressed here to-day; as early as 1885?—No; I have never endeavoured to put into practice at my board of guardians the system I have spoken of. I have acted as the vice-president of the Wiltshire Friendly Society, in the steps I have taken, and I would rather wish that to be understood from the beginning.

5699. Do you attend the board pretty regularly?—Yes; when at home I do.

5700. And do you endeavour, as far as you can, to obtain the acceptance of your rule?—Yes; but it is a most difficult matter.

Does not advocate total abolition of out-door relief in Wiltshire.

5701. You made use of the expression that you would not go as far as the Brixworth and Bradfield Unions, and abolish out-door relief, but have the Brixworth or Bradfield Unions done anything in the nature of abolishing outdoor relief; have they not rather given people opportunities to avoid applying for poor relief altogether?—I quite agree with you, and personally I am in favour of the Brixworth and Bradfield plan; but what I would wish to say is, that if in my own county one had started with the idea of abolishing out-door relief, I do not think we should have received the same support as we have received and are receiving at present.

5702. Do you know that that policy has extended in Brixworth, and, I believe, in Bradfield too?—Yes; and I have already said in my evidence that in Wiltshire, during the last month of 1892, since the issue of the recommendations, the number of out-paupers has decreased 226, and the in-paupers 70.

5703. The pauperism given in your union return, dated March 25th 1891, is 51 in the thousand, the average for England at that time being 27 in the thousand?—Yes.

5704. How do you explain that very large difference?—Because, in my own union, you will find that the charge for out-relief had been increasing in the last 10 years instead of decreasing.

Pauperism depends on administration, not poverty.

5705. Was that due to the poorer circumstances of the people?—Due to a very kind-hearted chairman of guardians.

5706. Then you would not set much value on statistics of pauperism in England, as representing the poverty of England, and derived from such a source as this?—I look upon the returns of pauperism as practically valueless. I find that the weaker the chairman the greater the pauperism.

5707. And you are of opinion that those

Mr. Pell—continued.

statistics do not give you a fair picture of the state of the people?—They are worth nothing.

5708. They do not indicate the real needs of the people, but rather the method in which the Poor Law is administered?—Quite true.

5709. Now, you stated that the presence of very wealthy people resident in a neighbourhood was frequently accompanied by a state of pauperism in their immediate neighbourhood?—Yes.

5710. That is an illustration of the proverb that wherever the carcase is the eagles will gather together?—Quite so.

5711. And have you any village in your union in which there is no squire and no clergyman?—I cannot recollect one.

5712. You cannot call one to mind?—No.

5713. No hamlet in that condition?—No, I think not.

5714. Are you acquainted with Mr. Burt's return of old age pauperism?—Yes.

5715. And you have noticed that this return can give you no really correct idea of the number of old people who would need pensions or assistance?—Quite so.

Guardians afraid to act on their convictions in view of electors and Press.

5716. I think you stated that many of your guardians, who hold what you regard as sound views, are afraid to express them?—Yes.

5717. That is not peculiar to guardians?—Not at all.

5718. You do not think that that is a more marked feature of the guardians' character than of the character of others?—Well, to this extent, I do, that I think they are thinking of their votes.

5719. They are afraid of being turned out?—Yes.

5720. Do you admit the Press into your board-room while you are dealing with the cases of out-relief?—One reporter of the Press has lately become a guardian, and takes advantage of his dual position to comment on the disposal of cases of out-relief. The Press are not admitted until after the cases for relief are disposed of.

5721. Do you think that that has had a bad effect?—Certainly, because the Press reporter is a man who has got very strong feelings in favour of out-relief.

5722. Does he pursue his original calling of taking notes while the cases are being heard?—Yes, and of expressing his opinion afterwards in the Press.

Thinks merit should affect treatment.

5723. I think you said you would draw a distinction, being the cases of old people who have had opportunities of saving, and of those who have not had opportunities of saving—that is to say, you would divide the old people into two classes, the deserving and the non-deserving?—Certainly.

5724. Are you aware that the opinions of some of the best writers on the subject is strongly against that contention?—Not in the workhouse—you are not speaking of that.

5725. No, I am not. No, the attitude that a guardian should take to an applicant when he appears before him for assistance?—I am aware of that, but it works both ways.

5726. Do you agree with the view that the guardians are bound to relieve the bare necessities of those who are absolutely undeserving, and that they have no right to do more than that for the deserving?—I do not agree with that.

Mr. Pell—continued.

5727. Do you hold that the meagre assistance that would be given to a member of a bad society should be made up for, and the amount supplemented by money out of the rates?—If a man belonged to a bad society when he was young, and when he had not the chance of belonging to a sound society, that would be taken into consideration by the board of guardians.

5728. That is to say, if you found, when the society was still running, that he only could receive a very poor amount from the funds of that society, you would supplement the sum so given, out of the rates?—Yes, I think that at present we should do so, but that would not be so in the future, but at present a man has no other chance. He might fairly say: "I put my money into this society at a time when there was not a good one to put it into." He might say say that in ten years time, and you would have to take that excuse.

5729. But do not you think, in dealing with cases of this kind, that where you supplement the means from bad societies, you would be likely to prolong their existence?—Well, I do not think there are many cases of that sort; very few indeed.

5730. You were not satisfied yourself, I think you said, with the number of relieving officers you have. You thought, if I remember rightly, that the cases would be better met by more relieving officers?—Well, what I say is this. I think in Mr. Loch's book he put it that it was hard work for a relieving officer to satisfactorily dispose of a hundred cases of out-relief. Well, if a man in London can only do a hundred cases, I do not quite see how a relieving officer ought to be able to do over 200 cases, in a part of the world where he has an area three miles each way, from north to south, and east to west, and also do the work of attendance officer. It seems to me that he could not do it properly.

5731. Are you aware that, in some of the large unions of the country, there is a class of officers called inquiry officers, who are not relieving officers, who are more like,—well, I might say detectives?—Such officers we have not got in the country.

5732. Do not you think that the effect on plenty of people of seeing a relieving officer walking about, or driving about in a cart, with bread, and carrying with him a bag of money in his hand, would be likely to increase the amount of pauperism, and that the fewer you have of those officers the better; you might have inquiry officers, for instance?—No, I do not think that where you have relief stations, with these poor people going for their money to the relieving officer, it is a desirable state of things. I think it would be far better if the officer was employed in going to the cottages of the people, and seeing for himself whether there are impostors receiving relief, or not.

5733. Do you know that in Brixworth there is only one relieving officer?—Well, that is because you have so little out-relief.

Mr. Henley.

5734. Have your relieving officers carts and horses?—There is one cart belonging to the union at Chippenham, which takes the bread once a week to each of the relieving stations of the different districts.

5735. Do the carts and the horses belong to the union?—Yes.

5736. So that they have facilities for moving about?—Yes; but only to the different stations in the district.

5737. And if they have carts and horses there is no reason why they should not attend at the residences of the paupers, as you would wish, and that was the original intention of the Poor Law?—Yes; but bakery carts extra to the union cart would be required.

5738. The regulations you read out apply generally, with one exception, to able-bodied persons?—Yes; but I call them recommendations. We do not feel justified in doing anything more than recommending.

5739. The guardians have not the power to compel the aged poor, or in fact, anybody to go into the workhouse?—No.

5740. Is it the practice of your board of guardians to endeavour to induce people to go into the workhouse if they have a great disinclination to do so?—Yes.

5741. Now, there are cases, as we all know, of old people who require relief, and who are living in a wretched, dirty condition, and where there are no appliances in the places where they live to change that condition; how do you deal with such cases?—Well, we try to induce them to come into the house, where they are far better looked after than in their own wretched cottages.

5742. Are people suffering from senile *dementia* generally sent to the lunatic asylum or to the workhouse?—To the workhouse.

5743. But I take it from you that the aged poor are not forced into the house?—No.

5744. You say you would give no non-resident relief. What would you do with regard to relieving persons over 60 years of age. There are paupers belonging to you who are non-resident, and living in another union?—Yes.

5745. Do you accept them and bring them back into your union?—Yes, we should.

5746. Well, then, there are other cases, non-settled cases, which are living in your union, and which belong to some other union; what do you do with those cases?—Well, we do for the cases, and then recover the money spent from the other union.

5747. You would remove people that do not belong to you and accept your own?—Yes.

5748. Do you think it would be a good thing that the law should be altered so that persons over 60 years of age should not be liable to be removed?—I would rather not give any opinion on that point. May I say that I am not speaking so much from the point of view of the board of guardians as from my position as Vice President of the Wiltshire Friendly Society.

5749. With regard to the benefit societies; take the case of the Wiltshire labourer; is he in a position to subscribe to more than two societies. First of all, something like the Prudential for the burial of his family; and, secondly, to one of the other societies, such as the Foresters

Mr. Henley—continued.

or the Odd Fellows, or some good society for sickness?—As a rule, we think he could only afford to subscribe to one society, say 2*s.* 4*d.* a month to the Foresters society; he would not be able to subscribe much more than that.

5750. A great number of labourers do subscribe to those; but you think one would be enough?—Yes.

5751. With regard to the Foresters and the Odd Fellows, do you think that a man not being sick, but being of old age, or simply being worn out, would receive anything from the Odd Fellows or the Foresters, or from any of these other societies?—I do not know their rules; but I think not.

5752. When a man is suffering only from old age, and not from sickness, do you know whether he would receive anything from these societies?—I cannot answer you as to that, because I have not got their rules.

Strictness helps friendly societies.

5753. I see that the pauperism in the different parts of your county is very different, the average being 4·1 per cent., it ranges from 5·4 to 2·5; have you ascertained whether in the unions in which they administer the Poor Law strictly there is a larger increase in the number of the members of benefit societies?—Yes. I have endeavoured to ascertain that; but it is difficult to do so. But whatever evidence I have secured would lead me to suppose that that is so, that wherever out-door relief is strictly administered, there you will find that the numbers of members of friendly societies have increased.

5754. And you went over the Bradfield Union, and made some investigation there?—Yes.

5755. Did you find that the very strict administration of the law had increased the number of persons in benefit societies there?—No, I did not ascertain that.

5756. And I see you have had, according to the census, a general decrease, with one or two exceptions, in the population of Wiltshire?—Yes.

Attraction of towns and not strictness causes migration.

5757. What do you attribute that to in the rural districts?—To the wish of the young men to go to the towns, and also to go to the mines in Wales, where they receive higher wages.

5758. Has the strict administration of the law anything to do with it?—Nothing.

5759. Do the guardians enforce payment from those who can contribute to the support of their parents?—They do enforce payment.

5760. Have you found an indisposition among the old people to receive contributions from children through the guardians?—None. No, they are very glad to get the money.

5761. You have not found that the parents object to it?—No.

5762. Has the employment of old men become more difficult in your union in agricultural districts?—I cannot answer as to that.

Lord Brassey.

5763. I suppose you agree with the elementary proposition that it is desirable that the old people, when they are past work, should have some provision for their maintenance?—Yes.

5764. And do you object to the system of pensions supplemented by State aid?—Yes.

Lord Brassey—continued.

5765. Then you have given us details of the "budget" of an ordinary Wiltshire labourer, and you have shown that he cannot afford to contribute to more than one benefit society, and probably a benefit society which engages to grant benefits of a kind which will be to the immediate advantage of the contributor; for instance, a society which gives sick-pay and provides for payments of that kind; that being so, is it possible for a Wiltshire labourer to make any provision from his own resources for the contingency of old age, and for the period when he is no longer able to work?—I think that the money that he puts into a friendly society should be sufficient to help him in his old age.

5766. You think that for this contribution, which would not exceed 2*s.* 4*d.* a month, a benefit society with regulations to ensure its own solvency, could undertake not only to give those immediate benefits of relief for sickness and so on, but also to give a pension in old age?—I take it that new deposit class to which I have referred, and where a man can put in 1¾*d.* a week, which would ensure 2*s.* 6*d.* a week in sickness; I think the best way to answer that question would be to ask you to look into the paper which I have handed in with regard to this deposit class. You will there see that if a man subscribe to that he would have sufficient to carry him over old age.

The Wiltshire labourer can afford to insure for old age as well as sickness.

5767. I thought, from a previous question which you answered, that it came to this, that the amount which a Wiltshire labourer could monthly contribute to a benefit society would be sufficient to ensure him only these benefits in sickness and so on; that it would not be sufficient to go beyond that and give him an old age pension. Do you really think he could contribute enough by monthly contributions to ensure not only those immediate benefits to which I have referred, but also the ultimate benefit of a pension?—I have given you the case of a single man who drinks 2*s.* a week, and smokes at a cost of 1*s.* a week, and if that man neither smoked nor drank he would have sufficient money to provide for the contingencies of which you have spoken.

5768. But, assuming that he has all the vices, what would his position be?—Even if he has them, he still would have left 3*s.*

5769. Now, if he contributed all those three shillings a month, can he not only ensure for his relief during sickness and in case of the confinement of his wife, and other contingencies of that kind, but also secure an adequate pension for his old age?—He would, by joining our new deposit class, have sufficient.

Mr. Roundell.

5770. If I understand you rightly, when you speak of the ability of the agricultural labourer to provide against old age, are we to understand that by subscribing to one society he can provide not only for sickness and for funeral benefits, but for an old age pension? Because it is very important to have that made clear?—A farm labourer aged 25 or under could assure in the New Deposit Class of the Wilts Friendly Society, by paying 6¼*d.* a week (including 1*d.* a week for medical attendance), 7*s.* 6*d.* a week in sickness, and would have a share of the surplus funds placed to his account at the end of each year as in a savings bank. Such share would amount at a moderate estimate to 18*s.* per annum (this is on three quarters of a share) and at the age of 65, with accumulations of dividends and interest, he would have upwards of 80*l.* standing to his credit. This would be sufficient to purchase a Government Annuity of about 3*s.* 6*d.* per week. I should point out that a member joining under 30 years of age would have to pay a slightly increasing contribution as he grew older, that is for three-quarters of a share at the age of 35 he would pay 7*d.* a week instead of 6½*d.*; at the age of 40 he would pay 7½*d.* a week, the contribution increasing in the same proportion as he grew older until he reached the age of 65 when membership would cease, and the individual fund would be available for the purchase of an annuity. It may be thought that this increasing contribution would become too burdensome; but, as a matter of fact, as years creep on the members see more clearly the importance of providing for old age, and are willing to make a small additional effort.

Chairman.

5771. Are there different rates of weekly subscription to these societies to secure different benefits?—Certainly. I am now speaking of the "new deposit class" of the Wilts Friendly Society. A contribution of 1*d.* a day, or one share, insures 10*s.* a week in sickness, but members may subscribe for as little as half a share (paying ½*d.* a day) insuring them 5*s.* a week sick pay, or as many as three shares (paying 3*d.* a day) insuring 30*s.* per week sick pay, with corresponding share of annual surplus; thus, at 3*d.* a day, a person may secure 30*s.* per week during illness, and if he contribute 50 years, and leave the deposit intact, accumulate 458*l.*

5772. There are a great number of advantages to be derived from these clubs, not simply against sickness and old age, but insurance when the wife is confined, and so forth. Does the same subscription cover all these benefits, or have you a larger subscription which embraces more, and a smaller one which embraces fewer?—In the new deposit class he covers all these, and might take out what benefits he liked.

Mr. Roundell.

5773. How far have your recommendations been adopted by the Boards of Guardians throughout the county?—They have been adopted more or less, and the best evidence of their benefit is the decrease in out-relief and in-relief.

5774. You call them recommendations; you would not call them regulations; and it is a very important point to know how far these recommendations have been accepted by the Boards of Guardians generally?—They have been accepted generally.

5775. And are they acted upon?—They are acted upon, and I think a satisfactory answer is, that it is owing to a stricter administration of the Poor Law that out-relief has decreased in my own union.

Chairman.

5776. Is this club entirely supported by the subscriptions of the insurers themselves, or is it aided by subscriptions from the richer classes?—People like myself belong to it, and we pay our ordinary subscriptions as members.

5777. Only the ordinary subscription?—Only the ordinary subscription.

5778. How long has it existed?—Since 1884.

Chairman—continued.

5779. Do you think that is a sufficient test of its prospects of duration as time goes on?—I hope so, and I think so.

Mr. Humphreys-Owen.

5780. Have you had a quinquennial valuation?—Yes; we have just had it.

The Witness withdrew.

REV. J. FROME WILKINSON, called in; and Examined.

Chairman.

5781. You are Rector of Kilvington, in the County of Nottingham?—Yes.

5782. Are you a member of the Board of Guardians?—I am a member of the Newark Board.

5783. How long have you been a member?—One year; but I have taken, of course, a great interest in the working of Boards of Guardians and the care of the poor for the last 20 years. I have, however, only been a member of the Newark Board for one year.

5784. Have you been a member of any other Board?—No.

5785. As I understand, you have held livings in six different districts of rural England?—I have lived in six different districts of rural England, but I cannot say I have held livings in all of them, but I have held curacies in them, and I have worked in them.

5786. Have you taken much interest in friendly societies?—Yes; for the past 10 years. I have written two text-books on the subject, "The Friendly Society Movement" and "Mu-"tual Thrift," as well as a book on "Pensions "and Pauperism." I am a financial member of the Manchester Unity of Oddfellows, and of the Aston Unity of Shepherds, as well as an honorary member of several more societies.

5787. You are acquainted, I believe, with the system of administering Poor Law relief to the aged poor?—That I have made a special study.

5788. Are you satisfied with it?—No, I am not, under present circumstances, because I think that in regard to the present system of administering Poor Law relief to the aged poor, alterations are not only desirable, but that they are imperative on ethical and economic grounds. I would say first of all in reference to the scope of inquiry of this Commission, in the case of persons whose destitution is occasioned by incapacity for work, resulting from overwork, or resulting from old age, that it is impossible almost to define, in old age cases, what destitution is; that no two boards define it the same, or make it identical, as a basis for granting relief, excepting of course in those very few unions where the workhouse test is universally applied. I believe it is correct, as quoted by Mr. Mackenzie in his "Poor Law Guardian" that, as the law lays down, an applicant must be really destitute of means from his own resources to obtain food, raiment and shelter, in want of all three for his immediate necessities, and that unless he is so

Chairman—continued.

destitute the authorities cannot interfere. That is, I take it, that according to the strict letter of the Law of 1834, and the instructions of the New Poor Law Commissioners, or rather their recommendations, the guardians cannot expend the poor rates upon supplying a destitute person with actual necessaries, such as food, clothing and lodging, only temporarily, if the destitute person cannot be immediately received into the workhouse, if they do not accept a workhouse order, all that can be done is to relieve them temporarily in kind until the next board meeting. And that is not a satisfactory method in the case of the aged.

5789. Is that provision of the Poor Law acted upon strictly?—No. It is not acted upon strictly according to my experience. I have lived in different parts of England, and have found that no two boards act exactly the same, and that although the aged poor should be sent to the house, and have no other alternative, in the vast majority of cases they are given out-relief.

Out-door relief usual.

5790. That system of administering out-door relief does not meet with your approval, as I understand?—No, not as at present administered. I suppose that the system of giving out-door relief in the majority of cases obtains in all the unions of England and Wales—in the whole of the 648 unions—with the exception of 5 per cent., and therefore one of the great test points of the Act of 1834 is a failure, and the letter of the law is not carried out in those unions. It is interpreted in a spirit more humane than the letter of the law, and the expectations of the New Poor Law Commissioners have not been realised; that is to say, out-relief is the rule, not the exception. But then I say again except by the application of the workhouse test there can be no workable one definition of destitution. Each board, I find, including my own, has its own rough definition or conception of what destitution is, and each member of each board may also have his conception of what destitution is. The result is, as we all know, that no uniform treatment under the Poor Law, as at present administered, is possible; and I believe that it is admitted even by the total abolitionists of out-relief. I would say that the amount of out-relief given in consequence is generally inadequate. It ranges from 1*s.* 6*d.* a week to 3*s.* a week on the average. I am not giving extreme cases. I

No uniformity of amounts given.

Chairman—continued.

have heard of unions where only 6*d.* a week is given, and I know of other places where they give 4*s.*, 5*s.*, and even 5*s.* 6*d.* a week; but I should say that the average is 2*s.* a week, and that amount in the case of the aged poor - I am speaking of those in rural England, those who have been occupied in an agricultural calling—is inadequate; and I am afraid I may say that I have known of many, and heard of more, cases of old people being done to death by a semi-starvation process, that they have not lived out the full term of their natural lives in consequence of want of nourishment, and of the imperfect food which they have received in their old age.

Says many do not have enough to keep alive.

5791. That was because they preferred receiving that imperfect out-door relief to entering the workhouse?—Yes; they declined to enter the workhouse. There is the strongest objection on the part of those who have a home at all, or can find a home among any of their relatives, to enter the workhouse; not, I think, because it is a workhouse actually, but because of the bad characters that they would have to herd with there, and also because of the old being associated with the old, which is the worst possible thing for them; and I find not only in workhouses, but in hospitals or almshouses in the country, over which I have had some control, that that association brings out the bad qualities rather than the good qualities. I was at Long Melford, in Suffolk, where there was a hospital founded by the Speaker of Parliament in Queen Elizabeth's time for old and worn-out people in the village, and there they are closely associated with each other, and we had the greatest possible difficulty to control those inmates, because the fact of their association seemed to bring out their bad qualities. It often struck me that old people do best when they are associated most closely with the young. Then, I may say, if I may continue, that in the case of my own union, as of other unions, each case is judged on its own merits. Of course, I am aware that there is a certain school of reformers that object to this, and, according to the strict letter of the present law, I take it that there is a great deal to be said for their view that character should not enter into the decisions of the board, and that as much must be done for the socially and morally worthless as for the socially and morally worthy. Therefore, if this is the true function of the present law, it is not carried out, except very imperfectly; and there is, I may repeat, that compromise, owing to the difficulty presented by the two sets of views, one going one way and one going another, which is a cruel kindness, that of inadequate out-relief.

Dislike of the workhouse because of character of many inmates.

Bad for the old to associate only with the old.

5792. Now, what are your remedies for this state of things?—Well, already, I may say, the discussion upon the old age pension, or old age endowment, question, has influenced boards of guardians, and there has been a strong body of public feeling tending the same way, and there has been brought about a more humane treatment of the aged poor, so that several boards of guardians are doing a certain amount of old age pensioning, only, of course, in a very imperfect way. I am not aware whether you have had before you any evidence from the neighbouring union to that of Newark—Grantham.

Idea of pensions has led to more humane treatment of the old by Guardians.

Chairman—continued.

5793. No?—The chairman of the board of the Grantham Union, Sir Welby Gregory, introduced a motion two years ago (and was supported in his action by another member of the board, who was entirely opposed to him on political and religious questions), that the condition of the aged poor should be improved; and, accordingly (of course I can only give this very briefly) the board granted all old men over 75 years of age 5*s.* 6*d.* a week, and all old women over 70 years of age 5*s.* a week, and all couples 9*s.* a week. These last had only to pay one rent. I may say that this union, of my own knowledge, has about the same number of rural as town population. Perhaps I may add, that the board in doing this cut off all extras. For instance, this settled amount of relief has been granted to these old people, and the relieving officer has not had to pay his periodical visits, or the doctor to pay his visits, for the board give no extras at all in the way of medical relief or nourishment ordered by the doctor except in the case of severe illness.

Old age grants in Grantham Union.

5794. I think you said that these payments are limited to persons of 70 years of age and upwards?—Seventy years on the part of old women and 75 years on the part of old men. They do not come into operation before then. Before that age they have a sliding scale. It has been two years in operation, and I can bear out Sir Welby Gregory on the point, which I think he made in a letter to the *National Review* in one of the early numbers of last year, that it has given general satisfaction. He claimed publicly, that he had lightened the labours of the doctors and relieving officers; that he had benefited the poor; and that the additional burden imposed upon the ratepayers was so trifling as to be almost imperceptible.

5795. Do I understand you that these payments are made to them, living in their own homes?—Yes, as out-relief.

5796. As out-relief, living in their own homes?—Yes, living in their own homes, if they can find a home for themselves.

5797. Supposing, up to that time, that they had been living in the workhouse, would they be, at the age of 70 and 75 respectively, allowed to go out and support themselves?—I am afraid I cannot answer that question definitely. I think it only came then into operation in cases that were from time to time brought before the board. I do not think it was made retrospective, but on that point I cannot be positive. I may say that a return issued for that district bears out the statement of the chairman of the Grantham Union, because the rate of pauperism has rather decreased than otherwise. With regard to the pauperism on the 1st January, in comparison of 1892 to that of 1891, it has gone down to 2·2., so that it has not increased the amount of pauperism, nor, I believe, the amount of the Poor rate.

Has not increased its pauperism.

5798. I think you said something about a sliding scale?—Yes, but I am not thoroughly acquainted with that.

5799. Does that sliding scale come into operation before the ages of 70 or 75?—Below those ages they have a certain scale of relief. I have

Chairman—continued.

not got the details with me, because I did not think they would come into the inquiry which is entrusted to the Commission; and I also thought you, probably, would have evidence from the union itself.

5800. Could you give us your general opinion, without entering into specific details, as to what the principle is upon which relief is administered to people who have attained old age, whether the definition of 60 or 65 might be taken to represent old age, or where the definition of old age comes in?—They do not regard applicants as old age cases except in the case of the destitute and those past work; they do not begin until 70 or 75, because there are old agricultural labourers at work who earn a certain proportion of wages even after 70 years of age.

5801. I think you said it was some sort of a graduated scale which was brought into force below the ages of 70 and 75?—Yes, there is such a scale, and I believe it ranges from 1*s.* 6*d.* to 4*s.* a week, but I have not the details with me now. Then, knowing these facts, I ventured to move, in my own union, the following resolution: "That relief to the aged be taken into special "consideration, and that a more uniform standard "be determined upon in dealing with cases "brought before the board," for I found, on entering my office as a guardian, that the amount of relief—of course, I am confining myself in my observations to the aged—was so varied that old people in one parish had less, and old people in another parish had more, and the amount they received depended upon the presence or absence of certain members of the board.

5802. When you talk of old age, do you talk of a particular standard of years?—I would take over 65, I think that would be quite enough, but I did not venture to begin then, I suggested that the aged men and women past 70 years of age should receive 4*s.* a week, unless there were special reasons why the house should be offered.

5803. But you hardly believe that an old man or an old woman could live by herself or by himself on 4*s.* a week and pay the rent?—I name 4*s.* a week because I could not go to counsels of perfection, as I knew that my brother guardians would not sanction any larger addition to the expenditure, and I take 4*s.* as the utmost they would do. Before I moved that resolution the maximum payment to any single individual was 3*s.* 6*d.* a week.

5804. Well, but supposing these poor old people had no other source upon which they could draw, such as relations and friends, or charity, were not you doing, then, what you have just called a cruel kindness, in keeping them out instead of allowing them to go into the workhouse?—I was doing them the best kindness I could in giving them half a loaf, which, of course, was better than no bread.

5805. If it was an inadequate kindness, was that really assisting them?—But I find that some of them do somehow or another live on 4*s.* a week when they could not live upon what they received before; I myself should have moved 5*s.*, but I knew that such a proposition could not possibly be carried. I may say, in cases of old couples, it is 7*s.* a week that is given.

Chairman—continued.

5806. What was the result of that motion?—The board would not carry it as a written rule, but it is now understood that, whereas before the maximum relief was 3*s.* 6*d.*, in cases of persons of 80 years of age and over it should be increased to 4*s.* a week, and that has, as a rule, been done. In the lists which I have handed to the Commission I have put down every single case over 65, from the relief books of our two officers. I may say that we are divided into northern and southern divisions; in these manuscript returns I have put in all the cases over 65 years of age. You will see that in some cases I have not secured 4*s.* a week, because there was an individual guardian present at the time who objected. I may say, that in regard to these returns, there are objections to some cases which I could not overcome. When the recipient had no rent to pay, my brother guardians were disposed to cut down in such cases the 4*s.* to 3*s.* 6*d.*, they took off the 6*d.* for rent, and 3*s.* 6*d.* was only allowed instead of 4*s.*, or 3*s.* instead of 3*s.* 6*d.* if it was below a certain age. And when the rent is often paid, as it is, by relatives or friends—I do not mean by relations compelled to give a certain support towards the keep of parents or grand-parents—but when assistance was generally given in kind, so as to give the old people a few comforts, then these were taken into consideration by the board and the relief lessened proportionately, the consequence being that the relief given by the board did not cover the bare necessaries of life; and those other extras from relatives and friends which would have given the old people a few comforts, had to be taken for the bare necessaries of life.

Not enough room in workhouse for classification.

5807. Is your workhouse well managed?—Very well managed, as far as it goes, but it is one of the old-fashioned workhouses. It is not at Newark, but at Claypole.

5808. Is a reasonable amount of classification possible in it?—Utterly impossible. It is what is called a cottage workhouse. We have not got accommodation in the workhouse to make those divisions which have been made elsewhere, and to adopt the classification adopted in some unions.

5809. If those alleviations which are suggested in the treatment of the aged poor were introduced, would it give you a better managed workhouse?—It would be quite impossible to do what I understand has been done in Liverpool and in Sheffield.

5810. Or in smaller places?—Or in smaller places.

5811. Then you are working, are you not, rather from a case where the in-door accommodation for the poor is exceptionally bad?—No. I think that those that are there are very comfortable, many of them, at least. I know several old men there personally, and one came to the parish the other day. He went out last year for a month, as he had often done before, and he got on very well for about 10 days, and then, as he told me, he was going in home again, to the workhouse. He is a man who is very fond of gardening, and so forth, and I think the master is kind to him.

But many inmates very comfortable.

5812. Did he make any complaint of the treatment at the workhouse?—Not at all; on the con-

Chairman—continued.

trary, he said he never was more comfortable than he was there.

5813. What was the number of inmates in your workhouse?—I have handed in a copy of the Return. There is another manuscript one, a copy of the Return made to the Local Government Board, of all the cases of relief during the year ending Lady Day 1892; it is another of the manuscript Returns. From that you will gather the numbers in the workhouse during a year.

5814. That is to say, 23 in the workhouse, 17 in the infirmary, making a total of 40 out of a population of 14,672?—Not in a printed copy. It is in the manuscript copy that I have handed in. Of the old people 65 years and upwards, there were, during the year ending Lady Day 1892, 50 males in the workhouse and 29 females, as against 136 males out-relief and 295 females out-relief.

5815. Do friendly societies exercise much influence over the old age of your population?—Not a great deal, I am afraid, because, in the rural districts especially, members who are old now have put into local societies, and some of these have been unsound, and neither they nor friendly societies generally undertake to provide for old age as apart from sickness.

5816. Is it in consequence of these failures of the unsound societies that there is a greater tendency to go to the better societies?—I think not, because the better societies ought not to provide for old age, as I shall be able to prove presently.

5817. But you know that practically they go a great way towards it?—Yes; I have evidence I wish to offer on that point when I come to friendly societies. I would only state here in connection with the friendly societies cases that have relief from our board—the cases in the returns I have made—an old couple, the man 75 and his wife 76, are in a local club which, though it has no rule to that effect, because of the man's age and his incapacity to work, gives them a gratuity of 2*s.* 6*d.* out of the club funds.

5818. Between them or each?—Between them. Now, that is taken into consideration by our board, or at least half of it is. Consequently this couple only receive 5*s.* a week, the 2*s.* 6*d.* being taken into consideration. And there are other cases in the same way, in all of which the provision that they have been able to make for themselves by thrift is handicapped, as it were. It is not sufficient for them to live on, and when they come to the board for relief it is taken into consideration against them, so that they receive less relief, whereas those who have attempted to make no provision at all for old age, or who have no present provision, receive the full amount of out-door relief.

Guardians take club money fully into account.

5819. I can understand on the principle of the Poor Law that destitution is to be the sole guide that they should not be better off; but I cannot understand upon what principle they should be worse off?—I brought that matter before the Poor Law Board, in a letter which my brother guardians supported, because our clerk held that by law we were compelled to recognize any means of subsistence which an applicant has, any property, and to regard it as property, whether it was in friendly societies, or in land, or anything else.

Chairman—continued.

5820. Yes; but that does not answer my question which was that I can understand that they should take into consideration the amount that they receive from other sources; but I cannot understand why the allowance should be worse in consequence; why, for instance, in this particular case, the couple who were getting 2*s.* 6*d.* from the friendly society, and were allowed therefore only 2*s.* 6*d.* by the Poor Law, should be worse off than those who did not belong to a friendly society?—Of course, practically, in money's worth, they were not worse off, but I was thinking of the effect economically and socially being bad; that it was such a discouragement to thrift.

5821. That is, during a great number of years they had been denying themselves when they might have spent more? They had this money saved up from year to year, and had paid something towards this assistance which they received?—I know a parish where a man has so much taken off because he has so much continuous sickness pay in his old age, 2*s.* 6*d.* a week. There is a man across the road, as socially worthless as he is worthy, and he receives in poor relief a little bit more than the man who has the friendly society aid, combined with diminished relief.

5822. That seems to me to be quite unintelligible?—That is why I raised a very strong objection, and I brought forward cases from the Cambridge Union, and the Gateshead Union, and other unions, in which the guardians had declined to take into consideration any small sums paid by friendly societies weekly.

5823. You have got some special objections, I think, against indoor relief?—I think that indoor relief should not be given to those who can manage in any way to be maintained out of the house, or rather, I should say, that the house should be reserved for those cases who were unable to find any home in their old age, and for those most socially worthless; that the old people should not be forced into the house except they were of such a character that the restraint of the house and its discipline were absolutely necessary for them.

5824. And then you would have to leave the guardians to be the judge as to the moral character of those to be admitted?—Yes. The guardians would only offer the house to those who were in such a condition that they could not be trusted to live out of the house, and would spend relief in drink, or in any other wasteful manner.

5825. You have something to say, I think, upon the causes why the aged poor fall upon the rates?—With regard to the causes why the aged poor fall upon the rates to such an extent, I think we have first to decide a little what that extent is. I am unable to accept entirely what is called Mr. Burt's return, because I find that in many unions medical relief has been included in these returns, and from an enquiry made at the Poor Law Board, I was privately informed that they were not aware in what proportion mere medical relief had been included in these returns; but they had reason to believe that it had been largely included.

Chairman—continued.

5826. So far they are imperfect?—And therefore, of course, they are imperfect as regards the extent. As to the causes, I would divide them into several heads: first of all those who have been able to save something towards their old age, but not enough to live on, or whose store of savings has been exhausted, and hence they come to the Poor Law in many cases.

5827. Do you pursue the subject further and give the other causes?—Another great cause is those who have saved nothing at all—made no provision. Among the first, those who have saved something, but have not saved enough to live on in their old age, or whose store of savings has been exhausted, there are persons whose friendly society can do no more for them than give a quarter or continue sick pay—indeed, in strictness, they ought not to do that—or whose benefit clubs have failed them in old age. The number of those whose benefit clubs have failed them in old age has, I think, been greatly exaggerated, and the true reading of Lord Lymington's returns, both for 1881 and 1891, has not always been understood. If I may refer to those returns, I would point out that in Lord Lymington's returns for 1881 of the numbers in receipt of poor law relief, who have at one time in their lives been members of friendly societies, there were 20 unions giving nil returns of in-door paupers—the return has only been carried out in the case of in-door pauperism—whereas in 1891 that figure had risen from 20 to 75 unions, and the only figure that we can take any account of at all is that of those who have been members, but who are in receipt of relief owing to the dissolution or breaking-up of their benefit clubs. Any other figure in the return is not worth anything. This is worth very little, as calculated to give one any idea of the financial condition of friendly societies, for out of about, roughly, 4,000, who, according to this last return, are in receipt of in-door relief, owing to the dissolution of their friendly societies, 1,583 were members for less than ten years, and it must be remembered that if a person does not continue to subscribe to his society, or is of such a character as not to be a desirable member, it is for the benefit of the society and his brother members that he should not be a member any longer. It does not tell against the friendly society that he has not continued to be a member. Moreover the dissolution of the majority of friendly societies has nothing to do with the amount of pauperism. Many friendly societies break up because the members think they have a plethora of funds, or too much wealth, rather than too little; and remembering that, relatively speaking, the two best friendly society insured districts of England are those of Norfolk and of Dorset—it is remarkable that in these returns the number of in-door cases, for instance in Dorset, who are ex-members of friendly societies only amounted to 14, and that there were seven unions in that county making a nil return, whereas in Dorset there are, taking only the Manchester Unity of Oddfellows and the Ancient Order of Foresters, over 12,000 members; so that even in districts which we have been accustomed to regard as economical black spots, the number of members

Chairman—continued.

who have been driven to Poor Law relief through the breaking up of their societies has been practically nil. I might compare, perhaps, the return to show the truth of what I say, with a return made to the House of Commons in the year 1849. There is such a return, which, I find, is just 44 years old, of the evidence of a Mr. Barlow before a Committee of the Commons in 1849 in which he says this: "Out of 120 inmates of "the Birmingham Workhouse, excluding the "the young able-bodied labourers, 60 had "belonged to clubs which had broken up. Out "of 16 bed-ridden paupers who had belonged to "societies of one kind or other, 13 received no "benefit, because the funds of their respective "clubs were exhausted. Out of 29 paupers in "the Alresford and Manchester Union Work-"house, 20 had belonged to societies which had "broken up."

5828. What is the moral you draw from these figures?—The only moral I would at present draw is that those who insist that a very considerable extent of our old age relief is caused by breaking up of friendly societies in which the working classes had insured themselves are not correct; that such an opinion is not borne out by facts.

Few in-door paupers have been in bad societies.

5829. That, although they constitute in themselves an appreciable number, they form a very small proportion of the whole of the paupers who are in the workhouse?—I am speaking, of course, at present of the number of those in receipt of relief in the workhouse who have once been members of friendly societies.

5830. You say it is very small?—Very small.

5831. But, accepting your figures, that exactly confirms what we have heard stated over and over again, that, from one cause or another, although no provision has been made for old age, those who have shown sufficient self-restraint to subscribe to friendly societies are very rarely indeed found in the workhouse?—That is so. I quite bear out the testimony of the Chief Registrar on that point; but I very strongly object to friendly societies being adversely commented upon, because they do not furnish provision for old age as such, and I say it was not the original aim or purpose of friendly societies to provide for old age, except under certain exceptions. May I give proofs of that?

Friendly societies do not profess to provide for age but for sickness.

5832. Yes, please?—My point is this, that the present financial condition of friendly societies, and their unsatisfactory condition, has been mainly due to this providing for old age, or the disability of old age, under the head of sickness claims; and, leaving for a moment the affiliated orders, I would take two or three members of the group of general societies, because several of this group make special provision in their rules, and under their tables, for permanent sick claims. And I would take, first, the United Patriots: a society that makes a special provision for continuous sickness. I have here the report of Mr. Neison, the actuary, on the last valuation of this excellent friendly society, whose centre is in London. The date of the valuation is for the five years 1882 to 1886, and it was issued to the members afterwards. The number of members in this United Patriots Friendly Society is about 20,000; and to show what an excellent test case this

Provision for old age under name of sickness injures their finances.

Chairman—continued.

society is, I may say that the numbers in the years under observation were over 90,000, and the actual number of members under observation during the period of the valuation exceeded 23,000. Mr. Neison has unfortunately brought out a net deficiency of the sickness fund, at the 31st December 1886, of the sum of 92,808*l.* although, my Lord, as I said, this society has special rules to provide for the continuous sickness of its members, which the affiliated orders have not.

5833. It has the special rule, but it does not seem to have made special financial provision for it?—It was supposed to have made it, under tables. Its tables have been drawn up with a view to include cases of continuous sickness. But what Mr. Neison says is this. "No efforts "should be spared to reduce by improved "methods of supervision the present cost of "your permanent sick pay. The allowance is "one in which it must be made quite clear "that the qualification for its receipt is *chronic* "*sickness, necessitating abstention from labour*; "incapacity due to merely increasing years must "not be treated as entitling the member to an "allowance." Here you see in a society which specially provides in its tables for continuous sick pay, the actuary tells us that such tables do not cover incapacity due to merely increasing years, and because it is made to cover this we have mainly an estimated deficiency of over 92,000*l.* The secretary writes to me in confirmation of the above: "You will see our weak "point is still the long-continued or permanent "sick allowance, but in which Mr. Neison con-"siders we have taken advisable action in "reducing the allowances to one-half the weekly "amount in all cases where the member is not "medically certified to be wholly unable to "attend to any occupation."

5834. I am sorry to say I do not see the connection of this statement with the argument before us?—The point I meant to impress upon the Commission is this, that friendly societies are often accused of leaving their members in old age, and not providing for them when they get old.

5835. Yes; we know that?—My point is that it is not their business, their purpose to do so.

5836. But all that is accepted. We know that. I suppose the conclusion you come to is that, as it is not the business of the friendly societies, it becomes the business of the State. Is that it? I want, if I can, to connect your evidence?—Largely it does. What I am going to say presently would be that friendly societies' sickness contracts should, by an amendment of the Friendly Societies Act, be made terminable at 65, and everything after that should be treated as a separate insurance for old age.

Provision after 65 should be separate, by State.

5837. Will you go on with your other causes of destitution?—There is the point whether there are not a larger number of members insured for old age in the affiliated orders, more than is supposed.

Savings lost or too small.

5838. Yes; but we do not want to pursue that inquiry too closely?—Then there are those included under these whose savings have been exhausted; those have not saved enough; they have tried the purely individualistic process of putting into a savings' bank, and the amouns they have put in there, if they have lived rather over the average, has not proved sufficient. I may say we had a man before us the other day who had spent the whole of £70 of his savings, and then had to fall back after all upon Poor Law relief. There are also the cases of those who put into building societies. I heard of the case of a man and his wife who had invested £500 in a building society, all of which had gone, and they had to come for relief in consequence. But to turn to those who have saved nothing at all, and hence fall upon Poor Law relief, who have made no provision at all; well, a large number of the working classes have never been in a sufficiently good economic position to make any provision for old age.

5839. You will admit that a very large number also have been in a sufficiently good position, and have not made any such provision?—I could not admit that to a very large extent, because they have made their provision in a friendly society which does not cover this.

5840. The whole number of members of friendly societies is about 8,000,000, or so, but we have a number of the population of the country getting from 40*s.* to 50*s.* a week, who live from 20 to 40 or 45 without putting by any, spending it all upon their amusements, and upon drink, and so forth; do you not admit that that is one of the causes?—Not to a very large extent; only to a small extent The average weekly wage of a workingman who has insured in the Oddfellows or Foresters could not exceed 25*s.* I would say that the bulk of unskilled labour, both urban and rural, have never been, and are not now, in a sufficiently good economic position to provide for their old age.

5841. You limit that to unskilled labour?—Not altogether. I do not mean that they do not make any thrifty provision either in friendly societies or trade societies, but it is not a provision for old age.

5842. I know that; I am not talking of that at all. My reference to you was not those who had laid aside sufficient, but those who had laid aside nothing? — They have laid aside nothing for their old age, although they are insured, many of them, in friendly societies, local and general. The vast majority of the working classes are so insured. There are over 5,000,000 members in England and Wales to my knowledge, and yet they are not insured for old age.

5843. I was trying to supply an omission only? —They were not insured for old age; therefore I brought them in as falling naturally upon poor relief. Also another reason, I find, is the hopelessness of being able to save enough to live on in old age. That paralyses the will. I do not mean to say that they do not insure in friendly societies and trade societies for sickness benefits and funeral benefits; but they do not make, because they find they cannot pay enough to make, and many of them also have not got the opportunities of making, a separate provision for old age. And another cause is that this improvement in the scale of wages has been detrimental to old age, and indeed to increasing years, although I am perfectly aware that in many trades and occupations the scale of wages has risen, yet from that very cause

Chairman—continued.

the full amount of earnings has come down to a lower age, and old age is left worse off than it was before. I could give many instances of that of my own knowledge. The taking over, for instance, of the main roads by the County Councils has been a great detriment to the aged continuing to earn something for themselves.

5844. Do you mean that the higher wages are accompanied by a demand for more work, and that, therefore, people are voted old and unfit to continue that work. Quite so, my Lord, that the age of full labour has been lowered. For instance, to my knowledge, a number of old people were employed on the roads. They cannot earn the full agricultural wage of the district, but they can earn from 7*s.* to 10*s.* or 12*s.* a week, according to the district in which they live, and they can help themselves for many years with this. They have been almost entirely superseded by labour on the roads which gets from 3*s.* to 3*s.* 6*d.* a day, and their occupation is gone. And there are other trades in Birmingham, and elsewhere, in which after even 45 years of age, or 50 at the most, full wage ceases.

5845. Generally speaking, certainly in the neighbourhood with which I am most familiar the hours of working are considerably less than

Chairman—continued.

they used to be. Is not that in favour of a man of strength continuing a longer time than formerly?—That would apply hardly to any extent if to any extent at all, to men working on the land. They are obliged from their occupation to work so many hours.

5846. Again I fall back on my own experience, which I daresay is very much less than yours, and I find that even men working on the land do not work the number of hours that they did when I was a young man?—I should say that the average was rather over than under 10 hours a day at work; and of course carters and stock men have to work extra hours; they have to come and see to their horses, and so forth, before other men, and get things ready.

5847. Then another reason why the working classes fall upon relief in old age, or upon some other source, is that they have understood, or felt that their insurance in their friendly society would be sufficient to cover the whole of life, including senile decay, which, as we have seen, it is not?—Yes. Vicious habits, and drink, and waste, of course cover a certain extent of ground; but not that large extent, I believe, at which some people are inclined to put it.

Less pauperism due to drink, &c., than supposed.

The Witness withdrew.

Adjourned till to-morrow, at noon.

SIXTEENTH DAY.

Wednesday, 12th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster.

Present:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. Henry Broadhurst.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

The Rev. J. Frome Wilkinson, M.A., called in; and further Examined.

Chairman.

5848. Have you any remedial measures to propose?—Yes, my Lord. I should say that I would prefer to support the endowment of old age by the State, as distinguished from old age insurance, meaning by the latter an insurance requiring a long period of contributions from individuals, such as will not cover the ground of need; that the one ideal perfect principle is that of Mr. Charles Booth; and I may add that I had worked out the same conclusions independently of him when his paper was read before the Royal

Chairman—continued.

Statistical Society, and I, of course, at once supported his views, because they were closely identical with those I had independently worked out. But there are one or two things which I think might be improved upon in his scheme, there are also things in his scheme which I may call counsels of perfection, which we cannot practically attain to at present, and we must be content with the best possible working scheme that we can get. The principal thing in Mr. Charles Booth's proposal that I am afraid will not

Agrees in the main with Mr. Booth's scheme

Chairman—continued.

work is the immovable bar of 65 years of age; that the endowment of old age by the State shall not commence before 65, and must commence at 65. And another point is (I am reading from a letter of explanation which he sent to me, which is the last formularised scheme, and is more definite, I think, than anything which occurs in his book; I had inquired as to those who received poor-relief from or between 55 to 65, that this should not cause the loss of the pension. In Mr. Charles Booth's book, from reading it, it had been supposed by many that if any person had been in receipt of poor-relief between the ages of 55 to 65, that would incur the loss of the endowment.)

5849. If I remember rightly, he states that more than once?—I have it here: "As to your point, that to have received poor-relief from or between 55 to 65 should not cause the loss of the pension; I agree. I have never suggested such a thing."

5850. Have you looked at his book; can you put any other interpretation upon what he says? —That was the interpretation, my Lord, that I had put upon the book, that the man would lose his pension; consequently I wrote for an explanation.

5851. Well, I should like to see it; because Mr. Booth may have changed his opinion, of course? —May I read what Mr. Charles Booth says now, as he has authorised me to make use of this letter as I think fit? He goes on to say, "I have never "suggested such a thing. What I do suggest is "that the pension should be received at the hands "of the guardians, unless they should waive their "right to interfere. If they interfere, they then "may go further, and if need be insist on the old "person entering the house . . . The old "people would then be naturally classified as "follows: (1.) Those about whom no question "is raised at all. They would receive their old "age endowment without any question. (2.) "Those with whom the authorities are satisfied "that interference is unnecessary, although they "may have had some assistance from the parish." These, I take it, include persons, who under certain circumstances not to their detriment, may have received relief between 55 and 65, yet the guardians would have power to waive their right of interference if they liked. "(3.) Those who receive the pension through "the guardians. (4.) Those who are offered the "house." That, I take it, is a much fuller classification than anything in his book. He says: "1 and 2 are perfectly independent, and would "receive their pensions through some bank," independent of the Poor Law machinery, namely, those about whom no questions are asked, because they have never received poor-relief between the ages of 55 and 65, and those in regard to whom the guardians think right to waive their claim, although they have received relief during those ages.

5852. That is to say it remains with the guardians, who will receive this payment on behalf of those who have been relieved between 55 and 65, whether they should make the payment over to them, or insist upon their entering the workhouse, and then keeping the payment for themselves?—No, I do not think he goes so far as that.

5853. Well now, will you allow me to read the passage. I do not see any practical difference between the two. "I should be inclined to carry this system one step further, by giving the guardians a right to the pension of anyone who had received relief from them during the 10 years from 55 to 65, to prevent the pensions from falling into improper hands." That is to say, as clearly as language could say it, he leaves it in the hands of the guardians to determine whether or not the pension which otherwise would be due to a man of 65 shall or not be paid to him?— That is only in the case of those who have been in receipt of any relief between 55 and 65, and, according to Mr. Booth's letter, the guardians may waive their claim to impound the pension.

5854. Well, I am only speaking as to that particular point which you raised. I am reading from the edition of last year. Of course Mr. Booth may have changed his opinion since then? —That I think is a drawback, because, from my experience of the Poor Law, and personal experience before I was a guardian, there may be circumstances, and often are, when a man through temporary illness and temporary causes is unable to earn his living and take his weekly wages between the years of 55 and 65.

5855. Are not those the very cases contemplated by Mr. Booth? He leaves it to the guardians to decide whether, upon a statement of these facts, they shall not allow him to receive his pension?—I think that would be the case, according to the terms of the letter, only I think Mr. Booth's is rather a larger classification than could be well carried out. I would only have the offer of the house made to those who were so socially and morally worthless that they could not take care of their endowment out of the house, and have no further distinction made. I think this distinction between those to whom the guardians may give the pension as out-relief, or may hand it over to another authority altogether, could not be in many cases justly carried out, and might give rise to much that was not strictly equitable.

5856. Well, but so again in the very case you propose, the guardians are to be the judges whether a man is so socially incapable as not to be trusted with his 5*s.* a week. After all, you leave something to the discretion of the guardians? —My proposal has been in a new Poor Law which I ventured to sketch, that old age should be taken entirely out of the existing Poor Law, and given into the hands of some district authority; district councils or boards. "This district "council or board shall be empowered to grant "pensions of 5 *s.* per week to all aged persons "who send in a demand note, unless in the case "of such socially worthless as in the judgment "of the board have forfeited their right to a "pension."—*New Review*, January 1893.

5857. Have you defined what you understand by being socially worthless?—I define as such those who by drink or other vices are incapable of finding a home for themselves, or properly expending their pension moneys.

Chairman—continued.

5858. Have you in your article defined them?—Not clearly. I have not in so many words, but I should define them as those persons who through drink or other vices were incapable of finding a home for themselves. Therefore, they would have to have a home found for them in the house, and their pension impounded.

5859. That definition does not refer at all to a man's general moral character; to his having been convicted of theft, or anything of that sort?—Those who have been convicted of crimes under the law could, of course, be separately dealt with.

5860. How?—That they, if the crimes have been at all serious, would have to take their old age endowment under restraint, either in the workhouse or elsewhere. Such persons as those who have forfeited their right to a pension or endowment should only be assisted in the workhouse under necessary discipline and restraint. "The age at which the pensions shall commence to depend upon the age at which, in each case, decay of working powers becomes manifest. Old age shall be defined (as in the Friendly Societies Act, 1875) as 'any age after fifty.'" *New Review*, January 1893.

5861. I suppose you leave for the decision of the guardians that important question whether a man has failed, not so much from old age as from break down of constitution?—I do not think it would be a very difficult thing to define a man who has broken down, when he cannot earn his usual wages, and it is manifest that his full working powers are over.

5862. But you leave the decision (I only want to get the fact) with the guardians?—To this district board.

5863. You have not yet described what the district board is?—Well, I would say the district board shall possess the offices and powers of the guardians, and shall be the local authority in the present geographical area of union or hundred, with any necessary adjustments, and the members shall be elected. There shall be no *ex-officio* members. But what I wish to bring out is that their treatment of the aged would be perfectly different from that of those who were not aged, supposing they had the full powers of the Poor Law, that all the expenses of the old age endowment should be matter of Imperial taxation, whereas anything that was required before the period of old age would come from local rating.

5864. Then do I understand you rightly that at the age of 65 every man should be taken to be an old man, but that at an earlier age, between 50 and 65, if the local board which is to be created consider that his powers of providing for himself by work have failed, that in that case he shall be put in the same position as a man of 65?—Yes, practically, only I would not put down the age of 65 at all, because while there are some on the one hand who would require it before 65, there are on the other many agricultural labourers who would not require it at 65.

5865. Of that the local board is to be the judge?—Yes.

5866. Why do you consider this local board to be better fitted for the purpose of adjudicating upon the capacity of a man to support himself than the guardians? They are elected also by the popular vote, at least, they will be if the Bill at present before Parliament passes into law?—Yes. This local board will practically be the board of guardians.

5867. Then why create a fresh board. I hear a great many complaints of the constant creation of fresh boards. Why have another?—They would be the same. I would have the same board to take over the powers of the Poor Law, only I would take old age out of the Poor Law, so far as local rating is concerned, and make the board the administrators of an old age endowment coming from Imperial taxation.

5868. I see your meaning, that if they are adjudged old, and not therefore paupers, if that adjudication came from the board of guardians, it might in some way taint them?—Quite so. I would remove any suspicion of taint, or anything indicating that they were supported from the poor rate of the district.

5869. Well then, you would impose upon this board the difficulty of saying that at any time of life a man is fit or is unfit to support himself? We know, for instance, that there are many men of 70 who can support themselves very well, and we know that there are men of 25 or 30 who cannot, and that question has to be decided by the local board. That is so, is it not?—It is so, after the age of 50.

5870. But you said just now you would have no limit of age?—Excuse me. "The age at which the pension shall commence to depend upon the age at which, in each case, decay of working powers becomes manifest. Old age shall be defined (as in the Friendly Societies Act, 1875) as 'any age after fifty.'"

5871. I asked you the question just now, and when I asked it, you repeated it and said you fell back upon the time when a man's power of working failed?—I was obliged to fix some limit.

Mr. Pell.

5872. Is it to be 50 or not?—Any age after 50.

Chairman.

5873. But I understood you to say, if a man failed at 45 from real *bonâ fide* failure; for instance, an attack of rheumatism which rendered him incapable of working, that man, if relieved, should not be relieved as a pauper, but be relieved as an aged person?—I am quite open, of course, to any modification of details. I have merely defined old age because it was necessary to define it at some point, to draw the line somewhere, and I drew it where the Friendly Societies Act draws it.

Mr. Broadhurst.

5874. May I say that I think the witness still stands to this proposition, that he would allow the pension to commence when the capacity for work ceases; but his definition, apart from that of old age, should be 50 instead of 65?

Chairman.

5875. Would you accept that?—Yes, most certainly.

Mr. Pell.

5876. I took down the witness's words, and they were: "Old age is the age at which the powers for work fail"?—I said that; but, in this article of the New Poor Law, which I ventured to draw, there is this sentence: "Old age shall be defined, as in the Friendly Societies Act, 1875, as 'any age after' 50."

Chairman.

5877. That is a definition?—What I mean is, that old age is old age; that you cannot give old-age pensions to people who are young, though they may be incapacitated.

5878. Now we understand what your definition of old age is, would you be good enough to say how you would treat persons incapacitated from old age?—That they should receive on sending in a demand note—they need not receive it unless they require it, or think they require it—on sending in a demand-note to the district board they shall receive 5 *s.* a week for the remainder of their lives under the certain conditions I have laid down.

A demand note for 5*s.* a-week to be sent to council by those who need pension.

5879. Supposing the man recovers between 50 and 60, which is a thing not unknown?—Then I say he should certainly take his pension, although I cannot consider a man would recover from natural decay. He would never be in full working power again, and what little he could do would be interfering with the basis of wages, and throwing out of employment those who are able to do a full day's work and earn full wages.

5880. I came across a case a few days ago where a man who had been a very good workman had had a severe attack of rheumatism, and lost the use of his legs to a considerable extent: that is, that he could only walk with difficulty, putting one leg on one side and one leg on the other; you have seen such miserable cases; well, he received 5 *s.* a week from the guardians; he then recovered sufficiently, being an excellent workman, to obtain employment which secured him 12 *s.* a week; the payment of 5 *s.* was still continued by the guardians; how would you have dealt with that case?—The case, of course, could only have occurred after the age of 50, and if he was attacked by chronic rheumatism——

5881. No, I beg your pardon; attacks of severe rheumatism, I am sorry to say, occur long before 50?—I understand. In that case it would be competent for the guardians, under the Poor Law, to treat him as they thought best, and give him what relief they thought fit.

Imperial taxation required to supply necessary funds.

5882. Well, would you proceed with your evidence?—That the old age endowment fund, which should be administered by this board, should come from Imperial taxation; and I would suggest, as sources of the fund, that ground values and royalties should be utilised, and a readjustment of the death duties, as well as a graduated income-tax.

5883. I am afraid we are hardly in a position to recommend to the Chancellor of the Exchequer how we shall raise it; it will be enough for us if we recommend that the sum shall be raised; we must leave it to him to do it. But have you estimated, as I see Mr. Booth has, what the cost of your scheme would be?—The cost would be far less than that estimated by Mr. Booth, which I believe was 17,000,000 *l.* for England and Wales. Because, first of all, there would be the offset saved from that now expended on the poor relief of the aged.

Chairman—continued.

5884. He makes a reduction of 4,000,000 *l.* a year himself?—Mr. Booth, if I remember right, calculates that there would be a saving of 3,000,000 *l.* in the year. I would put it, from a calculation which I have made, at 5,000,000 *l.*, and also that parochial charities which are now used to the detriment of the best working class families in many villages, and are distributed in such a way as to have a highly immoral and deterring effect, should be reserved for old age cases, and that these parochial charities should help the fund; but as I would have each applicant send in a demand note to this district board, it is calculated that those would not do that who did not require this old age endowment, and as it would be distributed weekly or fortnightly, no persons with a high standard of comfort—the wealthy and the well-to-do—would think of demanding this pension or old age endowment.

5885. On the other hand, Mr. Booth's calculation assumes that the age is fixed at 65, whereas yours assumes an old age beginning possibly at 50, and would therefore include a considerably larger number of persons?—It would include, of course, a certain addition between 50 and 65, but against that would have to be put that in rural England many would not be in a position to claim their endowment until 70 years of age.

5886. Have you made any calculation as to what the cost under your scheme would be?—I have not made any accurate calculations on the point, only that it would be much less than a general endowment scheme in which everybody took their pension.

5887. Do you wish to add anything to that evidence?—I would wish to add that I would further empower this district board to purchase or erect municipal or village cottages for aged inhabitants of the district. This is absolutely necessary in the country, because cottages are required for the workers in order to supply the proper proportion of labour. It might be found, as it has been found, that these old people would not have any cottages in which to live in the district; therefore I would empower the board to provide such dwellings for them as I understand the Sheffield Board of Guardians are in another way doing in their Union.

5888. Would you propose that any reduction should be made from your proposed allowance of 5 *s.* a week in order to cover some payment of rent which they would pay if they were not housed in the manner you propose?—Yes, that a small reduction be made in consequence, say 1 *s.* out of the 5 *s.*

5889. Have you ever estimated the probable number of such almshouses which would be erected under your scheme?—I have not directly done it, because without further information it is almost impossible; but I may say that on an independent calculation I believe there will be found to be over 65 years of age 350,000 persons who are more or less in receipt of poor relief. A

Chairman—continued.

proportion of those would, no doubt, have to be so provided for, but I think there will be no difficulty in getting at the calculation, as we know from the Registrar-General the number alive at each age, and we know the working classes represent 76 per cent. of the population, so an approximate estimate would not be difficult to arrive at.

5890. In your case they would not have to limit themselves to the people of 65, but to all those younger than 65 who were incapable of supporting themselves?—Yes, but taking into consideration hazardous and unhealthy trades such as those of Sheffield, or laborious trades, such as those of the dockers, an approximate result could be obtained of the number.

5891. I suppose from this number of persons who would have to be provided for you would have to deduct those who would prefer living with their families, their families being ready to receive them?—Yes, I would not build any of these cottages, or force anybody to live in them who could find a home elsewhere. The great thing is to get the old people associated with the young, to live where they could be of use and do a little on allotments, and mind the children, and other things. It is only in the case of absolute necessity and need, which I fear would arise in rural England, that houses would require to be erected for the aged.

5892. Have you any other suggestion?—I should like to make the point which I do not think I made quite clear yesterday, that it is no argument that because friendly society members do not at present fall upon the rates in their old age to any appreciable degree there is no need for State action in the matter of providing for old age, because I could prove, amidst much other evidence, from a society of which I have been for years a financial member, the Ashton Unity of Shepherds, that their old members do not fall upon the rates because their lodges too often illegitimately include natural infirmity and the loss of wages arising from old age disability under the claim of sickness, and so enable their members to live without falling upon the rates. I would say that the Ashton Unity of Shepherds, in its third quinquennial valuation ending the last day of 1890, were valued by Abbott Bros., of Sheffield, upon, I believe, the standard experience of Neison's Ancient Order of Foresters; and I have here the sickness experience of the Foresters (from drawings by Mr. James Barnes), in which the large square is the whole sickness experience from 20 to 80 years of age, and the smaller square after that includes the sickness from 70 to 80 years of age; while leaving out decimal points, out of 274 weeks of sickness experienced between the ages of 20 and 80, 212 weeks fall between the ages of 60 and 80, and it is not questioned that among those 212 weeks there are many weeks which were not really sickness at all, but simply natural decay. Yet in old districts the actual sickness experience of the Shepherds is far heavier that that expected under the standard rates. The following figures show this:—

Expected	4,968	Experienced	10,196
„	52,775	„	81,780
„	7,755	„	19,517

Chairman—continued.

5893. May I ask you, has that relaxation of their rules affected their financial position?—It has affected their financial position largely, and that of the Foresters as well. I may say that after the period that this sickness experience of the Foresters covers a number of courts appealed to the high court meeting for relief, owing to the drain upon their funds, and before this relief is given a report has to be prepared by a special committee, assisted by an actuary or valuer, and this report says "that the reports of the valuer "indicate, in every case, that the sickness of the "courts has been largely in excess of that of the "experience of the Order, especially so in the "continuous sick-pay which, in most cases, is not "sick-pay, but a superannuation benefit, which "ought to be met by a separate and distinct con-"tribution. To this excessive sickness, and the "inadequate contributions charged for the benefits "promised, may be attributed the decayed con-"dition, without exception, of the applying "courts."

Danger of this to financial position of friendly societies.

5894. Would not the remedy for that, if they chose to relieve cases which are really cases of old age, and not of sickness, be to increase their charges?—In many branches of friendly societies, I am afraid the committee of management has no option in the matter, for they are bound to proceed, unless they have special circumstances to the contrary, according to the doctor's certificate. It has, indeed, been ruled in a Court of Queen's Bench that natural decay is not included in friendly societies' rules under sickness. Sickness must mean that the applicant is suffering from some specific disease. Queen's Bench Division, 28th March 1886. *Dunkley and Another* v. *Harrison.* (Report of Law Cases affecting Friendly Societies, published by Board of Directors of Manchester Charity, 1892.) But then it comes to a man, who has lost his wages, going to his court or lodge doctor for his certificate, and that doctor knows that in nine cases out of ten, if he declines to sign the certificate, though he is unable to say he is suffering from any specific disease, but simply from decrepitude of old age, he would have to fall upon the rates.

5895. Do you mean to say he falsifies the certificate on strict principles of humanity?—Very largely so. It, of course, is hard upon the member if he is refused. It is hard upon the society to which he belongs if he receives the so-called sick pay.

5896. You have studied the question of friendly societies very much, have you not?—I have.

5897. You are aware that, taking one trade with another, there has been a very great increase of wages in the last 30 or 40 years?—There has been an increase in the average amount of wages, although I am unprepared to say that that is as much as Mr. Giffen has maintained; but an average increase is not much use, because it does not help those who are below the average.

Does not think wages hav increased much or that cost of living has fallen.

5898. I suppose when you find all payers of wages, with hardly any exception, finding from their own books that they are paying a higher rate of wages than they did 20 years ago, that may be accepted as pretty good proof?—Yes; but I am afraid that this increase of

Chairman—continued.

wages has only been given to persons of full working powers, and it has militated against age and increasing years.

5899. But still, without going into the exact amount of increase, we may take it that there has been an increase, and we may take it also that living is cheaper than it used to be?—I am afraid I cannot altogether accept that as regards the necessaries of life.

5900. Then I will not attempt to pursue the subject with you. The other day I found myself the manager of a school which was burnt down, and I found that the sum for which it had been secured was about half what it would cost to replace, and then I discovered that the wages of masons 20 years ago were very nearly 100 per cent. lower than they are now. Is that not your experience, taking that particular class of men, a very large and important one. My father used to pay his agricultural labourers 12 *s.* and 13 *s.* a week. I have no agricultural labourer under a guinea a week, and I have paid those wages for years now. May that not be taken, the experience of one person not contradicted I think generally in fact by the experience of others, that wages have increased?—I am afraid that I am unable to allow that generally. They have increased, on the whole, in agricultural districts. I have lived in rural England all my life, in six different districts. I know that some years ago agricultural wages increased, and one cannot take possibly the evidence of one district except to set it against that of another. Starting at Yorkshire, the wage an agricultural labourer receives is 1 *l.* a week, but when you go down into Dorset you will find at the present moment he is getting 10 *s.* a week, and in the winter he was getting 9 *s.*

5901. With all that we are perfectly familiar, but we are also generally familiar with the fact that however deplorably low wages may be in many agricultural districts they are still higher than they used to be, and they do not represent net earnings. If I am right in assuming that wages have increased generally, although perhaps not universally, and that the cost of living has decreased, might it not be expected that the contributions to friendly societies might be so enlarged as to include provision for old age as well as against sickness?—I am afraid I must answer that as a rule the bulk of the working classes, certainly the bulk of unskilled labour, could not possibly make an adequate separate insurance for old age, over and above their sickness and funeral insurance, of sufficient amount by which to provide for their old age.

Poor cannot afford separate insurance for old age.

5902. I understand your case to be that the argument derived from the fact that very few persons who belong to friendly societies fall upon the relief is, that there is a more or less conscious or unconscious use of the rules of the society which at present induce them to pay for cases of old age which are not strictly within their rules?—Yes, quite so.

5903. Is there any other point?—I would say that of course it will be brought up against this partial endowment of old age, if I may so call it, which I advocate, that it will weaken the initial power of saving, that it would discourage thrift practice, and that it would check self-reliance. I would reply, first of all, that the present Poor Law as it is administered does all this, and for the State to step in and provide the bare necessaries of life for old age would at once place the friendly societies system on a firm financial basis; that if the State did this I would advocate that an amendment of the Friendly Societies Act be at once introduced under which sickness contracts of all registered societies should be terminable at 60 or 65 years of age. This is not a new remedy, for the first Registrar, Mr. Tidd Pratt, strongly advocated this remedy, and with Mr. Finlaison, who was actuary to the Commissioners for the Reduction of the National Debt, advanced the argument that sickness incapacitating from labour and requiring constant medical treatment and of limited duration should be alone provided for under friendly society contracts, and 50 years ago Government tables were drawn up to that effect, and were more or less used by local and semi-local patronised friendly societies. Mr. Tidd Pratt, on page 39 of his first report as Registrar of Friendly Societies, issued in 1856, says, "provision should be made in the rules that "nothing but sickness incapacitating from labour "and requiring constant medical treatment and "of limited duration (I would expunge that "limited duration) as contrasted with chronic "ailments and mere decrepitude should be "provided for; senile infirmity should not "entitle members to sick relief from their "societies."

5904. What is the use of laying down such rules if the doctors conspire to defeat them by giving false certificates?—But if the sickness contract was terminable at the latest at 65 years of age, they would have their argument taken out of their hands.

5905. In that case your answer is clear, but how about the cases of chronic illness?—I would say that I cannot agree with Mr. Tidd Pratt's words of "limited duration," because I take it, and I believe the Chief Registrar of Friendly Societies is in entire agreement with me, that friendly society sickness was meant to cover loss of wages arising from sickness during the working day period of life, and nothing more; any sickness during the working day period of life I would provide for under sickness claims.

5906. Have you anything to say on the subject of allotments?—I would only say that they are in themselves a very great assistance in enabling old people to help themselves in old age, it being understood that I would not ask the State to give anything but the barest necessities of life, that old people are able to work on these allotments, able to go on, as old men have often told me, when they like, and leave them when they like, they are of assistance, also, to the family, whether their own or not, with whom they are residing.

5907. Have they been in operation in your neighbourhood?—Yes; we have plenty of allotments in our neighbourhood, because, under the Duke of Portland, almost every cottage has so much land attached to it.

5908. Enough land to satisfy your notion of what an allotment should be?—Quite so; rather

Chairman—continued.

more, in some cases. There is generally one or two cow-gates, a cow-gate being sufficient grass land to maintain one cow, perhaps about three acres of land.

5909. Have you found the possession of such an allotment attached to the cottage have an important effect in improving the condition of the cottages?—In one parish of which I have charge, which is entirely owned by the Duke of Portland, this holding of land with their cottages has so improved the position of the labourer that a great demand is made for any cottage when it is vacant, and an old man who has just died has been kept from requiring relief entirly owing to his being able to continue in his holding after he had ceased to do active work for the farmer by whom he was employed.

5910. This case arises from the benevolence of one individual; have you known it exist elsewhere. I think you said you had lived in six different parts of the rural districts of England?—I do not think there is such a great dearth of allotments as some people would suppose; but I must confess that they are very frequently held on most disadvantageous terms, and that the charges for these allotments are so heavy that the labourers cannot get any appreciable profit out of them.

H.R.H. The Prince of Wales.

5911. I wish to ask you how you think your propositions would encourage the spirit of thrift which is so much to be desired?—I think, Sir, that they would very largely encourage the spirit of thrift, because at present that which prevents a person from providing for his old age is the hopelessness that he will not provide sufficient to live upon; and if he gets these actual necessities of life from the State, (if he is in a position to do so), he will subscribe for 2*s.* or 2*s.* 6*d.*; or, if he is better off, for 5*s.*, in some insurance agency, and so secure for himself the comforts of old age as well.

Mr. Henley.

5912. Did I understand you that you would hand over the business with regard to pensions to a body apart from the board of guardians; you called it a district council, did you not?—No; this district council, I take it, would have the present powers of the board of guardians, or whatever altered powers they may have; but I would make them also the administrators of this Imperial fund, which would provide for the endowment of old age; merely the administrators; they would not find the money.

5913. Had you in your mind district councils that may possibly be provided under a Bill now before Parliament?—Yes.

5914. Are you aware that that Bill relates chiefly to sanitary work and road work, and that the duties of the board of guardians are not affected by that Bill at all?—Yes, I am quite aware of that; but I did not suppose that the existing Bill would include any alterations of the Poor Law as it affects the aged.

5915. Perhaps you will answer my question, will you, whether you are aware that the Bill, as drawn, does not affect the duties of guardians, but

Mr. Henley—continued.

relates to the duties of the sanitary authority, and to the highway boards?—Yes.

5916. Have you read the Bill?—I have, carefully.

5917. Do you think that an inspector of nuisances or a road surveyor would be better persons to carry out the duties of administering pensions than the trained staff of the board of guardians, with a clerk and relieving officer, and guardians who have devoted their lives to administering the Poor Law?—Not at all. When I put this suggestion, the Bill had not been drafted, and of course I fully understand that it would not deal with the Poor Law as regards the aged while it was under the discussion of this Commission; but I take it, that afterwards fresh action may be taken. I would give the district board this additional power.

5918. As the Bill is now drawn, should you be prepared to hand over these duties to the district council as proposed to be constituted?—It could only be handed over to them by Act of Parliament making the whole board administrators of old age endowment.

5919. I was asking you, as the Bill is now drawn, which relates to sanitary work and highway work, would you hand over those duties?—To such a body as that? No such board as is now constituted could carry it out, without additional powers.

5920. Therefore there is no board such as you contemplate in view at present?—I take it it would not require very largely added powers to make them the administrators of a fund, if it were agreed that the State should provide for the necessities of old age.

Almshouses to be built for pensioners when necessary.

5921. I understood you to advocate for the aged poor the formation of almshouses instead of the present workhouses. Would that be your view?—It was my view that those who were entitled to take their endowment should be provided with homes outside the "house" if they were necessary.

5922. In the shape of almshouses?—In the shape of almshouses when it was found that they could not find cottages in which to live.

5923. Well, I will read you a short paragraph which is in the evidence that has been given before us, and this is an extract from a report of the old Poor Law Commissioners: "If the views of those persons who desire the conversion of the workhouse into an almshouse were to be carried into effect, not only would all the aged of the labouring class be maintained at the public expense, and the burdens of the community be thus enormously increased, but the habits of forethought and industry in the young, who, exerting themselves for their future benefit, find an immediate reward in the increase of their present welfare—habits which, we rejoice to say, are daily developing themselves throughout the labouring portion of the community—would be discouraged and finally extinguished." Do you agree with that?—That is as far as almshouses are concerned, is it?

5924. Yes, at that time; it was a great many years ago; certain persons were suggesting that the workhouses should be turned into almshouses?—No, I do not at all agree with that,

Mr. Henley—continued.

sir. I would keep the workhouses for those who are not fit, practically, in their old age to live outside.

5925. I am asking you the question with regard to the almshouses which you propose to set up for these deserving poor, as you call them, would there be the danger that is pointed out in this extract?—I think not, because I would have them paid off, and I would only have them built when there was no room in the village, we will say, for these old people, because the cottages were occupied by those in full labour.

5926. Then, shortly, you do not agree with the extract that I have read?—I do not think, from the limited proportion that would be required, that it would have any effect at all of that kind.

5927. Now we are instructed to consider whether any alterations in the system of poor relief are desirable in the case of persons whose destitution is occasioned by incapacity for work resulting from old age. What would your suggestion be with regard to any alteration of the law or the orders of the Local Government Board so far as concerns aged persons incapacitated from work by old age?—As I think I said before, I would take old age out of the present Poor Law, as provided from local rating, that the State should provide this fund for old age, and the district board should merely be its administrators.

Old age provision to be paid for from taxes, but managed locally.

Pensions of unworthy to be impounded.

5928. However destitute persons might be above the age of 65 years of age, you would relieve the guardians of the obligation of dealing with them; would that be your view?—Entirely, with this exception, that they would have the right, if these persons misconducted themselves, or they considered they were not fit and proper persons to retain their freedom, of impounding this endowment and giving it them under the restraints of the workhouse.

Chairman.

5929. You speak of impounding as if it were to be paid through the guardians, but I suppose it would not be paid through the guardians?—Not at all, my Lord; they would only administer an Imperial fund.

Mr. Henley.

5930. Do I understand you to say that if a person above the age of 65 years of age, such as a shepherd or ploughman, or any man, were earning good wages even up to the age of 75, you would give him this 5 *s.* a week pension although he might not require it?—No, sir; certainly not.

Mr. Pell.

5931. You are a guardian, Mr. Wilkinson?—Yes.

5932. How long have you been a guardian?—One year in the present union.

5933. Are you an employer of labour; you have no farm; you are not unfortunate enough to have a farm?—I do not at present go beyond employing a boy.

Mr. Pell—continued.

5934. You said that you thought the want of uniformity in the method of relief was a great objection to the present working of the Poor Law?—It is a great objection. I found it so in my union. I might perhaps be allowed to say that the union does not uphold indiscriminate out-relief, nor do I personally; that very large reductions have been made of thousands of pounds in recent years.

5935. Then that remark of yours about the want of uniformity applied to the want of uniformity in your own union; you were not applying it to the want of uniformity in the different unions in England?—In my own union; I have also found it from experience in other unions.

5936. Well now, you told the Commission that you had an experience of people who had been done to death, that was your expression, on out-door relief?—Or from the refusal of it.

5937. Was there an inquest upon any of those cases?—No, I do not mean cases like that, I meant either from inadequate out-relief, or I was speaking then of those who had been refused out-door relief.

5938. I must refer you, if you please, to your evidence; you said you knew an old man who had been done to death on out-door relief; we can refer back to your evidence; where were those cases?—That is not correct.

5939. Now, where was that case that you knew of a person done to death under the conditions to which your evidence referred; in what parish was the case of the old people, or the old person, who was done to death under this system?—In having the charge of certain parishes, I have found again and again that the old people have not received sufficient nourishment in their old age, and so have died before their time. In the instance referred to, I was thinking of the parish of Alverton.

5940. I am only asking for the name of the parish?—In that parish, which I know well, the other day the guardian asked for so much relief for a certain old man, and a neighbouring guardian opposing that application, the Board refused it. I had some knowledge of who the old man was myself, but the guardian, who had been his employer, had much more knowledge of him. I asked him what he thought of the case, as I understood other guardians had done, and whether he considered he had been brought to his end by insufficiency of food because he had not received any relief, and the guardian replied, "Certainly I do, I "believe that through a process of semi-starva-"tion, that is, a want of proper nourishment, "because he could not be given it, he died much "earlier than he otherwise would have done."

5941. In fact, he killed himself, then?—The family with which he lived, that of his daughter and her husband, could not afford to give him sufficient to keep him thoroughly alive.

5942. Why did they not urge the old man to go into the workhouse, and get sufficient food and sufficient clothing, and proper care?—Because there is a feeling, and a strong

Mr. Pell—continued.

feeling, against going into the workhouse, which, I believe, is quite right, and he declined the offer of the house, as many do.

5943. Would you yourself rather suffer the pangs of hunger unto death than accept of the necessaries, and some of the comforts, of life, in a house that was immediately adjoining the one in which you were dying from want of food?—If I were a labouring man, as many rural workhouses are constituted at present. I do not speak of towns. I do not know them sufficiently.

5944. You have never been two days without food yourself, have you? I have; the pain is very great. Who was in the chair at the time that case was heard?—Our usual chairman, I believe.

5945. Mr. Nevile?—Mr. Nevile.

5946. What did the relieving officer say upon the case?—That I cannot say. I was not present on the occasion.

5947. Then what the guardian told you was outside the board-room?—Yes, it was told me outside the board-room.

5948. Is it in your own parish?—In the parish that goes with my own parish. I have only half the parish. I have no spiritual charge over that part of the parish.

5949. Did you go and see this old man, or go and see the relations of this old man who had been done to death?—Yes, I have frequently seen them.

5950. But after you heard he had been done to death, did you go to see the son and daughter, who had seen him done to death?—They had left. They had gone into another parish.*

5951. You never followed them?—I did not.

5952. How far off was the other parish?—About 10 miles I should think.

5953. Which district was it in, the northern or the southern district of the Newark Union?—In the northern district.

5954. But, however, you were not present?—I was not.

5955. Did this case happen quite recently?—It happened two or three years ago, I think.

5956. When did you first hear of it?—Through the conversation of the guardian.

5957. At what time did this conversation take place; was the conversation with the guardian recent?—I believe it was last year, to the best of my memory.

5958. But the occurrence took place several years ago?—A few years back.

5959. One of the objections which you have stated that the poor have to going into the workhouse is the character of the inmates in the workhouse?—In rural workhouses.

Mr. Pell—continued.

5960. Are they very very worthless and depraved characters in your workhouse?—There is a certain amount of such cases; the most deserving cases are not there. They are provided for out of the house, consequently those that are least deserving are as a rule those in the house.

5961. Well, then, the deserving old people are not brought into the house at Newark?—A few of them are; some of them are because they have not got relatives or houses where they can live outside, and their relatives when they are chargeable prefer them to live in the house.

5962. And you would offer the house to an immoral old person, and you would not wish to offer the house to a moral old person?—If he were a worthless old person the guardians would impound the pension when he went into the house.

5963. You do draw a distinction at Newark between what are called deserving and what are called undeserving?—Yes.

5964. How long a time is bestowed upon the consideration of a case in your union to discover whether an applicant is deserving or undeserving?—That, of course, applies to a new case being brought up.

5965. Yes, a new case it would be?—According to circumstances we hear all that the relieving officer has to say upon the subject, and if it is possible the applicant is in attendance, and the guardians ask the relieving officer questions.

5966. You have not answered my question. I know all the process; how long a time is given to each case?—It is very difficult to say, because it depends upon the character of the application. Some would be refused at once; others would be considered for a quarter of an hour or 20 minutes.

5967. That would be the extreme?—Twenty minutes would be the extreme I should take it; I have never timed it.

5968. Do you not think that an old man's life or an old woman's life must be very barren of incident if you can discover all about him or her in 20 minutes, as to whether they are deserving or undeserving. Now just think that over; these are old people, and in 20 minutes you have told us you can discover whether a person's life justifies his being called deserving or undeserving. Then I ask you, must not the life of that person be very barren of incident when you are able to discover all about him 20 minutes?—If I may confine my remarks to old age.

5969. Yes, quite so?—In that time it is perfectly possible to find out whether that person should have out-door relief or should only have the offer of the workhouse. I would not make too inquisitorial an inquiry.

5970. Whether they were deserving or undeserving?—Whether they should have an offer of the house or out-door relief.

5971. Is the person in the room while the question is being discussed?—Certainly not; we

In revising his evidence the witness proposed that these questions and answers should read as follows:—

5950–2. But after you heard he had been done to death, did you go to see the son and daughter who had seen him done to death?—Not for that purpose.

5953. Which district was it in, the northern or the southern district of the Newark Union?—In the northern district.

5954. But, however, you were not present?—I was not.

5955. Did this case happen quite recently?—It happened four or five years ago, I think.

Mr. Pell—continued.

Thinks guardians can make sufficient inquiry in time at their disposal.

ask questions and the person is dismissed and is seen afterwards.

5972. These are your words, "I find that the poor do somehow live on 4 *s.* a week." Now could you give us the particulars of how an old person could live on 4 *s.* a week. Take the rent at what you put for the national almshouses, 1 *s.*; that leaves 3 *s.*?—The rent generally in our union for old people I find is not more than 6 *d.* or 9 *d.* at the most.

Poor able to live on 4*s.* allowed by guardians; rents being low.

5973. What, for a two-roomed house?—Very often the question is asked how much has this person to pay for rent, the answer is 6 *d.* or 9 *d.*, which is paid by some relative sometimes or some friends, if they cannot pay it themselves.

5974. But a person can rent, I put it at the lowest possible scale, a house with two rooms from 6 *d.* to 9 *d.* a week in your district?—I do not remember any case being brought to us of an old per on wanting relief in which the rent came to more than 9 *d.*

5975. Is this rent for one room as a lodger, or is it the rent of a house?—It is sometimes of a house; and it is often of a lodging; a lodging with some relative or some friend.

5976. But you have instances of houses fit for people to live in; I do not suppose you would give outdoor relief to a person living in conditions not fit for a human being; you have instances in your union of houses with two rooms, I am putting it on the lowest possible scale, let at a rent of 6 *d.* to 9 *d.* a week?—Yes, we have.

5977. Well after that I suppose fuel, and clothing, and food, and nursing are all upon an equally low scale?—What I mean by the 4 *s.* a week was that they could manage to live with that assistance from the board, not that they do not have assistance in some shape or form in gifts from others.

And generally some slight assistance added.

5978. Then I think your evidence should be corrected. I was very particular, because I am always anxious to know what the idea of those who promote out-door relief is. I was very particular in your evidence, and I have got it that you found that they do somehow live on 4 *s.* a week. You wish to correct that and to say 4 *s.* a week with some outside assistance?—I would not largely correct it because, with regard to old age life in villages, in the pamphlet which has been already issued by Mr. Charles Booth, there are details given of every item of expenditure, and some are living on as little as 3 *s.* a week. *Old Age in Villages*, pp. 17, 18 (December 1892.)

5979. Then you have said you have found that the contributions, or rather the sustenance which people get from thrift was handicapped by the system of giving out-door relief; that is to say, that if those who had saved something appeared before the board, they got less money from the board?—That was either wholly or partially taken into consideration, and the amount of relief lessened, yes.

Present Poor Law discourages thrift.

5980. And still, with those views, you would be in favour of finding pensions for people, and still think you were encouraging thrift?—Yes; on that account I should be encouraging thrift whereas the present Poor Law discourages it.

Mr. Pell—continued.

5981. Then you would agree with this rather witty verse:—

"So you cannot be better for saving,
And you cannot be worse if you spend;
And it's jolly to sit here o' nights, Jemmy,
And drain a glass with a friend."

?—I should entirely object to every line of it.

5982. I thought I understood you to say that a person was none the better for saving in your union, because if he did not save you made it up in relief to an old person, and if he did save you took it into account, and gave him less relief; and therefore he would be none the better for saving, and he could not be the worse if he spent?—I did not at all mean that.

5983. You have told the Commission that in your experience you found that a large portion of the urban and rural population are unable to make provision for old age?—Yes. I mean chiefly of unskilled labour.

5984. And afterwards you stated, I think, that the rise of wages does not admit of their laying by for pensions?—Not of their providing them entirely by themselves, certainly.

5985. And you also told the Chairman you were not certain whether or not the wages had risen, and thereby the means of the poor improved?—I did not mean to deny that during the past 50 years there had been a rise of wages, as a whole; but still there were many classes in the country besides casual workers, who certainly could not out of their present wage make any separate insurance for old age, as well as for sickness and funeral.

5986. This little book, "Pensions and Pauperism," I think, is your writing?—It is.

5987. Have you got it with you? If so, look at page 79, and there you quote the cases of the poor in the very poor part of the country, Long Wittenham, Berkshire, and the Stoke and Melford district, in Suffolk, and you say that there, among these poor agricultural labourers the societies have been able to offer benefits which range from 1*s.* a-week to 5*s.* a-week, commencing either at 65 or 70, by way of pension. You further say that the Suffolk society is a still more remarkable one, giving 4*s.* to 5*s.* a-week to its members at 65 years of age, and that the present number of the members is 1,865; that the worth of the capital is 58,850*l.*, and that the society disbursed last year in Suffolk in payments to annuitants 2,113*l.*, which annuity payments, commencing 45 years ago, had then reached a grand total of no less than 24,200*l.*, and you add that this society is in a sound financial condition. Now, how do you reconcile that statement with this, that the people generally, what you call the unskilled poor, are unable to make some provision of this nature for themselves, with the excellent reference you have given to the Suffolk society?—I would take the Melford Union Benefit Association first,

Mr. Pell—continued.

because I have lived five years in Melford, so I am thoroughly acquainted with its members and its constitution. The vast majority of its members are not agricultural labourers. Melford itself, as well as Stoke, are two small townships, the former with a population of over 3,000. I believe that in Stoke, as well as in Melford, I know it is so in Melford, there are factories, mat factories and others, mat and horsehair weaving, and also there are a number of small shopkeepers there. Many of them are in the Stoke and Melford Association. Also it is a patronised society that was established in 1828 with a large sum of money from those people who established it; the country squires and clergy; and the interest of that money which remained over and above starting expenses is sufficient to pay all managing expenses, and not one shilling is charged the members for management expenses.

5988. If I understand your answer it is this, that it is not the poor who are in it?—And also that it is not an ordinary self-governing friendly society started by the poor themselves. It is managed for them.

5989. I did not say anything about the starting. Are we to understand that the labouring classes are not in that society?—Only a very small proportion of them indeed.

5990. Why is not there a larger proportion of them in if their wages are all alike?—Because, I take it, that the contributions for sickness and covering this pension are higher than they can afford to give.

5991. Will you tell the Commission what a young man, a labourer, or otherwise, of from 20 to 25 years of age, would have to pay a week to the Government, with perfect security, and in the easiest possible way, at the Post Office, to secure him the pension that we have been talking about of 5*s.* weekly when he arrives at 65 years of age. You will find it at page 432 of the Postal Guide?—I have made it out here. I would say that these tables are not of much use to the working-classes, because they have to be worked out in order to get at what they want.

5992. I want an answer to my question. Have you looked at these tables?—I have glanced through them, but no more. I can see that they are of no use to the working-classes.

5993. May I ask you would you work that out?—I have worked out one that the contribution of a person aged 20 for a benefit of 5*s.* a week at 65 years of age would be 16*s.* 3*d.*

5994. A year?—A year.

5995. It would be somewhere about 5*d.* a week paid in by a person to the Post Office, the person being between 20 and 25 years of age, in order to secure him a pension of 5*s.* a week when he is 65?—Yes, about that.

5996. Of course this is, as Mr. Hunter has reminded me, money not returnable?—Yes.

5997. I am aware of that. If the money is returnable, the scale will be something higher, which I can work out against our next meeting and put in; but do you think that the condition of the people is such generally: that they are unable to make this provision of 5¼*d.* a week, commencing at 20 years, the price of two and a-

Mr. Pell—continued.

half glasses of beer?—I would not say entirely they are unable, but they can make it cheaper elsewhere.

Working classes will not make two insurances, one private and one Government.

5998. Cheaper?—Much cheaper elsewhere, and the working classes, as a rule, cannot, and will not, make two different insurances; they will not insure in their friendly society for one insurance, and in a Government society for another. There is no assistance to enable them to do it.

5999. May I just keep to my question? I ask you whether you think the working population of England generally, commencing at 20 to 25 years of age, are not able to put by 5¼*d.* a week to secure all that these schemes of pensions ask for them, namely 5*s.* a week at 65 years of age; I merely want your opinion?—I think that many of them, owing to the ups and downs of trade and irregularity of employment, would certainly be unable to continue that payment by itself for a long term of years.

Could not continue both payments.

6000. Does it come to that, that, as a rule, you do not think they could do it?—I am unable to answer that directly, because many who could would not, because they would choose other ways.

6001. Are you of opinion that as a rule the working people, like the people who are better off, or richer people, dislike these deferred payments?—They dislike very much making a separate contribution for that. If it could be all included under a combined table in a friendly society and elsewhere, and they made one payment for sickness and old age, then a great many more than do now would provide partially, if not wholly, for their old age; it should be one payment only, one premium to pay.

6002. You stand by what you have got in your little book, that you agree with Mr. Charles Booth on the whole as to his method of finding the pensions, to be the right one?—His would be the very best if it could be carried out.

Mr. Booth's scheme most logical.

6003. You will agree with me that it is the only logical scheme?—Certainly it is the one ideally perfect scheme.

6004. You are not acquainted with the discussion that took place at the Economic Club upon Mr. Booth's scheme?—Not at that one. There was another one at the Economic Circle of the National Liberal Club, at which I was present.

Cost of pension scheme.

6005. Mr. Charles Booth states 17,000,000*l.* as the cost of finding the pensions in England and Wales, apart from administration?—Yes; he concludes that everybody would ask for the pension; would take it.

6006. He assumes that all would ask for it?—Yes.

6007. And you thought that there would be some gain by the reduction of pauperism?—By old age being relieved from the rates.

6008. Does not your experience tell you that there are numbers of people, scores of people that you must have come across, who, having that pension of 5*s.* on a Monday, would not have a farthing left of it on the Tuesday night? Take the case of people who go and earn their 5*s.* and 10*s.*, and drink it, and have got nothing the next day; and these are old and disabled people, who

Mr. Pell—continued.

are unable to earn another 5*s*. How would you deal with those cases?—I have already dealt with them. If they do that sort of thing their pension would have to be impounded; it would have to be taken by the district board, or the board of guardians, and they would have to have it under the restraint of the house.

6009. Then you would not get rid of your workhouse, nor of your paupers?—But I should get rid of them in this respect, that they would not be chargeable to the local poor rates.

6010. They would be chargeable on the national exchequer?—Yes.

6011. Are you acquainted with Mr. Booth, and have you had any conversation with him?—Yes, frequently.

6012. Have you heard Mr. Booth say that he would impose a duty on tobacco and tea?—I have.

6013. Do you agree with that?—I do not think it is at all possible to tax the necessaries of life.

6014. You would attempt it if you could?—I would not attempt it at all.

6015. Do you think that the poor themselves would be likely to permit a Government that proposed to impose a tax upon tea and sugar to remain in office for a single day?—Certainly not.

6016. Would what they would gain in the way of pension be any compensation for what they would lose by the imposition of such duties? I do not think so at all. I would not put it all upon the ground values. I would make each person contribute towards it.

6017. You referred to the Sheffield scheme that you wished to see carried out. Do you know what the Sheffield scheme, in regard to these little almshouses, is?—I am not prepared to state at the moment; they sent me a book in which they classified the poor, and I understand they are building houses for the poor outside, with caretakers to take care of them, under certain conditions, and they will have their favourite animals and so forth.

6018. What do you mean by building outside?—That it will be distinct from the workhouse.

6019. Not inside the premises?—No, sir, so I understand, or, if it is, it is a distinct block.

Almshouses to be built by the local authority.

6020. The Chairman put some questions to you with reference to the cost that would be imposed upon the State in putting up those cottages. Would those cottages be put up by the State or by the local authority?—That I would leave as a matter of arrangement. Probably the local authority, as a local authority only would know whether they were required or not, with an appeal to a higher authority, the County Council, if that were necessary.

6021. You thought a shilling a week rent was what should be deducted from the pension on the score of living in one of these houses?—Yes. I only put that as a suggestion.

Duty of the State to provide cottages, whatever cost.

6022. What do you think one of these houses would cost?—I am not prepared off-hand to state that, but whatever they might cost, I take it that the aged poor should have municipal or village houses in which to live, if they cannot provide them for themselves, and that the State must find them, it is the duty of the State to find them.

Mr. Pell—continued.

6023. You have not considered the cost at all?—I have not considered the cost, because I consider it is the duty of the State to find them, whatever they may cost.

Mr. Broadhurst.

6024. At the board you attend as a guardian you have no twenty minutes' rule, have you, to say that an enquiry shall not last more than twenty minutes into the merits of an application for relief?—No rule at all, sir. We take the cases, and some of them may be dismissed at once, or in a few minutes, and others may take longer. We take them all, and give them the time that we think each case requires.

6025. If it were necessary, you would take an hour, or two hours?—Yes, sir.

6026. Mr. Pell wishes to know whether you have ever exceeded 20 minutes in any one case?—I have never timed these cases. It is only by hap-hazard that I answer. I can conscientiously say that having been present at every meeting but one or two of the board last year, when any new case of any difficulty arose, which required to be gone into, we thoroughly inquired into it, and if a case arose that we did not know what the relatives would contribute, or other particulars, it was postponed to the next time.

6027. In every case was the inquiry sufficient, in your opinion, into its merits?—Quite so.

6028. Your object in a more local relieving authority we will say is to bring the relieving authority into more close and personal relationship with those relieved; that is why you suggest this?—I suggested these boards because I would have them so elected that I hope a strong working class representation would be upon them, and they would best know as to the merits of the cases brought up in old age, especially for their receiving their pensions.

6029. Personal knowledge of the applicant?—Yes, sir.

6030. All his life probably?—Yes.

6031. Or of his circumstances; you think that would be better than the present system of bringing a poor person, perhaps many miles, eight or 10 miles, to a board where there is scarcely one present who has ever seen him before, or knows anything about him beyond some casual inquiry by a relieving officer, perhaps, or perhaps not?—Very much better in every way.

6032. And under such a close system of inspection you have confidence that no serious abuse will take place beyond what takes place now?—Not so much.

6033. Now about the labourer we have in our mind for the moment, say, the agricultural labourer, it is your distinct opinion that he cannot out of his wages; we will take his year's wages, not his weekly wages; afford 5*d*. a week?—Most certainly.

6034. Especially upon the Post Office scheme?—Most certainly.

6035. And it is not very likely that the British workman is going to invest his money in

Mr. Broadhurst—continued.

a concern where by death earlier than the age of 65 all his investment goes from his family?—He would hardly in any case make such an investment except on a returnable scale, because his first duty he would consider would be to his wife and family, and in case of his death before 65 they would lose all benefit from the insurance he had made; therefore he would make it on a returnable scale which he could make much cheaper outside the Post Office than in, because in the Post Office they only allow 2½ per cent.

6036. As a matter of fact, is it your opinion that no scheme will meet the necessities of the case that does not meet the necessities of the man when he is further prevented from following his employment to earn a living. I will put it in another way; you have a large knowledge of friendly societies; have you any knowledge of trade unions. I mean the proper trade unions?—To a small extent.

6037. Are you aware that in a trade union the pension scheme commences when upon the certificate of doctors, not one doctor but whatever number is nominated by the executive and the applicant, accompanied by members of the union appointed for the purpose, if under these circumstances, surgeons, doctors, we will say, certify that, in their belief, he will never again be able to earn his livelihood at his trade; that is the system in the trade unions?—Yes.

6038. And any other system will fail to meet the whole of the necessities of the labouring classes?—Yes. That was one of my reasons for objecting to the immovable bar of 65.

6039. The immovable bar of 65, in your opinion, as in the opinion of many others, probably is an impossible one?—It is.

6040. You were pressed very hard by our friend here as to the case of death from want of further comforts, not sufficient comforts to maintain life in the case of an out-door relief pauper, but as a man of experience, living in different parts of the country, have you any doubt that there have been numbers of such cases in the course of time in many parts of the country?—I have no doubt at all that old people have died before their time because they have been unable to obtain sufficient nourishment to keep them in full life.

6041. And, on the other hand, there are people who have so deep-seated an objection to enter the workhouse that to force them in would be also to considerably shorten their lives?—Very much so, indeed.

6042. They look upon it as entrance to the death chamber almost?—It would be the break up that would ensure their speedy dissolution.

6043. Now about your allotments, what is the rent, about what per acre?—It is very difficult to give an answer to that, because it varies so much, but I would say generally that, in my own experience, the labouring man is charged for his allotment double, if not more than double, what the farmer is charged.

6044. Yes, but in your parish where you are livin now, you have had no complaint?—There is no complaint to be made, because there are several cowgates let at a very moderate rate. One cowgate, including a cottage, would be 5 *l.* a-year.

6045. Is that grass land?—That would be grass land; the parish is exceptionally circumstanced, because it is one of the points made by the landlord, the Duke of Portland.

Allotments check pauperism.

6046. And you attribute the absence of a great deal of pauperism in your parish to the existence of these allotments?—I do. I may perhaps be allowed to explain that I have the care of two parishes, Kilvington and Cotham, and I am speaking of Cotham, not Kilvington, in this matter.

6047. You have noticed, I understood, an increasing difficulty in aged workmen obtaining employment?—I have, sir.

Old men less employed than formerly.

6048. That is that the new county council gives better wages, but they demand youth and vigour?—They only employ their own men, and not what I might call, roughly speaking, used up labourers on the farms.

6049. And in the case of the old parish authorities, they were not so exacting?—They employed the old people as long as they could be employed on the roads.

6050. So that a considerable source of employment for those only partially able to do a good day's work, is now removed in consequence of the new Local Government?—It is.

Mr. Roundell.

6051 About any amendment of the Friendly Societies Act, I know that you are strongly in favour of a general enactment to the effect that sick pay shall cease at a certain age?—Yes.

6052. Are you of opinion that legislation should deal with the matter of not allowing any fresh society to be established without tables certified by an actuary?—I would not allow any fresh societies to start without properly-certified actuarial tables; I would, however, guard myself by saying that that alone would not ensure a society's financial stability without proper management.

Prefers State endowment to State insurance.

6053. Are you in favour of State insurance as contrasted with State endowment of friendly societies?—No, I am not. I think that the State insurance, either Mr. Chamberlain's scheme or any other scheme that has been brought before me, would not supply the need, and also that what they offer to do can be done by existing voluntary thrift agencies, and better done.

6054. How far, in your opinion, have recent facilities, such as the new tables of the Manchester Unity, contributed towards provision against old age?—I think that they are calculated, both the new tables of the Manchester Unity and of the Foresters, to enable a larger number of their members to provide for a certain amount of old age insurance in the future, though I should not say that it would enable many members to provide sufficient for their old age. But as returnable values are offered them I think they will be put into larger use, and I believe that there is a strong feeling both on the part of the Foresters and of the Oddfellows of the Manchester Unity, that there shall be a date fixed, after which no

Mr. Roundell—continued.

new entrants shall be admitted into the societies that do not under a combined table insure separately for old age.

6055. And you attach great importance to the inclusion of any such facilities as the returnable values?—Entirely; without those returnable values, as I think I have already stated, they would not be used.

Bad clubs driven out by good.

6056. Then will you state how far within your own experience, which, I believe, is large, in different parts of the country the purely isolated club is giving way and becoming merged in the larger societies like the great affiliated orders?—Local clubs are of two kinds roughly, one kind, I am thankful to say, the public-house club—I do not mean club or the branch that meets at the public-house, but that which is part of the public-house apparatus—is rapidly disappearing before the advance of the larger societies, such as the principal orders; and what I would call patronised local clubs, which do not meet at public-houses, these are also gradually becoming a thing of the past, they are not educative; they are managed by honorary members, and they are so isolated that they do not meet the wants of the labourer, who so often now migrates in search of work.

6057. Is there a greater tendency now, in your opinion, towards becoming members of these large societies?—There is, and there has been for the last 20 years and more.

6058. How far are friendly society members, within your knowledge, insuring themselves against old age?—I have made a calculation from the returns made to me for that purpose throughout England and Wales, and I find that, taking the matter approximately, one in 15 are insured separately for old age. I am only taking those friendly societies which give sickness pay, which I reckon at a membership of 5,000,000 in England and Wales. Out of these 5,000,000, one in every 15 is more or less insured for old age.

Thinks Mr. Chamberlain's scheme would not be used.

6059. You have considered Mr. Chamberlain's Pension Scheme; would you state how far you think it is practicable?—I would say in one word if I may, not directly answering that question, it will not be used.

Mr. Loch.

6060. You mentioned that there are cases of persons who have suffered, been "done to death," either from not receiving adequate out-door relief, or being refused relief; is that not so?—Yes.

6061. You have mentioned one case of, I think, inadequate relief?—In the case which I mentioned, in the parish referred to, out-door relief was entirely refused.

6062. Was that in your own union?—It was in my own union.

Believes in starvation through refusal of out-door relief.

6063. Do you know any other case in your own union in which relief has been refused with that result?—I could not specify any cases.

6064. Do you know cases in other unions where this result has occurred owing to the refusal of out-door relief?—I believe that owing to the refusal of out-door relief the old people have had the best done for them possible, by

Mr. Loch—continued.

relatives and friends, and that often that which they have had to subsist upon has been inadequate in amount.

6065. In any union where a policy of non-out-door relief has been adopted do you, of your own knowledge, know of cases in which there has been anything approaching starvation as the result?—I cannot answer that question from my own knowledge, because I have never lived in any union in which out-door relief has been done away with.

6066. Then, may we take it that your reply does not refer to such unions?—Scarcely, for in such unions the general remarks which I made, which I accept entirely in the spirit in which they have been interpreted by the Chairman, would imply in an increased ratio that the old people would find it harder to obtain proper means of sustenance in their old age.

6067. Therefore, although you have no knowledge of the facts of a particular union in which a non out-door relief policy is adopted, you would infer that in such cases there must be more starvation than in other unions? — Starvation is a strong word, and I think the line has been wrongly drawn at destitution. My point is, that there is a mass of poverty behind the destitution, bordering on destitution, treading upon it, that these individuals live in that borderland which causes those evils which I have already enumerated.

6068. Did you ever know of a coroner's inquest in consequence?—No, I have not.

6069. And you would not be prepared to submit any list of these cases?—I should not be prepared to do that, but I should be prepared to take any Commissioner round, or anyone that they might authorise, into certain districts, and show them cases in which old people were living on such inadequate means as to shorten their natural term of lives.

6070. And those people would not be in receipt of any out-door relief?—They would be in receipt of inadequate out-door relief or no out-door relief.

6071. And would that apply to your own union?—That would apply in some cases, I am sorry to say, in my judgment, in my own union as well.

6072. At the present time?—At the present moment, yes. I may perhaps add to that, that although I have got this rule pretty generally carried of their having 4 *s.* a week in old age, this does not apply to any under 80 years of age: the board will not apply it to any applicants under that age.

6073. These cases would be all in the books of your relieving officer?—I have brought them all up and given them to the Chairman.

6074. Cases of inadequate support?—I could point out several of them now by their numbers on the papers.

6075. You mentioned the case of Grantham Union with approval, I think?—I would not go quite so far as that, I think, because I would take all the aged poor out of the Poor Law, but under the present Poor Law, the Grantham Union, I take it, have done the best they can.

Mr. Loch—continued.

6076. Therefore the fact that during these last 10 years there has been a continuous increase in the out-door relief in the Grantham Union is not a flaw in your view?—I was not aware that there was an increase. I have a return here in which there was a decrease.

6077. But I am taking it for the last 10 years, in the out-relief?—I had depended upon the statement of the Chairman, which I have already put in evidence, that the amount of extra cost was infinitesimal. The plan has only been in operation two years.

6078. But the numbers that are receiving out-door-relief are going up?—I was not aware of that fact. I have a return here for the district comparing the 1st January 1891 and 1892, and it has gone down 2·2.

6079. Well, in the 1st January returns I may point out that there is a continuous increase for the last few years. With regard to the number of persons over 60 in your union, have you calculated that?—I have calculated the numbers over 65 that are in receipt of out-door relief.

6080. My question I do not think you quite understood. I asked whether you knew the number of persons, the population in the district, over 60?—No.

6081. You have not, then, seen what difference there would be in the expenditure in your own district upon that class of cases as against the present expenditure of the Poor Law?—No, I have not.

6082. I understand that you propose to relieve the working classes entirely of this duty of provision for old age; is that right?—Not at all. I would only have the State do its duty to the old servants of the State by providing them with the bare necessaries of old age, then they will, according to their means, supply what is lacking for themselves.

6083. And you say that these are servants of the State; in what sense is that true?—It is true that every person who works in the country, either in the War Office or on the land, in a sense serves the State, and I hold it is the duty of the State, as I believe Eden did a hundred years ago, to see that the aged, when they are past work, receive the bare necessities of life.

6084. But they do not receive any salaries from the State, and in that sense they are not servants?—Society owes a duty to these old people, and I would have the State, as representing Society, to perform that duty.

6085. Are they strictly, then, servants of the State?—I take it they are.

6086. You object to the Act of 1834; do you object to it on the ground of its dealing with the aged poor?—I object to it principally on the that ground. I would say, briefly that, the Act of 1834, as of course interpreted by the long series of General Orders and Instructional Letters issued from the Central Authority, would make the condition of a person in receipt of relief not equal to that of the lowest grade of workers. These are not the exact words, but that implies what I mean, and that test cannot, I think, rightly be applied to old age.

Mr. Loch—continued.

6087. Does the Act of 1834 say that, or do the Orders of the Poor Law Board say that, with regard to the old?—As far as I have been able to interpret them it is the case all through, because the aged are to be forced into the workhouse as well as those who are not aged.

6088. Can you give me any reference either to the Act or to the orders to that effect?—I would refer to No. 7 of Official Circular 199. I am quoting from Mr. Mackenzie's "Poor-Law "Guardian; his powers and duties in the right "execution of his office," which I take with me in executing my office, in which it is said: "To be "entitled to relief from the poor rates the appli-"cant must be actually destitute of the means "from his own resources of obtaining food, raiment, "and shelter necessary for his immediate necessi-"ties, and that unless he be so destitute "the authorities cannot interfere." Then Mr. Mackenzie goes on: "It is sometimes "found that aged poor persons will not accept "relief in a workhouse, even though they are "in such a state of mind and body as to "be incapable of taking care of themselves out of "it. Such cases are extremely difficult to deal "with, as the guardians cannot compel destitute "persons to enter the workhouse against their "will. The only available course of proceeding "appears to be to stop the allowance of out-door "relief, and if the pauper refuses to enter the "workhouse to direct the relieving officer to watch "the case and afford such temporary relief as the "urgency of it may render necessary during the "intervals of the guardians meeting." I object to that being applied to the aged.

6089. Is that part that you have read, the latter part, commentary?—I take it it is putting in a few words, as I understand it, the instructional letter.

6090. But you have not seen the instructional letter?—No, I have not looked through the two volumes that have been published just recently.

6091. And the Act of 1834 does not deal with the aged?—It deals with the aged in this sense, that their condition for relief must be less eligible than that of the lowest class of workers. I object to that necessary condition being applied to the aged.

6092. But it says nothing, does it, of the house being always offered to the aged?—I understood that such was the strict letter of the law; that the Act left a great deal to Commissioners and central boards, but that in the strict letter of the law all persons, whether aged or not, should have the sole offer of the house; there should be the universal test of the workhouse.

Objects to workhouse test, especially for the old.

6093. And you are not aware that, after the passing of the Act of 1834, it was particularly stated, and also before the passing of the Act, that the question of the relief of the aged was left an open question?—I was not aware of that fact.*

* The witness, in revising his evidence, added:—"I am acquainted with Section 27 of the Poor Law Amendment Act of 1834, to the effect that 'Any two justices . . . at their just and proper discretion may direct that relief shall be given to any adult person who shall from old age or infirmity of body be wholly unable to work, without requiring that such person shall reside in any workhouse.' I am not aware, however, that it has ever been put into operation."

Mr. Loch—continued.

6094. You make a point in your article on the new Poor Law of the guardians having no power to visit the workhouse?—I may say, in justification, that the article was written before the change was made.

Mr. Humphreys-Owen.

Local body not likely to waste the funds they do not raise.

6095. Have you considered the great risk of lavish expenditure if you entrust the local board, such as you propose to constitute, with the administration of Imperial funds?—I think that in this case, if that local authority be as representative as I take it, be elected on the one man one vote system, with the abolition of plural voting and proxy voting, there will be a strong representation of labour upon that body, and that there is no class of persons, to my knowledge, who would be more careful to see that this endowment of old age is not improperly given to those not socially worthy; none who know more of the circumstances of the applicants than their fellow-workmen.

6096. Notwithstanding the fact that, so far as will appear to the constituency and to the elected body, they do not contribute anything to the money which is expended, it all comes from that mysterious source, the Exchequer?—I would raise a portion of this money by an income tax according to a person's income, and adjust the value of real and personal property so that a man would be charged according to his income; for instance, a person with 10,000 *l.* a year would pay 10 times more than a person with 1,000 *l.* a year.

6097. Would you make it a local or an Imperial charge?—I would make it an Imperial tax.

6098. I am afraid, then, I have not made myself clear to you. The general experience of public bodies is that when subventions are given from the State to the aid of public bodies, they are extremely apt to spend those in a very lavish way, unless strict precautions are taken to see that they are spent for the purposes for which the Imperial Government allocates them?—I quite see that, but I should not, strictly speaking, make it a subvention. The local authority would only have the power of administration, and, as I have said before, any person who could practically keep a home outside the workhouse, and behave decently, would be entitled to this pension in old age.

6099. But I thought you said that incapacity for work and break-down, would be one of the qualifications, whether the person was under or over the age of 65?—Yes, sir.

Council to judge applicant's earning power.

6100. Then, who would be the judge as to whether the break-down would be so complete as to justify the payment?—The local administrators, on the evidence before them.

6101. And you think that the local administrators could be perfectly trusted to hold the balance even between the needs of the applicant and justice to the taxpayer?—I would not put the case on the point of the needs of the applicant alone. I put the case entirely upon whether he was incapacitated for work, about which there would not be much doubt, and if he demanded his old-age pension, I should not let the question of his needs enter in.

Mr. Hunter.

6102. Would you allow a person who had received a pension of 5*s.* a-week to add to

Mr. Hunter—continued.

that income by working for money?—Yes. If he could earn anything, he should earn anything, because the 5*s.* would be the bare necessaries of life.

6103. Then, supposing a man has reached 65, if he is allowed to earn money over and above, he will always, of course, take the 5*s.*?—I would not allow him to take 5*s.* if he could do a working day.

6104. Well, that is what I wanted to know. As I understood Mr. Booth's scheme, his is an absolute scheme which draws the line at 65; but, as, I understand, you would not give an absolute right to a pension at 65?—Certainly not; many agricultural labourers would not be in a condition to take it till 70 years of age and over.

6105. That is to say that you require two conditions to be fulfilled; first the age of 65, and then incapacity besides 65?—No, I have already stated that I have only defined old age as any age over 50, because that is already done. I must draw the limit somewhere, but my qualification would be when a man was incapacitated from doing his work, when the local authority should consider whether he was in a position to receive his endowment.

6106. Shortly, I may put it in this way. As contrasted with Mr. Booth's scheme, your scheme is a pension at 50 years of age, plus incapacity?—Yes. A pension that might begin at 50, if there were incapacity with it.

6107. Have you any means of knowing what would be the relative number of the persons who would come on the pension fund under your scheme and under Mr. Booth's scheme?—I have not worked that out, sir.

6108. Have you looked at the German figures of the relative amount of disablement and old age?—I have not recently; I cannot remember them now.

6109. Because, in the latest return, I find that they contemplate in the future that the ultimate relation of disablement to old age pensions will be in the proportion of 114 disablement to 12 old age pensions, the old age pension beginning, however, at 70?—But then, I believe, Sir, that disablement under that plan begins at any age.

6110. After five years' contributions, yes. It begins earlier, but we are in this position, that we have no means of knowing what would be the extent of the charge which would probably have to be met under your scheme?—I think it might be easily determined, as I have said before, because we know, in hazardous trades, and unhealthy trades, and laborious trades what time men do break down. By merely ascertaining those figures, which are easily accessible, an approximate number might be arrived at.

6111. If they are easily accessible, may I ask why you did not take the trouble to bring those figures together, so that we might have had some idea of the cost?—I ought to have done so; but I believed it was the duty of the State to relieve the aged, and it was not to be put aside, whether it cost a million more or a million less.

6112. Now you put the burden upon the Imperial Exchequer. Have you considered what is to be the effect as regards the persons who are going to pay the taxes?—Mr. Booth has said

Mr. Hunter—continued.

in his scheme, that a poor man, taking an average labourer, would contribute at least one-fourth towards the amount that he would ultimately receive, and there would be a middle class, who would contribute the same as they received, and there is above them a class who would contribute much more than they would receive, so I would also have an income tax upon everybody, according to their means.

6113. I will put a hypothetical case. I am speaking now of Scotland. Supposing we pay all those pensions out of the poor rate, the working classes would pay one-sixteenth of the whole; if you pay them out of the Imperial taxes they would pay one-half of the whole. Would that fact, supposing it were a fact, affect your judgment?—If it were Imperial taxation I should require it to be readjusted, so that it should not be one-half.

Chairman.

6114. We are anxious to obtain your assistance in making a searching inquiry into those cases in which you think that the recipients are suffering from inadequate relief, the tendency of which must be to shorten their lives. You have mentioned that you know of the existence of such cases. Can you furnish us with the names of the persons who you think are in that predicament?—I am afraid, my Lord, I cannot, because I have only the numbers here. I have carefully avoided taking the names down; also I have made the numbers different from the report books of the relieving officers, following on consecutively, and I might name the wrong cases.

6115. That paper was prepared by yourself?—It was.

6116. You will have no difficulty, when you return home, to put the proper names to the persons, and to supply us with the names of the persons?—That I will do to the best of my ability, but I shall only have before me what I heard to be the circumstances of those persons at the board meetings, and I cannot guarantee it. It is not from my own personal knowledge of the individuals.

6117. We shall endeavour to supply, as far as we can, the information necessary to decide upon the facts, and therefore, if you would be good enough to supply us with the names of the persons, it is our intention to forward them to the chairman and the relieving officer, and to ask their attendance here in order that we may enquire into them. How many do you think you could name who were in that position?—I should be prepared, I think, to name half-a-dozen.

Mr. Pell.

6118. Send in among those cases the case of the person who was done to death years ago. The relieving officer would be able to give us some particulars of it.

Chairman.

6119. Was that under the same relieving officer; the same union?—Yes, I imagine so, as he has been relieving officer for a great number of years. I could ascertain his name from the guardian, and get all the information I could from the relieving officer.

Chairman—continued.

6120. So that the relieving officer should be prepared to deal with the case, because, certainly, he would require to refresh his memory with reference to the circumstances of a case that had happened two or three years ago?—Quite, my Lord. You will distinctly understand that what I stated was on the authority of the guardian.

6121. When shall we have this information?—I am afraid I am engaged to the end of the week. If I remember rightly, the first meeting of the new board, of which I am a member, will be on Tuesday next. I should then be in a position to get this information from the relieving officers, who would have their books there.

6122. Which board?—The first meeting of the new-elected board of guardians.

Mr. Pell.

6123. Where does the relieving officer live?—One lives near Newark.

6124. But the one in particular?—Some cases will be in one district, and some in the other. The other relieving officer lives at Brent Broughton, five miles on the other side of Newark. I believe on Tuesday next I shall see them at the board meeting, with their books.

Chairman.

6125. Then you will be enabled at once to send us the half dozen cases, so that we should be able to get them by that post?—Yes.

Mr. Pell.

6126. You will state whether they are in the northern or southern district, and the relieving officer who would be able to tell us about them?—Yes.

Chairman.

6127. We should have to have the two relieving officers, if these six cases have occurred in districts visited by different relieving officers; you will look into that?—Yes.

Mr. Pell.

6128. And the case of the poor man, his name, and the relieving officer who had charge of him?—I cannot guarantee any more than that I will get his name from the guardian who mentioned it. I know nothing more about the case. It was before I came to live in the district.

Chairman.

6129. Could you obtain from him a written statement of what he believes?—He is a most respectable man.

6130. Have you any reason to believe that he would not put in writing what he stated to you?—I should entirely believe his word in what he stated to me. He would cause that to be done for him, but he cannot write himself, I am sorry to say, beyond his name.

6131. Have you any reason to believe that he would object to put in writing what he stated to you?—I should think not.

Chairman—continued.

6132. I suppose he would have no objection to dictate, and mark his own name to what had been read over to him, and that he approved of its accuracy?—I think he would have no objection to dictate it to his daughter, who writes his letters for him.

6133. Very good. We will leave it to you to get it?—Yes.

Mr. Pell.

6134. How long have your relieving officers been in office; Mr. Minkley?—I think it is over 20 years.

6135. The other man is Morris?—I am only speaking to the best of my recollection; I think about five or six years.

6136. They will cover all the cases that have been referred to?—Yes.

The Witness withdrew.

[Adjourned till Tuesday the 18th instant, at noon.]

SEVENTEENTH DAY.

Tuesday, 18th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. J. Chamberlain, M.P.
Sir Herbert E. Maxwell, Bart., M.P.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Miss Mary Clifford, called in; and Examined.

Chairman.

Bristol unions.

6137. You have long taken an interest in the poor in and about Bristol?—Yes.

6138. Have you had any previous experience elsewhere?—No; I have virtually lived all my life in Bristol, and much in the same part.

6139. And what are the parts of Bristol where you are best acquainted with the condition of the poor?—My father had a parish in the upper suburb of Bristol, including some of the older, poorer part of the town, the parish of Kingsdown; and then I have worked, also, to some extent, in the way of visiting in various parts of Bristol, including the whole of Bristol, more or less; and from having lived there so many years, of course I have had rather a varied experience in the different kinds of inhabitants.

6140. How is Bristol divided in the way of

Chairman—continued.

unions?—It is divided into three unions. First of all, the old Bristol proper union, which is the ancient city, and includes all the old parishes.

6141. Is that about the centre of Bristol?—Yes, it virtually is the centre of Bristol. Bristol is in a dip, it is like a basin; and the old Bristol Union is in the bottom of the basin. And the second union, of which I am a guardian, the Barton Regis Union, includes the east end parishes of Bristol, which continue to spread over the bottom of the basin, and then it extends up the hill into Clifton; and it also has a very large, wide rural district, stretching out to the Severn; and it also has the newly-populated east side of Bristol, and the very spreading and continually increasing neighbourhood of Fishponds and St. George's; all that very large district.

Chairman—continued.

6142. And you say you are guardian of the Barton Regis Union?—Yes.

6143. How long have you been a guardian?—Eleven years.

6144. Do you know the population of the old Bristol Union?—It rather exceeds 55,000.

6145. And what is the population of the union of which you are a guardian?—193,114. That is the last census, and that includes the urban and suburban districts. The third union is the Bedminster Union.

6146. And that is on the other side of the Avon?—Yes, it is.

6147. And you are not familiar with that?—I am not at all familiar with that district; but only one parish, the parish of Bedminster, is contained in the area of Bristol; that parish partly returns one of the Members of Parliament, and the union itself stretches down as far as Clevedon, in Somersetshire.

6148. What is the number of paupers in the Bristol Union?—The paupers of Bristol are about 2,791.

6149. In a population, I think, you said——?—Of 55,040.

6150. And what are the numbers of paupers in the Barton Regis Union?—Exclusive of lunatics, 3,650 outdoor, and 952 indoor; in all, 4,602.

6151. Well, from these figures, what I would gather is, that every one in 20 in the Bristol Union was a pauper?—So it appears.

6152. And every one in about 42 is a pauper in the larger union of Barton Regis?—Yes.

6153. Do your figures apply to the numbers taken at any particular time?—Those figures are on the 1st January 1892.

6154. You seem to have the figures with you?—I have the figures of the Barton Regis Union, but I am afraid I cannot at this moment give you the date of the Bristol figures, but they were the most recent I could obtain.

6155. I will ask you about the Barton Regis Union first. You have said that in a population of 193,000 there were, exclusive of lunatics, 4,602, or about one in 42, paupers?—Yes.

6156. But the figures you have given are those of 1891?—1st January 1892.

6157. I mean the figures as to the population are of 1891?—Yes.

6158. I have here a return of the number of paupers on the 1st January 1891, which amounts to 5,089; can you account for the decrease in the numbers?—In the union of Barton Regis?

6159. Yes?—I do not think there has been any greatly improved administration in that union, or any great difference in the administration; I think your figures must include a larger number of classes.

6160. A larger number of what?—Of classes. I think they must include the lunatics.

6161. However, you see the actual number; you are sure of that; the actual number on the 1st January was, as you state, 4,602?—I have the date of 1st January 1892 for that number of paupers. I find the number (exclusive of lunatics) on 1st January 1891 was 4,590.

6162–3. You will observe that, looking simply at the figures, the number of paupers in the City of Bristol is proportionately twice as large as it is in the union of which you are guardian?—Yes, I do observe that.

Chairman—continued.

6164. Could you indicate the causes of that extraordinary discrepancy?—I think the primary cause, upon the face of it, is, that the population of the Barton Regis Union is in part a very rich one. All the rich people live in the Barton Regis Union; and the population of Bristol is composed of poor; and the business men do not sleep there, and therefore are not reckoned in the census. They do not come into the census, as they sleep in Clifton, Redland, Cotham, and the other suburbs in the neighbourhood.

6165. But I suppose much of the business of Bristol is carried on in the old City of Bristol, just as much of the business of London is carried on in the old City of London?—The tradespeople of the City of Bristol live up the hill, nearly all of them, in suburban houses.

6166. But where are their places of business?—In Bristol; in the old city; the majority of them live up the hill.

6167. That is true, also, I suppose, of the City of London?—Yes, no doubt. The old charities of Bristol are concentrated, to a large extent, in the old city; and, of course, they have a great effect, as I can show from the testimony of some of the clergy, who consider that they provide for many of their destitute cases by pensioning them, and using the various charities.

Charities in Bristol.

6168. Could you state what are the charities of old Bristol?—Yes; the charities of Bristol consist of endowed and subscription charities now in the hands of charity trustees, which are distributed in the way of yearly annuities.

£5,000 a year, and 390 places in almshouses.

6169. By whom?—By the Bristol Charity Trustees, the Colston Societies, and other trustees. There is nearly 5,000 *l.* distributed every year in annuities by these various trustees. There are 390 places in almshouses. But I ought to say that in the case of those annuities, and the places in almshouses, they are not by any means confined in their operation to the old city. The cases which are chiefly confined in their operation to the old City of Bristol are the doles, both parochial and in the hands of the Bristol Charity Trustees, in money, bread, fuel, clothes, or medical dispensary notes, which are given in the separate parishes. Many of the almshouse places have to be entirely occupied by persons living in the special parishes of the old city.

6170. Can you tell us what amount is annually spent in doles in the old union of Bristol?—About 2,000 *l.* a year is in the hands of the vestries and clergy for doles. Besides that, there are large gifts by two of the three Colston Societies, the Grateful and the Dolphin Societies.

6171. Are all those confined to old Bristol?—No; those of the Colston Societies are spread over the whole area of the town; they are not confined to old Bristol.

6172. Have you made an estimate of the amount of charities expended in old Bristol?—I can give you an account of all the almshouses, the places in which can only be given to the inhabitants of old Bristol. We have a great many almshouses, which, altogether, can take in 406 people, and of those, many of them

Chairman—continued.

are only eligible to the inhabitants of certain of the old city parishes.

6173. What proportion do you think of the whole?—The parish of All Saints, that is one; that has places for eight people. Another, St. John's parish; that has places for 16 people. There are three in the parish of St. Mary, Redcliffe. Beyond that, I think there are three more.

6174. Then there are those almshouses scattered about different parishes, or are they together, and admit inhabitants from different parishes?—They are generally situated within the boundaries of the parish for whose inhabitants they were intended.

6175. And what are the terms upon which admission to the almshouses is given; is the mere almshouse given to the occupier, or is the house supplemented by an annuity?—It is invariably supplemented by an annuity.

Pensions given with the almshouses.

6176. And those annuities ranged, I think, from 35 *l.* down to 10 *l.*?—Those are annuities which are not given in connection with the almshouses of which we are now speaking. The allowances in the almshouses vary from 10 *s.* a week to 2 *s.*

Paupers usually ineligible.

6177. And I need hardly ask whether those persons who inhabit almshouses keep clear of the rates?—They almost invariably keep clear of the rates, those who are admitted to the almshouses. They would generally not be eligible, I think, if they had ever been upon the rates. It has been the practice of the Bristol Guardians to supplement the allowances of inmates of two of the almshouses, on the ground that the sum allowed was insufficient. They are now discontinuing the practice gradually.

6178. Is it the case, also, that recipients of pensions not connected with almshouses keep clear of the rates?—It appears to be so from the rules of the institutions, but I think that practically there is a slight difference of opinion as to whether some of them might be allowed to become recipients of these annuities who have been upon the rates at one time. Certainly, in the case of one of the pensions, there is a difference of opinion as to whether a person who had ever been upon the rates would be eligible.

6179. Could you state how much, on the whole, is expended in pensions; have you stated the number of pensions?—The number of pensions is altogether 324.

6180. And can you say how much is expended?—There is nearly 5,000 *l.*; 4,929 *l.*

6181. And that extends over not simply old Bristol, but modern Bristol as well?—Many of them do, of the annuities. But I am now speaking about the gifts which are in the hands of the Bristol Charity Trustees, because I think they would more illustrate the point that you are trying to draw out.

6182. Certainly?—Those gifts amount in the year, that is, charities given by the charity trustees, to, I think, nearly 500 *l.*, as far as I can find out; and those gifts are nearly all of them for persons inhabiting the old city, and they are very much restricted as to who is eligible for them. Numbers of them are merely for freemen of the old city, or for their widows and daughters, or for householders in the ancient city. There

Gifts to freemen.

Chairman—continued.

is an enormous number of those gifts, and some of them are of moderately large amount; six guineas, some of them amount to, while others are as small as 4 *s.*

Mr. Pell.

6183. Per week?—No; annually. And they are almost all of them restricted in this way: to persons who are living in the ancient city, or who are resident in certain parishes of the ancient city.

Chairman.

6184. Are they limited to non-paupers?—They are in most cases. May I furnish you with some instances of them; would you like to hear some examples of them?

6185. Yes, I should?—Well, here is Peloquin's Gift, 1 *l.* 10 *s.*, to the wives of freemen; 52 in the year. Then there is Thurston's Gift, 1 *l.*, to the wives of freemen. There is Ludlow's Gift to the widows and widowed daughters of freemen of the ancient city, a gift of 6 *l.* There is another gift of six guineas by Peloquin to freemen or the widows or daughters of freemen. They must be non-paupers, and they must not be publicans. There is Whitson's Gift of 1 *l.*, to householders in the ancient city; and there is 10 *s.* to 52 widows of the ancient city.

6186. Ten shillings?—Yes; 10 *s.*

6187. To the widows of freemen?—Yes. There is Holbyn's Gift of 10 *s.*, in St. Thomas' parish, to nine poor people; and there is 10 *s.* to the poor of St. Philip's and Jacob's parish, given to 24 persons. There is a gift of 10 *s.*, Harrington's, to burgesses of the ancient city, 54 in number; and Jackson's Gift of 4 *s.* to 44 freemen or widows of freemen; that is given in 44 cases. I will not multiply them. But I suppose these examples will be enough. I have a complete list of them.

6188. Now, who are the persons who distribute those doles?—Those of which I have now spoken are in the hands of the Bristol Charity Trustees.

6189. What process do they adopt to inform themselves as to the fitness of the objects of those charities?—In the case of pensions which vary from 35 *l.* to 10 *l.*, they have before them at their meetings the forms of applications from those who wish to apply for them, but practically, as the president has told me himself (he is, I may say, a man of the most honourable and benevolent character), the process is this: that a person who wishes to obtain one of these annuities must put his case into the hands of one of the trustees, and that unless one of the trustees brings forward the case personally there is no possibility of that case being brought forward, or really looked into.

6190. Have you been able to form any opinion as to any grounds for preference of one application over another?—I imagine from the character of the men who are the Charity Trustees that they would certainly satisfy themselves that the person was thoroughly respectable, and to some extent a proper applicant; but I must confess that there appears to be no system of discrimination between the cases; that if one was fortunate to obtain, for a case in which one was

Chairman—continued.

interested, the support of the president, that it would be very possible that there would be other cases which would not be investigated, but which might be even more deserving.

6191. But have you formed any opinion as to the effect upon the character of the population of this large annual distribution of doles?—I do not think that the pensions have a bad effect upon them. I think it is very difficult to believe that the small doles have now quite so bad an effect as in old times. I know that in the old times they undoubtedly had an exceedingly bad effect. Many of the doles were larger than they are now. In the parish of St. Nicholas, where the parochial doles amounted to 1,000 *l.* a year, I have been told that it was the custom for the churchwardens and the vicar to go through the streets with the clerk, who carried a bag of money, and that the people used to swarm out of their houses in order to get hold of what money they could. But that is all altered now, and that 1,000 *l.* has been diverted from that purpose for many years past, and it is now devoted to education and to the maintenance of almshouses, and to church uses. But in other parishes those parochial doles still go into the hands of the clergy, and many of the clergy are diverting them to purposes of very much greater usefulness. For instance, they have an invalid kitchen in the parish of Redcliffe, a kitchen for cooking for invalids, and a trained nurse is employed to nurse the people in their own houses, and much of the money is devoted to purposes of that kind.

6192. But those doles that you have mentioned as descending to 4 *s.* in the course of the year?—Yes.

6193. Are they distributed after any care has been expended or inquiry has been made into the circumstances or the character of the recipient?—The Charity Trustees divide the parishes, each of them, into twos and threes, and they visit the different parishes, and they then consult the different persons working in the parishes, but I cannot say with what degree of care the investigations are conducted, or whether they investigate very narrowly the circumstances of each case; but they do appear to investigate them to some extent.

6194. Have they themselves any officer whom they employ?—Apparently they have no officer.

6195. Then it must depend a good deal upon chance, and a good deal upon favour?—I should think it must.

6196. Now, in the distribution of that portion which you think most usefully applied—that is the pensions—is preference given to old age?—Apparently very much so. The older a person gets, the more likely is he or she to obtain a pension. Very often people have to wait for years for these pensions, and as they get older greater effort is made to get these people put upon the list of successful candidates.

6197. Do you think that the prospect sooner or later, or the chances, of getting one of those pensions affects the character of those expectant annuitants, and makes them less industrious and inclined more to depend upon the good fortune of receiving a pension and less upon the result of their own efforts?—I cannot say that I have observed any such result in any of the cases that I have had an opportunity of knowing of; but I think that occasionally where they have been bestowed on exceedingly unworthy individuals it must be so. I know of one case where a woman received one of those pensions—but that was not one of the Charity Trustee Pensions; I think it was a pension belonging to the Dolphin Society—and she was a woman who at the same time was receiving parish relief. She must have been a very unworthy recipient. It was not found out for some time, and she would not have been considered eligible if it was known. Of course in that case it must have had a very bad effect, she was so very unworthy.

6198. There ought to be no difficulty on the part of the distributors of the Dolphin Society in ascertaining from the Poor Law whether an applicant was or was not receiving parish relief?—But there is unfortunately no co-operation that I have ever observed.

No co-operation between Poor Law authorities and charity trustees.

6199. Is there no co-operation between any of these charitable trustees and the Poor Law Board?—There is no co-operation, I am afraid, on their side, except in the case of Merlott's annuity of 10 *l.* to 47 blind persons, when an inquiry is always made whether the applicant is receiving parish relief.

6200. We have heard that at Oxford and other places the charities have been largely used to prevent the poor from becoming paupers, in keeping them away from the workhouse; but at Bristol it appears that the distribution of these prizes is wholly independent of the administration of the Poor Law; is that so?—If I might read a short extract from a letter from one of our Bristol vicars it might furnish you with an answer to the question which you have put to me. It struck me that it was his opinion that these pensions did prevent people a good deal from going upon the parish. I asked him the question whether he had much destitution in his parish amongst a very deserving class of people who were becoming old, and who would find the provision of the rates quite inadequate for them, and he said in reply, "While the majority of our people in Redcliffe belong to the working classes, we have not very many destitute poor. Again, our people have many special advantages. We have no less than 34 places in our almshouses which belong by right to them, and from our connection with the Merchant Venturers and the city authorities we can generally get admission into the other almshouses. A fair number of our people have Bonville, Dolphin, or Anchor annuities. So, though there are always a few cases of hardship, I cannot say they are very many for a parish of 8,500 people."

6201. However, as far as I can gather from your statement, it does not appear that these funds are distributed upon any well-considered principle?—They are certainly not. They are certainly not distributed upon any principle whatever; and it must be remembered that the Colston Societies are political societies.

6202. And are their funds distributed among partisans?—Well, it is supposed that to some extent they are.

6203. Well, those suppositions are, as we all know, sometimes well founded, and sometimes

Chairman—continued.

they are unjust?—Well, it is the feeling in Bristol that it is so.

6204. That it is so with reference to the funds of both political parties?—Yes; so possibly they may equalise.

Sir Herbert Maxwell.

6205. May I interpose a question; is it allowable to allot those pensions to persons already in a workhouse or in receipt of relief, in order to free them from that condition?—No; it is, generally speaking, a rule of the societies that persons who have had parochial relief are not eligible for pensions. It is a disqualification.

Chairman.

6206. And do you wish to say anything more on the subject of the application of charities towards the poor at Bristol?—If I may I should like to read part of another letter from the same vicar whose letter I read just now, Canon Cornish; and may I say in connection with what I read just now from him about his parish of St. Mary, Redcliffe, saying that he had no destitution comparatively, that I asked the same question of one of our east-end vicars in Bristol, and he gave a very different account of the poor in his parish. He said that, "Speaking generally, "I have for many years been compelled to notice "the fact that many aged folk of good character "have suffered greatly through poverty, some of "whom have not been in receipt of parish relief, "and others have barely existed on the relief "granted them by the guardians, which has been "absolutely inadequate for their support; but they "have been content to remain half-starved rather "than go into the workhouse." And then he gives me 17 cases of persons who certainly do seem to have tried their best to save, and among them two or three cases in which it has been shown that they have saved, and have lived on their savings until those savings were exhausted, and then, though they would be extremely fit recipients for any of the city pensions which might possibly be obtained, it is very difficult indeed, under present circumstances, to obtain such pensions for them.

Objection of deserving to workhouse.

6207. They would seem the most proper recipients for such pensions?—Yes.

6208. Do you think there are any pains taken to find out such persons in order to prevent their becoming paupers?—I think Mr. Ford and other clergy of the city take great pains to find out cases, but owing to the great difficulty of putting their cases before any impartial committee or tribunal, they have but a small chance of getting a share of what is going in the city.

6209. The committee or tribunal prefer to give the funds they have to bestow to their own friends?—Yes, they prefer to give to their own friends.

6209*. And without any settled principle of preventing deserving poor from becoming paupers?—Yes, the Charity Organisation Society recommends cases which it has examined thoroughly, but there is really no chance for those cases, I am afraid, any more than any other cases. I heard of a case where the people had been so provident that they had even paid for their tombstones, and yet their extreme providence and care, and having saved all that they could, did not bring their case any more strongly before the Charity Trustees.

Chairman—continued.

6210. We will now come to the consideration of the administration of Poor Law relief?—Will your Lordship pardon me if I ask leave to read this letter from Canon Cornish? He says, "May I put down one or two things which occur to me about charities? (1) I wish the Commissioners," he means the Charity Commissioners, "would arrange some model schemes of pensions, which they would allow our vestries to adopt. At present, if you ask for power to change, they say you must submit all your charities to them, and no one knows what the result will be. If we knew what we were in for, I believe the trustees would apply for powers, but at present it is a leap in the dark. (2) They might remove restrictions as to time of distribution, for example, St. Thomas' Day, and allow them to be spread over the year. Also restrictions as to place, and allow a wider area; also restrictions as to persons, viz., freemen's widows, &c. We find our larger gifts very useful; we hold them over against sickness or distress. All our small doles are administered with great care, each case being inquired into. I do not think there is much abuse; perhaps there is a little waste, but I should hail with delight an old-age pension scheme for the deserving poor residing in their own homes, with their own children, and should be glad to see a contribution from children where there are any, on condition of their being granted."

6211. As far as I can gather, your correspondents express the opinion that if the trustees of these various wealthy charities were satisfied that the Charity Commissioners were willing to deal with them, and would deal with them in a manner satisfactory to themselves, that is to say, I presume, upon broad useful public principles, they would be inclined to invite the interference of the Charity Commissioners?—Yes, that is exactly what the feeling is.

6212. But until they receive that assurance they would prefer to keep the management in their own hands?—That is exactly the feeling.

6213. Do you see your way out of that difficulty?—I do not know, unless the Charity Commissioners were willing to meet the views of the Bristol trustees and clergy. There are a few of the city parishes, one or two of them, which may be called rich, but in the case of most of them it is not a very large sum which they have to distribute.

6214. Most of them have not large funds, but some of them have very large funds?—A few of the Bristol parishes have large funds. There is one, the parish of St. James', which has between 600 *l.* and 700 *l.* which is given in doles, and doles, I think, of a very objectionable kind; 174 *l.* a year is distributed in loaves of bread, chiefly weekly, 57 *l.* in clothing. This is a parish of 8,000 inhabitants, by no means all very poor.

6215. And they can produce no lasting effect upon the condition of the recipients?—They principally produce the effect of their always being on the look out for whatever they can get.

6216. Have you anything more to say on this question of charities or doles?—I feel that the great

Chairman—continued.

inequality of distribution is a disadvantage to the town. You see an immense number of these benefactions go to the ancient city, and a large portion of the poverty of the town extends very much beyond the city bounds, and I feel that if the benefactions were properly equalised there would be very much greater advantage. Some of the old parishes have absolutely become extinct, and are being moved into the country. In those cases the doles go with them, and may be, no doubt, used in a way that the clergy think proper.

6217. Would you yourself be in favour of mixing up all these various charities and distributing them upon some settled principle?—I should very much like to see a central body, which would also be an investigating body, have some authority as to recommending to the trustees and the clergy good cases, cases which were obviously the best. That is the same conclusion which was arrived at by the Commission held by the Bishop of Gloucester and Bristol in 1883, I think, and then it was very strongly recommended that that course should be taken.

6218. Was any notice taken of that recommendation?—This report which I hold in my hand, and which was very freely circulated, made certain recommendations, but we do not feel that those recommendations have been acted upon. That report states, "what is specially wanted, it is further urged, is that some agency could be formed which, in some impartial and disinterested way, with local experience and conversant with the character and habits of the poor, should investigate cases locally, and thus the decisions of the Charity Trustees be influenced wisely and responsibly."

6219. That passage would seem to infer that the course they there recommend is not pursued by any of the charities; is that within your experience?—I do not think it is pursued.

6220. What was this Commission from which you are quoting?—It was a Committee appointed on 8th February 1884, to inquire into the condition of the Bristol poor, and the report was presented on the 22nd of December of the same year to the Bishop of the diocese.

6221. Shall we now come to the administration of the Poor Law, or would you wish to add anything to what you have said on those other subjects?—I think, perhaps, I ought to add with regard to the way in which some of the clergy are endeavouring to utilise the doles in a more advantageous manner, that in three parishes part of the old doles which were used for gifts in kind are now used as bonuses on savings. The savings are paid in by the people at a club, not a Post Office Savings Bank, and a large bonus is given on the savings; in a parish where the gifts were very largely given, and where pauperism was exceedingly large in proportion, namely, in St. Thomas's Parish, 1,000*l.* have been deposited in this savings bank in the last 12 years in consequence of the encouragement given to them by this improved system of devoting the doles.

6222. Then in those three parishes the improved administration of the fund has had the effect of increasing thrift?—Yes, I think it has in the parish of St. Thomas, and I think it is an extraordinary thing that 1,000*l.* should have been deposited by people for that purpose.

6223. Is that a very poor population?—It is a parish of exceedingly poor people, a parish with a population of 557, according to the last census, and the doles in that parish amount to about 180*l.*, and they used to be given in the old-fashioned way, but at present they are used partly as bonuses to the savings bank deposits of the people, and undoubtedly it is having a good effect upon their character. The pauperism in that parish has diminished considerably. It used to be exceedingly large. In the year 1881 the paupers, out of a population of 650, were 53, and in July of 1892 the pauperism had diminished to 35 out of a population of 557.

6224. Have equally good consequences followed in other parishes where this system has been adopted?—I have not the figures in the case of the other parishes. Some of the Nonconformists also have the same kind of bequests, amounting in the case of one congregation to 157*l.* a year, distributed in money and general uses, and the Society of Friends has also money and endowments which are similarly applied.

6225. Is that irrespective of any particular district?—It would probably be only attached to the congregation of the chapel in Broadmead. The Society of Friends has also an endowment for giving away 182*l.*

6226. Do you know the system upon which they distribute that charity?—No, I do not know. I have not inquired into it. They have a sum of 1,200*l.* which is used for loans without interest. I think that the only conclusion which I might state is, that it appears that in the case of Bristol the thoroughly deserving and saving people do appear to have a large, possibly a sufficient provision made for them, out of those endowed charities, those annuities, and the large number of places in almshouses, when you consider that nearly 5,000*l.* is given away in annuities, and that there are 406 places in almshouses. It seems, if the best cases were uniformly admitted, as if there would be a very large provision for the really deserving.

Large number of paupers in Bristol Union in spite of charities, due to poor-law practice there.

6227. And that is in a place in which there is such an extremely large proportion of paupers as one in 20, whereas the proportion in the outside union is one in 50?—Yes.

6228. So that although individual persons may be relieved, it does not appear that there is any general improvement in the pauperism of the district?—I imagine that that has more to do with the administration of relief, the manner of the administration of relief, of which I am not able to speak.

6229. Of relief apart from the question of the distribution of charities?—Yes, there is no co-operation. Of course I am not wishing to speak of the way in which the relief is given in the Bristol Union; I am only able to speak of the way in which it is given in the union with which I am connected.

Barton Regis Union.

6230. Now we will come to the Barton Regis Union, in which you have been a guardian 11 years. In that union you say that, with a population of 193,900 odd, the number of out paupers is 3,650; can you state how many of these persons are over 65 years of age?—In January 1892

Chairman—continued.

there were 276 men over 65 years of age, and 839 women.

6231. You do not distinguish there between those relieved indoors and those relieved out of doors?—I have got a further account of those relieved indoors. On the same date there were 182 men indoors and 126 women.

6232. Are those part of the first numbers you gave us?—No, they are not. Those are additional.

6233. The others were the out paupers?—Yes, the others are out paupers.

Decent aged with friends given out-relief.

6234. On what principle are they relieved out of doors?—The principle that every destitute old person over 60 years of age of fair character, and not absolutely helpless and homeless and friendless, is entitled to out-relief as a matter of course.

6235. If they are known to be helpless, homeless, or friendless, what is done?—The effort of the guardians would be to induce them to come into the workhouse. It is sometimes a very grave question, and leads to a good deal of agitation, if there is an old person who becomes quite helpless and gets into such a condition as makes it absolutely necessary that they should be nursed and taken care of; it is a very great difficulty when such persons refuse to come in. The guardians generally order the relieving officer to watch the case and to see that the person does not actually starve, and to bring that person in if possible. Of course it is impossible to force them to come into the house.

6236. It is difficult to bring pressure to make them go into the workhouse when they are unwilling, without exposing them to the chance of suffering?—Well, the relief is taken away from them, or sometimes it is perhaps put on for a week or two, and they are told that in that time they must dispose of their goods, and must try to get ready to come in. That course generally succeeds, only the guardians find it difficult at first, but I have never known a case die outside from neglect. They have always come in in my experience.

Fear of the workhouse due largely to ignorance.

6237. Have you ever discovered that their indisposition to come into the workhouse was due to the ignorance that prevailed as to the treatment which they would receive in the workhouse?—I think you mean, my Lord, that they supposed they would be treated with harshness.

6238. Or that they supposed that they would not be treated as well as, practically, they are treated?—Yes, I should say that that is a very common idea. They have very frequently said, after they have come in, that they did not know that the life would be so comfortable.

6239. Does it seem to you that this principle of out-door relief is carried further than it is desirable it should be carried?— Undoubtedly it is in our union.

Good rules as to out-relief, but too many exceptions.

6240. Would you give us instances in which you think it is carried too far?—Well, we have exceedingly good bye-laws published in this little book issued by the clerk of our union, and, I think, if out-door relief is to be given at all, that they are very sensible ones, but they are continually being evaded or broken. One of our rules is that out-door relief should never be given when the premises in which the applicant is living are in a dirty or filthy condition. Well, that rule is certainly interpreted in a very wide sense, and a great deal too leniently.

Chairman—continued.

6241. And people are relieved who live under very filthy conditions?—Yes, they are, undoubtedly. They are sometimes relieved in kind which would be probably considered not quite an equivalent to relieving them in money; but they are occasionally relieved, in some parishes, in such circumstances as that. Then, another of our rules is, that a deserted woman should not receive out-relief; that rule is continually broken. Exceptional cases are brought before the whole board, at least they are said to be exceptional cases, but I think it is unwise, as a general rule, to relieve them. Then, any person knowingly making a false statement to the relieving officer is not to receive relief; well, that rule has been broken constantly. I know an old couple who received a legacy and concealed it, and all that was done was that they were made to refund the relief that had been given them, but the relief was continued as soon as the money was spent which they had. And then other persons, whose character is certainly not at all good, people who are not particularly sober and not particularly well conducted, receive relief.

6242. You mean to say that they receive relief after they have been ascertained to have been drunk during the time they were receiving relief?—I am thinking now of the case of a woman whose husband was ill; she, herself, has employed two women to work under her, and she has now been found to be ill herself; the old man is chronically ill. Well, the character in that case was certainly not a good one, but they have been allowed to receive relief. I should call that very lax administration.

6243. Was she employing the two persons to carry on her business during the time she received relief?—The relief was given in the name of her husband, and this woman has been employing two other women to carry on her business as a laundress.

6244. While the relief is going on?—Yes. Then there is a good deal of evasion of the rule that persons who are responsible for the parish rates of houses should not receive relief; but that is a rule which, especially in the country, it is exceedingly difficult to carry out, because it is in little houses in the country that old couples live, because they could not obtain lodgings; therefore it is exceedingly difficult to carry out that rule consistently, and to say that no one is to receive parish relief that is responsible for the rates of a house; so that it is evaded by the landlord being made responsible for the rates. It is very often, as I have said, evaded in the country, and, in fact, I hardly see how, in the country, relief is to go on without that evasion.

6245. Were these bye-laws drawn by the guardians themselves?—Yes; they are only applicable necessarily to this particular union.

6246. And they are evaded usually upon the ground that there is something exceptional in the cases before them, which takes them out of the rule?—Yes; that is so.

6247. And, I suppose, it has occurred to you sometimes to remonstrate, on the grouud that

Chairman—continued.

there was nothing exceptional, and that they were the very cases against which it was proposed to guard?—Yes.

6248. And with what success have you done that?—Occasionally one's views prevail, but they do not always.

6249. Now, during the 10 years you have been a guardian, there have been changes in the guardians pretty often?—Well, I should say that of course, there have been changes, but there are some few still who were guardians at the beginning of that time, and they are not a very constantly-changing board.

6250. Are you in favour of limiting as much as possible the out-door relief?—I should be very much in favour of limiting it strictly to persons of thoroughly reliable character. I have never been in favour of entirely doing away with it, for I do not, practically, see what some old people are to do without it. I have gone into a great many cases, and I have had considerable experience of the people, and I see that they save money which lasts for a certain time, and then it comes to an end; and I do not quite see what is to become of such people if they are not to have a little relief from the rates, unless they are fortunate enough to possess friends that are well off.

6251. Is it not usual in cases of respectable people, of the sort you have just now described, to find friends to exert themselves to keep them out of the workhouse?—I know of one case of a woman who was in the workhouse, and who had previously saved 70*l.* She was a servant for 12 years, a cook at Clifton, and she managed to save 70*l.*, and her mistress, who died, left her 30*l.*; and she tried to get into an almshouse, but she had no interest. She was a very quiet woman, who never spoke to anyone about her affairs, and she simply lived upon the principal of her money, and it came to an end; and then she came to me and told me she was quite penniless, and asked my advice as to what she ought to do. I had never seen her before. I said, "You cannot live on what the guardians would give you," and I advised her to go into the workhouse, and she did, and she has been there for seven or eight years.

Mr. Henley.

6252. How old was she when her mistress died?—About 62.

6253. Was she in good health?—She was rather failing in health; rather rheumatic; and she said she was not in a condition to get another place as servant.

Chairman.

6254. Have you seen her since?—I constantly see her, because she is in the workhouse now.

6255. Is she satisfied with her position in the workhouse?— Well, she is a woman who takes everything very quietly. She made up her mind that whenever she came in she should give up everything. I said I should like to give her some little thing; I wished to give her a tea pot, and a cup of her own; but she replied, "I have given up all those things." She is not a woman who would allow herself to grieve much over things. She has had a very hard and busy life in the workhouse, as she has always been in charge of a number of children. She had some disorder, which made it difficult for her to take another place in service; she was a woman who had never married, and she had no relations.

Chairman—continued.

Support of parents by children fairly enforced.

6256. Is the principle of making children who are able to assist their parents well enforced in the union?—Yes, I think it is very much enforced.

6257. Can you give us any evidence as to that?—£461 were received from relatives for "In-maintenance" last year. I might say a good deal about that in the case of out-paupers also; there was a good deal received from them.

6258. Have you been present at discussions as to whether a person should be compelled to come in where it was supposed that the relations were able to support him?—Yes; frequently.

6259. Well, have you then heard any principles laid down on which the support was expected from the children?—I do not think we should receive people whose children are able to support them, unless they were cases where they had become quite helpless, and there was no one to nurse them. There is an old woman, named Long, that I have in my mind at this moment, an old countrywoman, and her sons are paying 5*s.* for her support while in the workhouse, which is a shilling a week more than our charge for maintenance.

6260. Have you laid down any rule as to the amount of earnings which would justify you in bringing to bear some indirect compulsion on the children of poor persons in order that they should help to support their parents?—The earnings that we suppose, in the country, to be necessary for the maintenance of a family are 2*s.* a head; so that if a man has not as much as 2*s.* a head for himself and his children, I imagine we should not take him as being capable of paying out anything for an old relative.

6261. I do not quite understand what you mean by 2*s.* a head; supposing a man, with a wife and two children, is earning 18*s.* or 1*l.* a week, what would you do in a case like that?—Then we should think him quite able to help to support his mother or father, because, if he had a wife and two children, the cost of their maintenance would only amount to 8*s.* We should think that would be enough with two children, and we should then think that he ought to help to support his parents, and we should claim some payment from him.

6262. Do you mean in such a case as that which I have mentioned, in a case where a person is earning more than 12*s.* a week, that a certain portion should go to the support of the parents?—I have never heard that rule stated at the board as an example of what should be expected in such a case; but it is generally said in our neighbourhood that 2*s.* a head is what is necessary for the maintenance of a countryman and his family; and, therefore, I think, if the earnings amounted to considerably more than that, that we should certainly expect a payment. But I do not think if a man was only earning 10*s.* or 11*s.* a week that it would be expected of him to contribute; so that it is not a perfectly consistent rule. We frequently do not prosecute,

Chairman—continued.

because we think the magistrates would not confirm our recommendation.

Half club payments counted by guardians.

6263. What is the plan of your board with respect to the granting of out-relief in the case of those receiving club pay?—The rule is that the club pay should be considered as if it were half its actual amount, and it is supplemented accordingly: so that supposing a man was receiving 3*s.* from his club, and he came to us for relief, we should suppose that he had only 1*s.* 6*d.* to depend upon, and we should then probably give him another 1*s.* 6*d.*, so as to make it up to 3*s.*, or possibly we might give him 2*s.* to make it up to 3*s.* 6*d.*; the actual amount of his income being 4*s.* 6*d.* or 5*s.*

3*s.* 6*d.* the largest sum given to a single aged person.

6264. What is your usual rate of relief, apart from such cases, to old people?—To a man or woman, aged or infirm, or totally disabled, there may be allowed a sum not exceeding 3*s.* 6*d.* per week, and to a man and his wife, under like circumstances, a sum not exceeding 5*s.* 6*d.* a week; and those sums shall not be increased except by an order of the whole board.

6265. Do you think those sums sufficient to support those old people if they have no other assistance?—No; I think them quite inadequate.

Inadequate by itself.

6266. Have you known cases where, rather than submit to live on such small means, people have been obliged to go into the workhouse?—Well, this old woman whom I have spoken of is one case in point. She knew she could not live on the amount that would be granted for out-door relief.

6267. Are there many such cases?—No; very few such cases, because many of them have got friends.

6268. But there seems to be a good number who have no means?—Well, I have a collection of cases that have been sent to me lately from several relieving officers, and it does appear to me as if some of these people did almost practically have nothing to live upon except their parish pay; but it is very difficult to be sure.

6269. How many relieving officers have you in this large union?—We have only six.

Not always sufficient inquiry.

6270-71. Do you think, as far as your observation goes, that they are enabled to discover what the circumstances of every applicant for relief are?—I think in some districts they do; but I am inclined to think that in others they practically do not follow up the cases sufficiently.

6272. Would that depend upon the energy and the fitness of the men, or upon the difficulty of their duties?—Well, it is partly dependent upon that, but it is also dependent on the much more difficult nature of the district that they have to attend to, perhaps a very thickly-populated poor district, with an immense number of cases, or an exceedingly spreading district, not in the heart of the city. And also I feel that if a district is, like the Clifton district, very much made up of rich people, there is so much deception there; for it is quite impossible to know the habits of the people of Clifton, and to find out about the cases, because neither the rich people nor the poor people will tell what is given.

6273. Is the relief taken to the houses of the people, or have they to send for it?—There is always a relief room in which it is given out once a week, and they send for it generally.

6274. So that the relieving officer is not expected to go to them?—He is expected to visit them, but not to take the relief to them.

6275. Do you think that the relief is well distributed when the relief is administered from a central place?—I think that some of our relieving officers are exceedingly able men, and do their duty exceedingly well; but you can hardly expect them all to be of equal merit.

6276. Now, we will come to the in-door relief. You have told us of the causes why they enter the workhouse; have you many in the workhouse who have been well-conducted people?—I think that those who have been people very much to be admired and respected have generally come in from perfectly broken health. There have been a great many people, I should say, of that character; but they are, of course, a minority of the whole number.

6277. How far do you carry the classification of in-door paupers?—We carry it not very far. We have the great disadvantage of very bad, old-fashioned premises; and we expect an amalgamation of unions to take place when the boundary of the municipal borough can be decided upon, and until that is done the Local Government Board object to our building, so we find it almost impossible to classify them much; but we do try and put the nicer old people together in better wards. But there are some cases, I am afraid, of hardship, where very decent people are not put with people of their own kind.

6278. Have the aged inmates any advantages?—The aged and infirm have a special diet, or may be put on sick diet by the doctor; and the wards are more comfortable, and they have nicer seats.

6279. How are they separated, so as to enable those who are considered decent, quiet people to live in better wards?—There are separate rooms.

6280. But how are those inmates of those separate rooms told off and distinguished from the mass of the paupers?—That entirely, apparently, depends upon the matrons in the case of women, and on the men assistants in the case of the men's side. The doctor has the power to admit people into the wards which are called technically "paralysed wards." They are for people not necessarily paralysed; they are big rooms, where they may have their own beds and large arm-chairs. But it is not like the London workhouses, where the infirmary is a separate place altogether.

6281. Those paralysed cases are not cases that are all fit for the infirmary, as one might strictly say?—Many of them, in the London workhouses, would be in the infirmary; but in these provincial workhouses they are frequently placed in these wards, which are not called infirmary wards, but wards for old people very much disabled.

6282. What amelioration of the conditions do you allow them; are the men allowed to smoke?—The men have an ounce of tobacco, since this new permission, every week.

6283. After a certain age?—Over the age of 60.

6283*. And how about an allowance for tea?—Well, they have tea at seven o'clock in the morn-

Chairman—continued.

ing, and at six in the evening; and if their friends bring them more tea they are allowed to make it for themselves.

6284. Have you any men in your workhouse who have belonged to clubs that have failed?—Yes; there are 11 old men who were members of country clubs which broke; and their histories are very sad, because some of them have tried three and four times to get back again into those clubs. I have particulars of all of these 11 cases; one of those men was 40 years in a club when it broke; and another man for 43 years, at an early period.

6285. So that you say that at this moment there are 11 persons in the house who have belonged to clubs?—Yes; some of the very nicest old men; and they have tried in a way we should hardly have expected to keep up their club payments, and to remain members. George King, about 80 years of age, had been for 40 years a member of the Golden Hart Club; he paid 1 *s.* 6 *d.* a month, and 1 *s.* a quarter for the doctor; he was only on his club 15 weeks in the 40 years, and it broke owing to bad lives being admitted, and young men not joining. Three times he rejoined, but it broke again each time, and then he joined another. And there are similar cases to that.

6286. Have you any army pensioners?—Yes; there are generally one or two army pensioners, and a good many army men that are not pensioners. Army men do not very much dislike the barrack life of the workhouse.

6287. Those are people in the workhouse?—Yes.

6288. What has become of their pay?—When they are pensioners their pay is attached. The War Office is written to, and the pay is received by the authorities; and then, if they stay in long enough to make good what they have cost, they are allowed to have the balance. So that you see it is rather an advantage to them; they live there really much more cheaply than they do anywhere else.

6289. Have you any Navy men?—I have never known a Royal Navy man in the workhouse. I spoke to the clerk upon that subject, and he told me that he also had never known a Royal Navy man to be in the workhouse.

H.R.H. The Prince of Wales.

6290. Any of the merchant service?—Yes, Sir, there is a man who was in the merchant service in the workhouse.

6291. But not many?—Not very many; not many sailors.

Chairman.

6292. Now have you ever known of hardships. I suppose the great hardship on the well-conducted in the workhouse is the deprivation of liberty, but apart from that have you ever known the paupers suffer from hardships that are not within the purview of the law?—You are of course, my Lord, referring to this particular workhouse that I have been speaking of. I have known long ago of very great hardships, but things have very much improved there. At the time when I became a guardian there were

Chairman—continued.

very great hardships in that workhouse, undoubtedly.

6293. Of what character?—Well, for instance, I do not think that the old people had sufficient warmth, they had stone floors, all the old women had stone floors. **Improved treatment of paupers in workhouse.**

6294. How long ago was that?—That would have been 11 years ago now.

6295. And have those objections been removed?—In the case of the old women they have, but in the case of the old men they have not, I am sorry to say.

6296. Are the old men now suffering from a deficiency of warmth?—The old men of course wear much thicker boots than the women, and I do not hear them complain very much of the want of warmth. The complaints came from the old women who I think must have suffered.

6297. In what other respects have they been accorded better treatment?—Well, formerly the treatment was very much rougher in every way. I think there was less consideration shown to them. Of course I have observed in many of the small country unions which I have visited, what I should consider to be considerable hardships. I went over the Tavistock workhouse, and I was informed that there were nothing but straw beds in the house except a few feather beds that some of the old women had brought in themselves when they came in. Now I do not think that straw beds are fit for sick people at all. Then I have been told by people who have been in other country workhouses that there is no light allowed at night. This was told me by a mother with a young infant. **Thinks some country workhouses are hard.**

6298. But you do not know that of your own knowledge?—No, I was told it by this person, and I was also told by a matron that she believed it to be the fact in the case of some unions.

Mr. Pell.

6299. Was she a matron of a workhouse where there were no lights?—No; she was a matron of another workhouse.

Chairman.

6300. But she said she believed it occurred elsewhere in country unions?—Yes.

6301. And in all those respects you have observed a considerable improvement?—Yes; of course in the matter of light where you have gas there is no difficulty in putting on light. The difficulty does not occur in such a case as that. I think there being no night nurse is a very great grievance. **Nursing provision.**

6302. But you have a night nurse?—I am sorry to say we have not.

6303. Are your nurses usually trained nurses?—We have trained nurses; but we have paupers to keep the wards clean, and to do minor services for the patients.

6304. But for the actual work of nursing you have trained nurses?—Yes, trained working nurses. But we, in common with many provincial workhouses, have men nurses for the mens' ward, and you cannot get a man nurse to act with the same efficiency as you can a woman nurse; it is not possible.

6305. And do you think that the sick are badly looked after by the men?—Well, I think

Chairman—continued.

there are delicacies of treatment which are omitted in consequence of our system, but I should be sorry to say that there was much complaint as to actual neglect. I do not think I should say there was.

6306. Do you mean to say that in a workhouse like this you have no night nurses?—There is no night nursing except for the imbecile people. They have night attendants. They are technically called lunatics, and they have night attendants.

Old couples: very few in workhouse.

6307. Well, how have you dealt with the old couples?—Well, the old couples we have provided accommodation for, but it is not very ideal. It is upstairs, and if they are very infirm they cannot get downstairs, so that it is very dull, almost more dull than they can stand.

6308. And the result is that they do not avail themselves of it largely, I presume?—We have only one old couple, who avail themselves of it.

Given out-relief in most cases.

6309. Out of how many old couples that might avail themselves of the accommodation that you have?—Well, we have not very many old couples, because you understand, as we give out-relief, that disposes of a good many old couples; for we have rather stretched a point in the case of the old couples. There were three who might have availed themselves of our accommodation, but in one of them, where the husband would have liked joint accommodation, the woman said he would fidget her to death, and she would go out of her mind if she was obliged to see after him all the time. In another case the old woman did not like our arrangement because the married couples were to have a joint day-room, and she did not like that; so that we have only one couple there to use it, and they are rather dull.

Has known complaints of harshness, but not at Barton Regis.

6310. Do you ever hear complaints of harsh treatment of old people by officials?—I do not think there are any complaints now in our own workhouse; but I have known of complaints in others, certainly. I think they are very kindly treated in ours.

Quarrelsome inmates trying to the peaceable.

6311. I suppose that these defects are the results of bad administration rather than of the Poor Law system?—A great many of these things could be set right of course. What they complain of more than anything is quarrelling. That is a great trial to any nice old person. I knew a woman who absolutely refused to remain in the Keynsham Union on that account. She came to us to ask for relief, and she admitted she belonged to Keynsham; but she said she could not remain there, the people were so exceedingly disagreeable, that the "nagging and the discontent" were such that she could not remain. She came from another neighbouring union, Bedminster. I tried to make her explain what it was she disliked so much, and she said that there was all the difference between a cottage and a palace between the Bedminster Union and the Keynsham Union. In fact, she said that the Keynsham Union was "an emblem of the bad place."

6312. Would it not be the duty of the master or the matron to put down anything like noisy quarrelling?—It would be hard for them to do so, because of the difficulty of the master and the matron having leisure to be always present. I do not think you can control a very troublesome class of people unless you have somebody of a different kind in authority, not a pauper, but a resident attendant; the latter can generally manage.

Chairman—continued.

6313. Have you made any observations as to the effect of the Law of Settlement, or what remains of it?—Yes; I think occasionally it acts as a hardship. Of course one must put against that that many people cease to become paupers rather than go to another place. That I have known to occur in several cases. There was this very woman, who would have been thankful to accept a settlement in our parish, or in any union; but, of course, as she belonged to Keynsham, it was impossible to continue to relieve her. We did obtain non-resident relief for her, however. And then a woman went to Whittlesea, which I think is in Cambridgeshire, with her two children; she was transferred there because it was her husband's settlement; but the hardship in her case was that she did not know anybody there. I know another case of hardship, in which an old woman had to go to Bridgewater, away from her children; it certainly seemed to me a hardship in her case. It is the most barbaric thing in the Poor Law.

6314. That is what remains of the Law of Settlement?—Yes. At the same time one admits that it does actually throw people on their own resources occasionally. Perhaps I might mention among the hardships I have known people object to, this one. I think that they feel very much the deprivation of their little personal possessions, very small things. I have known an old woman lament the fact of her Bible being taken away from her; and they also find it a very great trial, the difficulty of seeing their friends.

6315. Have you any rules about seeing friends?—Well, the old people may, if they wish, see their friends twice a month, and with a special order, at any time; but they do feel it exceedingly. There are, however, many people who are absolutely friendless, and who have never any friends to see them.

6316. You say that among the property of which these people might be deprived is their Bible, as in the case you have just mentioned?—I have known it; they think they might not bring such things in. The guardians would always give them leave to do so if they only asked, but they think they cannot do it. I have known them come in, with the feeling that it is just like death. As it seems to me, there is nothing in the law to oblige them to give up these things, but it has been the custom to give up everything; and then very often their belongings are very dirty.

6317. But you think that the law, as administered by the guardians in your particular union, would not be hard or strict in such cases?—We happen to have a very kindhearted master of our workhouse, and he is always willing to do whatever he can of that sort. Of course there would be a practical difficulty unless a place was provided in which to put these things.

6318. But there must be a limit somewhere; have you any bye-laws with respect to that point?—There is no bye-law on the subject, but we are going to make lockers and shelves for some of the old people.

6319. So that they may still have their little private property?—Yes; those small things,

Chairman—continued.

which are of no intrinsic value except to themselves.

6320. I wish to read this to you: "The following are examples of prohibited articles: "spirituous or fermented liquors; letters or printed "papers, as books, pamphlets, &c., being of an "improper tendency; cards or dice; matches or "other highly combustible articles. The porter "cannot take from paupers money or trinkets which "he may find in their possession; but he ought to "report the finding of any such upon a pauper to "the master, who should then make his report "to the guardians, as the circumstances of the case "may require. This rule does not authorise the "detaining or opening letters addressed to pauper "inmates of the house; neither does it require the "porter to search the workhouse officers for prohibited articles, these officers being entitled to "introduce spirituous liquors into the workhouse "for their own use; nor does it authorise the "porter to search persons who present themselves "as visitors to the inmates of the workhouse." That seems very judicious and reasonable?—Very.

Sir Herbert Maxwell.

6321. I do not know if you mentioned whether there was any residential qualification to form a claim on these charities?—Yes, there frequently is in the case of a great many of them.

6322. I mean is it necessary that a claimant on any of these charities should be a resident for any given period?—They vary. Some of them have a residential claim, and some of them have not. Those which I have read out, the almshouses, as belonging to some special parish, have all of them a residential claim.

6323. And how long have they to reside before they can come upon the charity?—Well, it is difficult to say. I fancy the minimum is a short time. I enquired into the case of some of the people who were living in the All Saints' almshouses. They cannot be natives of the parish, because there simply are not any poor people in that All Saints' parish.

6324. But is the time measured by weeks, months, or years?—It would probably be by the year.

6325. But you do not know?—I do not know.

6326. If it is a shorter time, looking to the extraordinary rate of pauperism in one of the districts which you have described, where those charities are administered, does it not suggest to you that paupers are attracted to the district by the existence of these charities?—I believe, as a matter of fact, that they are not at present, but it is said that they used to be in the old time; I believe that the Bishop's Commission expressed the opinion, that, apparently people are not attracted to these neighbourhoods now. I have heard that they used to come into St. Thomas' parish for the sake of these charities, which were then given a good deal more as doles than they are now.

6327. You have quoted some statistics of the number of persons over 60 years of age receiving relief; can you discriminate among these those who received no relief previous to the age of 60, and who have come upon the rates after 60?—It is impossible for me to give any definite answer

Sir Herbert Maxwell—continued.

to that, but I should say from my own experience that very few of them had been in receipt of parish pay before they were 60, from the cases that I know in my own district. They only come on some time after they are 60; sometimes at very much more, sometimes at considerably over 70; but you see one of our regulations is that relief is not given, out-door relief, to persons between the ages of 16 and 60 without the consent of the board, so that that is naturally deterrent.

after 60 not given earlier at Barton Regis.

6328. One of the regulations of your union?—Yes.

6329. Is it within the powers of the board of guardians to make such a regulation?—To single persons between the ages of 16 and 60 it is not given except by order of the whole board.

6330. The whole board of guardians?—Yes.

6331. But it is given, no doubt?—It is never given, I should say, except in cases of extreme bodily disablement.

6332. Practically, you discourage relief being given to the able-bodied poor?—Yes, decidedly.

Mr. Henley.

6333. I think there must have been some mistake, Miss Clifford, about that question of taking the Bible away. I should like to give you an opportunity of clearing that up. This is the regulation: "Every pauper shall upon his admission into the workhouse, be searched by or under the inspection of the proper officer, and all articles prohibited by any Act of Parliament, or by this order, which may be found upon his person, shall be taken from him, and, so far as may be proper, restored to him at his departure from the workhouse." So that there is nothing in the orders or in the law which would enable the master of the workhouse to take a Bible away from her?—No. I am sure there is nothing in the law.

Case of old woman who had her bible taken away.

6334. I think you did not hear it directly?—Yes, that was an authentic case. It was some years ago; I think it happened nine years ago.

6335. Did you ever try to clear the matter up at all?—I represented to the person who was then matron that this old person was very much distressed at not having her own Bible, and I believe that it was given to her, but I was not then so well acquainted with the law as I am now, and I was unable to say that it was an illegal thing to have it taken from her.

6336. But you have no doubt it was taken away from her?—I have no doubt, when she came in it was left in her bundle, as they call it.

6337. But it was given back to her?—It was ultimately given back to her; but there is a prevalent feeling that it is not permitted.

6338. In what part of the workhouse was it that there was no light during the night?—That was not in our workhouse.

6339. In the workhouse you mentioned?—It was in the dormitory.

6340. In what dormitory?—That was the case of a young woman who told me of it the other day.

6341. An able-bodied woman?—It was a young able-bodied woman.

6342. In the able-bodied women's ward?—Yes. She said she had an infant six weeks old,

Mr. Henley—continued.

and that this workhouse was different from ours, as in this other there were no lights at night in the ward where the infants and mothers were at night.

6343. Lights would be put out at a certain time. I daresay you are aware that the regulations, so far as this class goes, is, "to take care that a light is kept at night in the sick ward." One can hardly expect lights to be kept up in the able-bodied wards?—It was simply the case of a very young infant, a mother with a very young infant.

6344. How old was it?—Probably six weeks old.

6345. Probably not in the lying-in ward?—No.

6346. Probably in the able-bodied women's ward?—It was, yes.

6347. There is nothing in the regulations which would enable them to keep a light burning all night?—It was not a case exactly connected with this enquiry, because it was not an old person.

6348. You have been asked with regard to dietary; are you satisfied with regard to the dietary in the workhouse as far as the sick and the aged?—I think that the aged people do complain of some of the articles in their dietary.

Dietary for the old sufficient, but not always palatable.

6349. What do they complain of?—Well, pea soup they dislike, but it is not made a grievance of; I do not hear much about it.

6350. Do they complain of it because it is not properly cooked, or because it is not a proper article of diet?—The English poor do not like pea soup.

6351. Is there anything else that they do not like; you may say that is no grievance?—There is nothing I hear of.

6352. And do you think that the dietary is sufficient?—Yes, I think it is quite sufficient for the old people.

6353. They have got enough to eat?—I think they do get enough to eat. If you had asked me to say something about the dietary of the able-bodied, I would have said something, but you do not want to know anything about that.

6354. With regard to these straw beds, was that in the Barton Regis Workhouse, or in some other workhouse?—That was in the Tavistock Workhouse; about two years ago I visited it.

Beds.

6355. Was the straw cut up; was it chopped or whole straw?—I do not know; I wish I knew; it does make a difference.

6356. I daresay you are aware that in many infirmaries they are obliged to have straw beds?—Yes, in such cases they invariably do.

6357. And in the army the whole of the beds are filled with straw?—Yes, but I think old people would feel very much that straw was too hard for them; the old people that I know.

6358. You would suggest something else?—Well, we give them mill-puff. It is wool you know, rather coarse wool.

6359. Did the people themselves complain to you about the straw?—I had no opportunity of speaking with the people themselves. I was shown over by the authorities, and I asked about the beds.

Place of payment of relief.

6360. Now with regard to the people attending at the pay table; you say that relieving officers do not deliver the relief that is ordered, but the people come to pay stations?—I think that is the general rule; I do not say they never deliver, but yet I think the general rule is that they give it at the pay station, and if an old person is too infirm to come herself, she gets somebody else to go for it.

6361. The relieving officer does not in such a case visit the house and take the relief himself?—No, he does not. That would mean a weekly visit and he could not possibly do that; I do not think he would have time.

6362. I daresay you are not aware that it is the rule in very many unions that if persons cannot come to the pay stations the relieving officer is bound to take the relief to the aged people?—I did not know that there was such a rule; it is not our rule.

6363. The Chairman asked you with regard to removing old persons. Do you ever remove persons to Ireland from Bristol?—It is very seldom done I think.

6364–5. Have you ever known a case?—It is occasionally done.

6366–7. I daresay you are aware that there is no power in Ireland to remove a person back to England?—Yes.

6368. So that it is a one-sided arrangement?—Yes.

6369. Has this excellent report of 1884 become obsolete yet?—Well, some of it is rather out of date; I could not make the present figures tally with those given in the report quoted from the Commission of 1873.

6370. Has the Act of Parliament which you mentioned been passed since this time?—I think it must have been. That would account for 1,000*l.*

6371. This was 1884?—Yes.

6372. You do not know the date of the Act of Parliament?—No; I wish that I did. May I add that these parish doles are less, I have heard, in many cases because of the depreciation in consols. It has brought them down a little. I have noticed that many of the amounts are diminished in the list I have of these city endowments.

6373. I see that this report is very hostile to the way in which the charities are administered at Bristol?—Yes, it is.

6374. "As to the moral effect of the distribution of endowed charities on the recipients, none speak with unmixed satisfaction; many say that generally speaking it demoralises and pauperises; the poor, qualified by residence in parishes in which endowments exist to receive their benefits, look upon them as a right, apply for them regularly, irrespective of need, and accept them with thankfulness; jealousies and discontents grow round their distribution: the thought that they will fall in induces unthriftiness; debts are run up to be paid off by them; and if not this, being something beyond and outside the ordinary sources of income, they are deemed fittingly applicable for some unwonted and needless expenditure; many waste their hearts in expectancy, and their time (years may be), better spent in efforts to earn their living, in the continual pursuit of gifts; the adroit, professional charity hunters get the lion's share of them. The industrious old people find themselves too late; much

Mr. Henley—continued.

of the money, and even gifts in kind (quickly sold or pawned) is spent in drink; 'the night,' says one, 'on which the Dolphin and other societies' money is given, is the night when the public-houses do the biggest trade' "?—Well, the Dolphin Society, I think, now gives a good deal less than it did at one time in doles; it must be in consequence of that. It struck me that that part of the report was rather vague. There were no instances given of a good many things stated. I must say that there is a good deal out of date in it. It is nearly 10 years ago.

6375. I will ask you one question about this letter I have got in my hand; it is a letter from a clergyman, Mr. Cornish?—That is Mr. Ford's letter that you have in your hand.

6376. I have two letters here?—That is Mr. Ford's, that is the east-end clergyman.

6377. Well, Mr. Ford mentions some cases here; he says "Speaking generally, I have for many years been compelled to notice the fact that many aged folk of good character have suffered greatly through poverty, some of whom have not been in receipt of parish relief"; now he mentions there several cases of aged persons, 74, 72, and an aged and helpless widow, No. 3, who were not receiving parish relief, as he calls it?—Yes.

6378. I want to know whether those persons have applied to the guardians for relief?—Mr. Ford himself was a guardian up to last April, and I think it is extremely improbable that, if they had applied, they would have been rejected; so I think it is not likely they ever applied, but I cannot answer it.

6379. You cannot say whether Thomas Eveleigh ever applied for relief?—No; I should judge not.

6380. You cannot say whether Hurley ever applied for relief?—No.

6381. You cannot say whether Mrs. Worth ever applied for relief?—I do not know.

6382. Or whether Mrs. Huxley applied for relief?—No; I should take it, none of them did.

6383. Unless we know that, no complaint can be made at all against the guardians; because they have nothing to do with the cases of poverty, they have only to do with the people who apply for relief?—That was not intended as a complaint against the guardians; it was an answer to my question.

6384. I quite appreciate these people not applying for relief and struggling with poverty, but no complaint can be made against the Poor Law unless they apply for relief?—No, certainly not.

Mr. Pell.

6385. Is the relief administered in your union through committees or by the whole board? You keep constantly referring to that Board. Would an application case have to go before the whole board?—It is administered by committees, and only the exceptional cases come before the whole board.

6386. In the administration of these cases by a committee, does the guardian for the parish from which the case comes leave the room when a case is heard coming from his own parish?—

Mr. Pell—continued.

Certainly not; some of them never omit to sit on their own committees.

6387. You know the application and report book, what that is?—The relieving officer's book, yes.

6388. Is that well filled up, and does the chairman read out the particulars stated by the relieving officer, as to the condition of the pauper, the reason of his applying for relief, and the relatives he has who might help him, or is that entirely neglected, as it is in some unions?—It is attended to in my committee, because I always read them myself; but the chairman does not always read them.

Application and report book well filled up.

6389. Do you find that the relieving officer has filled up the book fairly well?—Yes.

6390. You said there were false ideas about the condition of the workhouse, that the people had not correct ideas as to the circumstances they would be placed in if received into the workhouse. Do you think those false ideas are encouraged by persons who are anxious to get outdoor relief, and to keep the people from resorting to the workhouse, or not?—I have never heard any evidence of any malicious reports of the sort; I cannot recall them, at any rate.

6391. You gave the case of a pauper who had obtained relief upon a false statement, the pauper having concealed the fact that he, or she had a legacy?—Yes.

6392. You know that this is a criminal offence?—Yes, certainly.

6393. Was there a prosecution under the Statute?—I question whether there was any prosecution; I did not hear of it. We recently prosecuted in a case of fraud, and obtained a conviction.

6394. Are there many bad clubs in Bristol, clubs that afford inadequate relief to their members?—There seem to be from the list of old men we have who are in the union, but it is not a matter I have personal knowledge about.

6395. You said that one person had complained of the stone floor. Is it not the case that in Somersetshire almost all the cottages have stone floors?—I do not think I said anyone had complained of them, but I felt that to be a great hardship for the old people, as you see in their cottages they get close to the fire, and in these big wards they cannot.

6396. There was no matting put over the floor, was there?—There was nothing on the floor.

6397. Do you desire any change in the Poor Law, you being a guardian of some experience, if so, what is the change you would desire to see; or do you think the Poor Law is sufficient as it is? Perhaps you are more concerned with the administration than with the law?—I am very much more concerned with the administration than with the law. I think the law is in most respects not to blame for the hardships which occur; but there are just one or two points. I think it is a hardship that persons should have to come to the extreme end of their savings, if there is to be out-relief; that they should be obliged to come to the end of their savings. If there is to be out-door relief, I think that they should not have to spend all their savings, and I think that the law of settle-

Hardships the result of hard administration not of the law.

Mr. Pell—continued.

ment ought to be altered or humanely worked in some way in special cases. I do not know what to suggest.

6398. Would you agree with me in desiring to see the law of settlement entirely done away with?—As a town guardian I would not, because it would bring so many more upon us, but as an individual I would.

Mr. Roundell.

Sums available for the help of the poor.

6399. In the report of the Committee on the Bristol Poor (in 1884) the following are mentioned as the sources by which the poor of Bristol are helped, by the bestowal of money, &c.; that is to say: "The Poor Law in and out-door Relief, 55,000 *l.*; Endowed Charities, 50,000 *l.*; Subscription, 38,000 *l.*; Colston, 3,000 *l.*; Almsgiving, 'conjectural, but not excessive,' 50,000 *l.*; Total, 196,500 *l.*" And the following comment is made, "Surely these figures cannot be read without serious thought." What I wish to ask is, whether these figures are approximately correct at the present time?—To ascertain the Poor Law relief, of course you would require to add up the amounts.

6400. I only want it quite roughly and generally? — Our in-door relief cost 9,000*l.* and odd pounds for the year 1891, the out-relief cost 15,869*l.* The whole common charge of the Barton Regis Union, including the rural part, is 46,104*l.* The endowed charities include a great deal of education. My computation has been merely as to the endowed charities, which had to do with pensions and doles, thus making the total figure much less; of course, if you take in the educational charities, they mount up enormously. The charity trustees told me they had to administer a great sum because there were two immense schools.

6401. These figures are given as the sources by which the poor of Bristol are helped by bestowal of money, and so on, and it is only important for us to know whether these figures are approximately correct at the present day, roughly?—Well, it is quite impossible to answer that question, because I do not myself believe that anybody knows what is given in almsgiving. How is it possible? It seems to me that it is conjectural entirely, and I do not see how it can be anything else.

6402. Leaving out the almsgiving, leaving out the 50,000 *l.*? — Well, the Colston charities amount, apparently, to more now, because every year they try to get more, and the subscriptions, to every hospital and infirmary, and charity, I should think are considerably more now. I think the subscriptions would be a great deal more than that, because institutions have multiplied very much. I confess I never thought this a useful computation, because it was so very conjectural.

6403. Just speaking generally, would you say that these figures under-estimate the present amount available?—Well, I should think they do, but it seems to me impossible to say; quite impossible.

Mr. Broadhurst.

6404. Do I gather it to be your opinion, Miss Clifford, that aged people who have out-door

Mr. Broadhurst—continued.

relief suffer severe privations at times in consequence of the inadequacy of the out-door relief?—I think that the severe privations of the poor really amount to want of warmth more than anything else, and, happily, coal is not very expensive in Bristol; not expensive compared with London; therefore, it has not been my experience that they suffer what you might call extreme privation.

Standard of living among out-door pauper relief very low.

6405. I mean in the aged people; people of 70, who require little extra comforts?—I am afraid they live on tea and bread and butter very much; many of them a good deal.

6406. I gathered from the letter from the East end clergyman that his opinion was in that direction?—Yes; I should think that their diet is a very low one in most cases; these old people.

6407. And he has been a guardian, as I understand you, for some years?—Yes; he was for three years.

6408. What age is he?—He is a man about 43, I think.

6409. A man of mature experience?—Yes; he is a very able man indeed.

6410. And that opinion you share?—I should think that there is privation in isolated cases; but it is not the characteristic of all the old people that there is extreme privation, but that it does occur sometimes.

6411. You were speaking about the aid from charities and the difficulty of a person obtaining assistance from the charities unless the person could obtain the personal influence of the trustees?—Yes; I am afraid it is so.

Charity trustees nomination and status.

6412. Who nominates the trustees?—They are nominated actually by the Charity Commissioners.

6413. What class of people are they, as a rule, the trustees?—They are a very high class of people. I should say good men, benevolent and upright men.

Trustees excellent people.

6414. Is there any religious disability to the office of trustee?—I should think not the least.

6415. I mean, are they all churchmen, or are there dissenters?—The president is a Unitarian, Mr. Herbert Thomas; he is brother-in-law of the late Mary Carpenter, whose name you might know.

6416. Are there any other dissenting denominations represented?—I am afraid I cannot remember about many of them. I feel sure that there are some.

6417. So that the religious disability does not exist, in your opinion?—No; I should say not.

6418. Either to the trusteeship or to obtaining assistance?—Well, some of the conditions are rather amusing. For instance, one of the almshouses must be given to five old bachelors and five old maidens "who are not inclinable to be Roman Catholics." There is one almshouse for Baptists, one for Unitarians, several for Church people, and one, the largest, with 60 places, is divided equally between Nonconformists and church people.

Mr. Loch.

Selection of almshouse cases.

6419. In any case are the admissions to an almshouse regulated according to such lines as these: that the applicants should have done the

Mr. Loch—continued.

best they could for themselves by way of thrift or providence, and that relations should help, or employers should help?—I was informed by Mr. Herbert Thomas that they did take the question of savings into their cognisance, and in some of the papers, I have some specimens of the papers here, they do inquire what the income has been, and if they have saved anything. I am sure the bar to its being very effectual is that the cases are not all compared with each other,

6420. That is to say there is no system of this kind adopted?—There is no system, no.

6421. With regard to the persons who are in receipt of pensions and who receive out-door relief also, if there is no co-operation with the poor law I suppose that fact is not very effectually checked?—I think, in my opinion, we should find out, sooner or later, any case; sooner I should hope.

6422. That would be in Barton Regis, but this does not apply to Bristol Incorporation?—I would rather not say; I do not know.

6423. You referred to the relatives paying a certain sum, 461*l.*, towards the cost of in-paupers?—Yes.

6424. But you did not mention what the sum paid on behalf of out-paupers was; I think it is a rather larger one?—818*l.* in 1892.

6425. You mentioned some cases in which a good deal has been saved, and then at a rather late age in life the person came on the Poor Law. Are there many of those cases on your outdoor list?—That was an indoor case.

6426. Yes; but are there many of those cases on your outdoor list?—I question if there are a great many; but I have got a list of cases from some of the relieving officers, and also those from Mr. Ford; and in a few of those it is mentioned that there were savings, but I should like to say that I know the case of two old servants, one of whom saved 200*l.*, and the other about half that amount. They were living on their principal, and, of course, they came to the end of it. As their lives are long they have to come upon something.

6427. And was it not possible for the charitable people of Bristol to take the case up at the earlier stage?—They have done it.

6428. And in future there would not be much difficulty in dealing with that portion of the outdoor relief?—No; many of those cases are provided for.

6429. Therefore it is not a very great grievance comparing those cases to the total number?—I consider that the almshouses and the pensions purely, as they are worked, do meet so many of those cases.

6430. Would you be in favour of any scheme for extending, as was done in the case of the City of London, the advantage of those houses to a larger area than modern Bristol?—I should like it to be done, as Canon Cornish indicates, with the co-operation of the clergy. I think they are likely to do it, on the whole, in the wisest way.

6431. In principle you think it is desirable?—I think the area should be extended in some way. I may mention that some of these city parishes have been transplanted into the country, and some of them appear to have taken up country districts.

6432. So that it is a desirable change?—So I think; the charities ought to be extended, certainly.

6433. You mentioned that it was extremely difficult to show that the relief given to the old was sufficient. Have you actually tested that yourself and ascertained what the resources of persons relieved were?—Yes, frequently.

6434. And you found yourself frequently able to obtain information which the guardians did not have?—Yes, certainly; one does get hold of information.

6435. Therefore, with a good relieving officer, and the ordinary conditions of fair administration, the facts as to what is received from other quarters are not ascertained?—Not always.

6436. In a fairly large proportion of cases; I am referring to what is received from other sources?—I do not think there is any very great effort made to find out what they are.

6437. With regard to Mr. Charles Booth's scheme, which I need not go into at all, but which you know in outline, do you think that would in any way help you to meet the difficulty connected with these cases of persons who have saved, cases in which people often argue that they are more or less hopeless, and therefore they do not put by, cases of that class?—I think that case of the old woman who came into the union would be a case in point. I think if she had thought that somebody was to supplement her 100*l.*, she had 70*l.* saved, and the legacy of 30*l.*, if she had thought that was to be eked out, she would not have spent it in three years, which was very extravagant.

6438. Would Mr. Booth's scheme apply in such cases?—His scheme is to give a pension to everyone, is it not?

6439. Yes?—Well, it no doubt would have answered as well as anything else; but of course if I had known of her case in time I should have tried to get her a pension.

6440. And the amount of money would have bought her an annuity through the Post Office?—Yes.

H.R.H. The Prince of Wales.

6441. I think your knowledge and experience of the poor has lasted, I may say, all your lifetime?—Most of it, Sir, yes.

6442. Do you consider that poverty, generally, has increased or decreased, in your own personal knowledge?—It is a very difficult question to answer. I am inclined to think that it has rather decreased; that there is more comfort than there used to be, which means less poverty.

Standard of living higher than formerly.

6443. And how far has this been the fact of late years?—Of course, Sir, the labour troubles that we have had in Bristol have disorganised things to some extent; and, of course, that is not a normal condition of things. I think, on the whole, the condition of the working classes and of the poor is rather more comfortable than it used to be.

6444. Their wages have increased?—Yes, Sir.

H.R.H. The Prince of Wales—continued.

6445. And you think, generally, there are more signs of thrift on their part?—I think, Sir, there is an increasing tendency to thrift. We hope to encourage it in the young women, but we find it exceedingly difficult to get them to join, for instance, the United Sisters' Friendly Society; it is very difficult to persuade them, they are doing it very slowly indeed.

The Witness withdrew.

Adjourned till To-morrow, at noon.

EIGHTEENTH DAY.

Wednesday, 19th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. J. CHAMBERLAIN, M.P.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. GEORGE EDWARDS, General Secretary of the Norfolk and Norwich Amalgamated Labour Union, Aylmerton, Norfolk, called in; and Examined.

Chairman.

Administration of Norfolk Unions.

6446. YOU are a native of the county of Norfolk?—Yes, my Lord.

6447. What part of it?—Aylmerton.

6448. Is it there that you are now living?—It is there where I am now living, my Lord.

6449. What sort of a district is it?—An agricultural district, my Lord.

6450. Entirely?—Entirely.

6451. Is the union a large one?—About 48 parishes.

6452. Have you any idea of the population?—No, my Lord.

(1) Erpingham.

6453. Have you taken an interest in the manner in which the Poor Law is administered in that district?—A great interest. The name of the union is North Erpingham.

6454. Would you state your objections to the present administration of the Poor Law?—Yes, my Lord. The first is, I have great objection

Chairman—continued.

to the way that the law is administered, in pressing upon the poor labouring men to support their aged parents. But I wish to say, first, as to those cases, I have got that experience in two or three unions.

6455. Would you be good enough to name them?—One would be the South Erpingham Union, Aylsham. I have lived in both unions.

6456. What is the the third?—The third would be Swainsthorpe. [Henstead.]

6457. Is that the name of the union, or the parish of the union?—The name of the union, I think, my Lord. It is south of Norwich.

6458. Will you state your objections?—My objection to the law in compelling the sons to support their aged parents, is their inability to do it.

6459. What is the general rate of wages in

Chairman—continued.

that part of the country?—Their wages are 11*s.* per week.

6460. But, taking such allowances as they usually have, what would you state as the fair average earnings of a labouring man?—I have gone into the figures very carefully, and the highest amount I can make of the average earnings of the agricultural labourer, taking the year through, would be about 13*s.* 5*d.* a week.

6461. How do you arrive at your average?—I arrive at it on this ground, 11*s.* a week is the full weekly wage if the man make all the time. Then in the hay-sell and turnip-hoeing, their extra earnings would amount per man to something like 30*s*; I cannot say to a few pence.

Mr. Pell.

6462. Is that for the whole of the hay-sell, and the whole of the harvest?—No, not harvest; hay-sell and turnip-hoeing.

Chairman.

6463. Well, go on?—The average harvest wage in Norfolk would amount to about 7*l.* 5*s.*

6464. I want to understand, if you please; if they are paid 7*l.* 5*s.* during the harvest, they are not also receiving the 11*s.* a week?—Oh! no, my Lord.

6465. So that a number of weeks has to be deducted. Well, would you go on. I want to know how you arrive at this addition of 2*s.* 5*d.* all through the year; 2*s.* 5*d.* all through the year would be about six guineas?—I take off the loss of time; but my calculation was taken during the time the men were receiving 2*s.* a day; recently they have been reduced 1*s.* a week. We know, and my experience as an agricultural labourer is, that on the average the labourers lose at least half a day a week.

6466. From what cause?—Inclemency of the weather.

6467. Are the labourers you speak of, as receiving 11*s.* a week, not paid if the weather is so bad as to prevent their working?—Oh! no, my Lord.

6468. They are only paid for the actual number of hours they attend?—They are only paid for the hours they work.

6469. I have put those figures together, and I make it come about 13*s.* 5*d.* per week on the average.

6470. How many days do you allow as an average number of off-days on account of the weather?—I will allow them to lose half a day a week for 48 weeks.

6471. Would you go on?—The first case I have is in the South Erpingham Union, or Aylsham, as we understand it. In the year 1887, two brothers, William and Robert Stokes, living at Wood Dalling, in Norfolk; their ages were, respectively, 58 and 60 years; were summoned before the Reepham bench of magistrates by the Aylsham Board of Guardians, for not contributing to their mother's maintenance. Robert answered to the summons; William did not, through being sick, lame, and unable to walk. William, 58 years of age, had been earning 8*s.* per week for some months. Robert was not in good bodily health, and had been out of work for some time.

Chairman—continued.

Both had wives and families, and at the time were heavily in debt; both were members of friendly societies. These two brothers refused to pay to the support of their mother, because they were not able to do so; they were both heavily in debt; both were sentenced to a fortnight's imprisonment. Mr. Charles Sheerve, a farmer, living at Heydon, an adjoining village, petitioned the Home Secretary on their behalf, but no further action was taken. We had the full accounts about it in the public papers, and I have a letter from Mr. Sheerve in reference to it.

6472. Go on, please?—The second case is in the Erpingham Union, as we understand by Beckham Union. The workhouse stands in the village of Beckham; that is how we understand it. Two brothers, living at Baconsthorpe, James and Robert Hazlewood, were summoned by the Erpingham Board, or, if you will allow me to use the expression, Beckham Board of Guardians, before the Cromer bench of magistrates, in 1891, for not contributing to their father's maintenance. Their ages were, respectively, 57 and 60 years. This case the magistrates dismissed.

6473. Do you know what wages those men were getting, and whether they had families?—They had brought up large families, those two men.

6474. Were the families on their hands at that time?—Well, some two.

Mr. Pell.

6475. Do you know how old the youngest child was?—No, Sir, I do not.

Chairman.

6476. Well, go on?—Third case, George Harmer of Matlask, same union, Beckham or Erpingham.

6477. In what year was this case?—It was in 1892. It has not come to a crisis; it is only the board of guardians that have pressed upon him. His wages are 11*s.* per week. He is very sickly, and loses a great deal of time. He had been obliged to support his father and mother and sister for several months. His father was ill for 20 weeks before anything was allowed; after that 1*s.* a week was allowed. The father died 12th September 1892. The sister is now very ill, and the board now allow her 1*s.* 6*d.* a week. This is giving notice to drop. The doctor allowed 2 lbs. of meat a week for the sister; this the relieving officer positively refused to grant. The young man has had to support these and pay rent out of his earnings. Those are three cases out of many that I have brought to show how harshly the present law presses upon poor labouring men.

6478. Do I understand you to say that you think that, quite irrespective of the amount of wages, no man ought to be compelled to support his parents; or only where the wages are low that he should not be compelled?—I mean, my Lord, that no agricultural labourer has any right to be compelled to support his aged parents.

6479. Well, agricultural labourers, such as you are familiar with?—Such as I am familar with in Norfolk; of course my experience is in Norfolk.

Chairman—continued.

Does not object to law of contribution where there is full ability to pay.

6480. Well, that is your proposition, only you are not opposed to the principle of men being compelled to support their parents where they are able to do so?—Well, you see, there is a question about whether they are able.

6481. I say where they are able to do so. I am now talking of a general principle applicable to all England. Suppose a man were getting 2*l.* a week, would you object to his being compelled to support his parents?—I think not.

Administration of out-door relief: cases of hardship from insufficient relief, refusal of relief, or harsh conduct.

6482. Now go on with the others?— The second point upon which I wish to give evidence is the distributing of the Poor Law relief.

6483. Are you speaking of the relief, whether given in money or in kind too?—In money and in kind too.

6484. Very good; now then?—The first case I have here, is that of a widow who lived in Cawston; she was left a widow in the year 1879.

6485. What was her name?—I have not got her name, my Lord; it is some time ago; I knew the case, but I have not been able to get her name.

6486. You see, without the name, we have no means of verifying your statement. Let me put it to you; you are now about to make a charge of harsh treatment of a widow by some union; everybody will know what union it is, and who the officers are, but they will be unable to verify the case, because they will not know the name of the widow. If you have other cases, I would ask you to proceed to them?—I have plenty other cases.

6487. Then I think you had better drop that?—Yes.

Mr. Stockall.

6488. Would you be able to supply the name?—I have no doubt about it.

Chairman.

6489. But if there are plenty of cases, I do not see why we should proceed with that one?—I have plenty other cases.

6490. Why was it that you did not put down the name here, as you did in the other cases?—Simply because I had lost it.

6491. When did the event happen to which you were going to refer?—In 1879.

6492. That is about 14 years ago. Well, I really think you had better go on to a more modern case?—The second case is a Mrs. Thurston, of Antingham. I wish to say, my Lord, that those people that I have now got the name, are still in receipt of Poor Law relief. They put no pressure upon me, but I should ask for the names not to be published.

6493. Are you afraid that they should suffer unduly?—Oh, they put no pressure upon me.

6494. You put no pressure too, and why do you wish that these names should not be published?—For fear that those people might have to suffer afterwards.

6495. Do you think if their names were mentioned in our report, and that they were made to suffer afterwards, that such a fact being known to the inspector, who is present now, would not be brought home to them?—Oh, that I cannot say.

Chairman—continued.

Case of insufficient allowance, harshness and distance of relieving officer.

6496. I must say, I think you know there are two sides to all these questions; there is the side of the aggrieved person, and there is the side of the guardians, who are charged with harsh administration, and I think, therefore, that we ought to have the names; I think you must give the names?—A Mrs. Thurston, of Antingham, was left a widow in the year 1883, and was 67 years of age; she had brought up a large family; her husband had been a steady, industrious, labouring man, but, through the wages being so low, was unable to make any provision whatever; hence the poor woman was left in utter destitution. Notwithstanding this, she was seven weeks before any relief could be got; she had to travel to South Reepham every week, a distance of seven miles, to see the relieving officer, and was severely cross-examined and roughly treated by him. At last, she was allowed 1*s.* 6*d.* a-week and half a stone of flour, which was of such an inferior quality that she could not eat it, and she applied to the board for money instead of flour, and is now allowed 2*s.* 6*d.* a-week.

6497. What would be the value of half a stone of flour, supposing it was a good flour?—I cannot answer at the moment, my Lord; you see, it was in 1883, and there was a difference in the price then.

6498. But you can mention approximately; what is it now?—It is about 1*s.* 2*d.* a stone now.

6499. Well?—This woman has informed me that had it not been for the kindness of her neighbours during the seven weeks she would have been starved; her neighbours kindly looked after her.

6500. And she lived seven miles from the relieving officer?—From where she lived it would be seven miles, backward and forward. The second case is a Mrs. Lynes, of Felbrigg. She was left a widow in the year 1881 at the age of 45, with a young family, three of which were unable to work. She was allowed 6*d.* each for each child, and 6*d.* for herself; at the end of two years her allowance, small as it was, was taken off, and her children at the years of 11 were compelled to leave school and go to work on a farm, through their allowance being stopped. This woman has informed me that for years she had only two meals a day.

6501. Have you any other cases?—Yes, my Lord. Fourth case, William and Rachel Newstead of Matlask; this is in the same union; they are aged respectively 70 and 67. They are allowed 1*s.* 6*d.* per week.

6502. When was this; in what year?—That is now.

6503. Those people applied for relief and were allowed each 1*s.* 6*d.* a week?—One and sixpence a week.

6504–5. Each of them?—Each. William has been married and his wife is dead; his wife had a severe illness and left him in great trouble; as a farm labourer he is now suffering from heart disease; was unable to work eight weeks before any allowance was granted, and was in great destitution. Rachel, his sister, keeps his house; he is unable to earn anything.

6506. Well, the next case?—Benjamin New-

Chairman—continued.

stead of Matlask, labourer, age 82; was parish clerk at Barningham before for 40 years. He is now unable to work; was allowed 2*s.* 6*d.* per week during the winter, but that has since been stopped, and he has been told by the relieving officer of the district that his sons must support him. He had four sons all married and with large families. They are very poor. Two are farm labourers, one a small grocer who failed a few weeks since; one does a little carting but is very poor. They are all unable to render any financial assistance and the poor man is in utter destitution.

6507. Then do I understand you to say they have taken away that relief of 2*s.* 6*d.*?—They have taken away that relief.

6508. And he at 82 receives nothing; have they taken any steps to compel the sons to contribute towards his support?—No, my Lord, they have taken no steps; they have simply stopped his pay.

6509. They have at no time taken any action against the sons?—No, my Lord.

6510. You know the facts of the case enough to say?—Oh! quite well. I know the man and I know the family. Thomas Bullen of Barningham Winter, age 84, is allowed 2*s.* 6*d.* and a stone of flour for self and wife; a sample of the flour I have got to produce here.

6511. What age is he?—His age would be about 84. A Mr. Mott of Barningham Hall last haysel employed him for a few hours to do a little light work in the day for a week, and gave him 2*s.* for this work; this the relieving officer deducted from his allowance.

Mr. Loch.

6512. Is this in the same union of Erpingham?—Yes. Might I make it a little plainer?

Chairman.

6513. Yes, please, do?—Mr. Mott of Barningham Hall employed him for a few hours a day in one week during the haysel time; he gave him 2*s.* for it. This the man told me himself the relieving officer deducted from his allowance.

Mr. Pell.

6514. And only gave him sixpence?—Only gave him sixpence.

Chairman.

6515. As the employment was only a week, was the former payment of 2*s.* 6*d.* continued when the employment ceased?—Yes, my Lord.

6516. The rule is this: the relieving officer must in all cases pay the paupers at the times and places directed by the guardians, and he has no authority between the intervals of the guardians' meetings to vary the amount of the relief which has been rendered by him; should he do so, he must be prepared to show either obvious or manifest fraud on the part of the pauper, or a cessation of the circumstances under which the relief was given as in the case of illness, that the pauper had recovered, or obtained employment at adequate wages.

Mr. Pell.

6517. Might we know which officer that was?—This is Thomas Balls of the Holt district.

Chairman.

6518. Is there more than one relieving officer for that district?—Not for that district, my Lord.

6519. How many for the whole union?—I cannot say.

6520. Go on, please?—As to the next case, I have got the name of the woman, and the village in which she lives, but it seems I have not got the right union. It is told me the Swainsthorpe union.

6521. But if you mention the name of the village, I have no doubt there will be no difficulty in ascertaining to which union it belongs?—Mrs. Tuttle, living at Hethersett, south of Norwich, was in receipt of 2*s.* 6*d.* a week.

6522. Have you got her age?—Her age was 75. She was in receipt of 2*s.* 6*d.* per week. A few months since her brother's wife died. He was 76, and unable to do work, and was very poor, and he asked this widow if she would keep his house, which she agreed to do. He lived in Little Melton, which is in the same union. The guardians, hearing of this, informed the widow that unless she left her brother and returned to her own parish, her allowance would be stopped; and she returned to her own village.

6523. In the same union?—In the same union that would be.

6524. Next case?—Two aged people of the name of Thompson, living at Gresham, were in receipt of parish relief. In January last the woman died; upon the relieving officer hearing of this he stopped all the poor man's relief, and left him without any means of subsistence for a week.

Mr. Broadhurst.

6525. How old was Thompson?—I cannot speak definitely.

6526. Was he 40 or 80?—Oh; 80.

Chairman.

6527. I think you undertook, when I spoke to you, only to bring forward the cases of old persons?—Those are old persons.

6528. Have you got any other cases?—Not in reference to the hardship. My next case is that the allowance granted is inadequate to keep the aged poor. **General inadequacy of allowances.**

6529. Would you state what, within your knowledge, these allowances are?—Cases that have come under my knowledge are 1*s.* 6*d.* per week, and a stone of flour for a man and wife; in some cases 2*s.* 6*d.* per week.

6530. Are those the cases of the aged poor?—Those are the cases of the aged poor.

6531. Are they poor people who are doing anything for themselves, or unable to do anything?—Unable to do anything.

6532. Do you mention the names of persons who are in receipt of these payments, or do you make it as a general statement that such is the custom?—It is a general statement: I can give you one or two names. **Instances.**

6533. I think you had better, if you please?—One is William Massingham in the village in

Chairman—continued.

which I live; that is one case; he is now receiving 2*s.* 6*d.* a week, and a stone of flour. Some few months previous he received 1*s.* 6*d.* per week, but during the winter months they raised it to 2*s.* 6*d.* per week for himself and wife.

6534. When was this case?—It is now.

6535. Well?—One other case is Benjamin Atkins and wife in the village in which I live; he receives 2*s.* 6*d.* per week, and a stone of flour.

6536. Have they any other source of relief?—None whatever, and they have rent to pay out of this.

6537. They are alive of course?—Yes, it is going on now.

2*s.* 6*d.* and a stone of flour a week for two, to cover rent.

6538. How can they manage to live having rent to pay out of 2*s.* 6*d.* a week, supplemented by a stone of flour?—They are in the greatest destitution, my Lord.

6539. What would the rent be?—The rent would be about 2*l.* 10*s.* or 3*l.*

6540. A year?—A year.

6541. That is a shilling a week?—There is none under a shilling a week.

6542. Did you give the ages in this case?—One would be 76, and the other case would be about 74; Massingham 76.

6543. You have mentioned that they were in great destitution, but would it not be a case of absolute starvation?—Well, it would be. Of course they cannot have above two meals a day.

6544. Can they have two meals a day upon 1*s.* 6*d.* a week?—I think perhaps my Lord a stone of flour would be very nearly all that they would eat.

6545. A stone of flour would add twopence a day; that is fourteenpence a week?—But they can get absolutely nothing else besides bread.

6546. They are receiving 2*s.* 6*d.* and a stone of flour?—Yes, 2*s.* 6*d.* and a stone of flour; this was in the winter time; the 2*s.* 6*d.* and the stone of flour.

6547. You know they might have gone into the workhouse if they had pleased?—They have not been asked.

6548. No; but if they had asked they could not have been refused?—If the guardians had asked them they would have refused, but I have not heard that the guardians asked them.

6549. Do you know what is the price of a stone of flour now?—I have to pay 1*s.* 3*d.* per stone; that is the value, what we have to buy it at.

6550. And you get good flour for that?—Very good indeed.

Mr. Pell.

6551. Credit?—I do not ask for credit.

Chairman.

Inferior flour supplied.

6552. You say that the flour that you produce here is the sort of flour that is usually distributed; is that your charge?—That is my charge; I have got it here.

6553. How many pounds of bread would a stone of flour make?—I cannot answer that.

6554. Go on, please?—It is very rarely that the relief exceeds 2*s.* 6*d.* a week.

Out-relief generally 1*s.* 6*d.* to 2*s.* 6*d.* a week, and 14 lbs. of flour.

6555. For one person?—For one person. In the case of one person only, speaking generally,

Chairman—continued.

it would be from 1*s.* 6*d.* to 2*s.* and 2*s.* 6*d.*; in the case of extreme old age, 2*s.* 6*d.*, but very rarely above it.

6556. And what would be the ordinary rate of payment to old couples?—As I am now giving, my Lord, about 1*s.* 6*d.* or 2*s.*, and a stone of flour.

Mr. Broadhurst.

6557. Man and woman?—Man and woman.

Chairman.

6558. Then what do they give to the single person?—It ranges from 1*s.* 6*d.* or 2*s.* to 2*s.* 6*d.*

6559. Then it is as much in the case of the single person as in the case of the two?—Only there is no flour.

6560. Have you any other facts to bring forward?—Well, I should now come to this flour, according to my evidence. The fourth part would be that the relieving officer is, as a rule, uncivil to those in receipt of poor-law relief; and many of the poor people have informed me that they would as readily meet the police officer as they would the relieving officer. Cases have come under my noticewhere the relieving officers have been complete bullies; one place in particular. The poor people have had to go and wait in the places appointed a long time for their money, and if they were not there when the relieving officer was there he would take the money back.

Harshness of relieving officers.

6561. Is that a practice that continues up to the present time?—In some places.

6562. In your neighbourhood?—Not in the village in which I live now.

6563. But in the union where you live?—Not in the union in which I live now; in the union in which I lived previous to my moving there.

6564. How long ago was that?—Five years ago.

Mr. Henley.

6565. What was the name of the relieving officer?—The name of one relieving officer was Rowe.

6566. No, but the man who was a complete bully?—This man that was a complete bully, that would be some years previous, to a relative of mine; he was named Wright.

Chairman.

6567. Was your relative named Wright, or was the relieving officer named Wright?—The relieving officer.

6568. In what union?—That would be the Aylsham Union; that would be some years previous.

6569. But you mentioned just now that the relieving officers were sometimes, or often, complete bullies; you did not limit yourself to one particular man; you spoke of something more?—I now give the name of Wright.

6570. But you know others who were rough to the poor?—I have known others none too civil to the poor. My fifth case is the repulsive feeling of the poor against the workhouse. The working people, as a rule, look upon the workhouse as a prison, and the rules that they have in those houses seem to give them good grounds

Aversion of poor to workhouse.

Chairman—continued.

for it. For instance, if they are not unwell enough for the infirmary there are certain diets for the poor people to have, and they are supposed to get up at a given hour in the morning and to retire to bed at a fixed hour, which is a hardship upon the old people; when they get to an extreme age they want to be allowed to indulge themselves in reference to going to bed and getting up, which they are not allowed to do in the workhouse; and, further, the aged people have a great liking to remain in their own village in which they have worked and lived, and brought up their families. The villages down in Norfolk, as a rule, are a great many miles from the workhouses; hence, when poor people are put into the workhouse they are a great way from their friends, and their friends cannot visit them so frequently as they could wish; and, under these circumstances, they have a great repulsive feeling against going into the workhouse.

6571. Are there any allowances made in your workhouse to the poor in the shape of tobacco to the men and tea for the men and women?—I cannot say, my Lord.

6572. Have you ever been in a workhouse?—No, my Lord.

6573. Have you reason to believe that the fears which prevent people going to the workhouse are well founded?—I think so, my Lord.

6574. Go on, please?—Well, I should now come to my suggestions. First, I should like to see this old Elizabethan law that gives the guardians the power to compel or summon these poor labouring men to contribute towards the support of their parents altered, as I have shown it presses so very hardly upon the labouring men, for it is impossible for them to render any monetary assistance out of their miserably low wages. The great majority of the men at present subscribe to friendly societies, and are endeavouring to provide against sickness. I should like to see in-door relief abolished as far as practicable.

6575. When you say as far as practicable, what are the exceptions that you would make?—Probably there might be cases arise where an aged person would have no one to see after him, no friends, and would not be able to do for himself; but what I should like to see, in the place of a workhouse, is almshouses established. It is impossible in the workhouse for these poor people to have the indulgences and the little comforts that age necessarily requires, and that they could have out with their own friends, providing sufficient was allowed their friends to pay them for their trouble, and to keep them. The aged people, as a rule, require a great deal of warmth, and like to get as near the fire as they possibly can, which of course, in the workhouse, they are unable to do; and, further, the old people, many of them, are compelled to go into the workhouse through no fault of their own. Many of them are pious people, and hence they are obliged to be in the company of those whose lives have been base and corrupt, in a great many cases. That system I should like to see altered; I should grant out-door relief, which would be far more humane, and would be a saving of the rates. According to the last tabulated statement given, it costs about 4*s.* 10*d.* per head for in door relief,

Chairman—continued.

which would amount to just 10*s.* for a man and wife. The average out-door relief is as I have given in my evidence.

6576. Yes, but what you propose to give is much more out-door relief than is now given; a much higher scale of out-door relief?—Yes, my Lord.

6577. But when you compare the expense, you must compare the expense of the higher rate of out-door relief with the actual cost of the in-door relief?—I should recoup that, my Lord, by each parish as far as possible, under the proposed parish councils, looking after their own poor. This would do away with a great deal of high-paid officials.

Parish again made area for relief.

6578. But what is the rate of out-door relief which you would suggest as being fit and proper?—Circumstances would alter cases.

6579. Yes, of course; but you have told us of many cases of 1*s.*, 2*s.*, and 2*s.* 6*d.*; how much would you substitute for those payments?—I should substitute for them at least 4*s.* 6*d.* a week.

6580. In the case of a single poor man or of two?—In the case of two I think it would not be too much.

6581. Would it be sufficient, considering that it would include rent, to give those comforts which you say they would have if they received proper out-door relief?—Well, I should barely think it would in the case of where they have to pay rent, but in the case of the aged people having their friends to look after them, as I have done myself with my wife's mother, I think it would be sufficient.

6582. That is to say, 3*s.* 6*d.* per week besides wages. to supply food, and fuel and light, and clothing?—4*s.* 6*d.* I said, my Lord.

6583. Yes; but I take 1*s.* off for the rent?—In the case of the sons taking them to live with them there would be no rent.

6584. Yes; but that case cannot always exist; there may not be a son, or the son may himself be poor, or the son may have a large family and be hardly able to house those that he has. What I want is to obtain your view as to the matter?—In that case 4*s.* 6*d.* would be barely enough. I should like to see the poor have a more firm footing in reference to the moving out of one union into another. I have a case under my notice where a widow was obliged to leave the village in which she lived and move into another. This village she moved into was out of the union in which she had previously lived. The board of guardians refused to allow her anything until she had been in that village 12 months, and the union in which she had been living stopped her pay on the ground that it was not legal to allow it to her out of the union.

Mr. Arch.

6585. What age was she?—She was about 65.

Chairman.

6586. And would you abolish the law of settlement altogether?—I should certainly make it a shorter time, any way, or I should make it legal for the poor people to be allowed anywhere where they might live.

Law of settlement should be revised.

Chairman—continued.

6587. Do you wish to add anything to what you have stated?—Nothing further.

Inferior flour supplied.

6588. Now I think you wish to give us a specimen of the flour?—Yes.

6589. Where did you get this from?—Obtained from Mrs. Beckett, Hindolveston.

6590. Will you point out in what respect that is bad flour?—I will show you a sample of what we have to buy; what I myself buy.

H.R.H. The Prince of Wales.

6591. It seems to me coarse?—Very coarse.

Chairman.

6592. What is this you are going to show us?—This is good flour.

6593. This is much whiter, but I like brown bread?—You would not like that, my Lord.

6594. I mean, that the mere colour does not decide the matter. Now, what is the cause; the flour that you obtained from Mrs. Beckett, the first sample, is seconds, is it?—That is seconds, but I wish to say that there is a difference; we consider that fair flour, very fair, very good.

6595. Well, what do you consider this?—That is extra good; that is what I bought to compare.

6596. But where is the complaint if they are supplied with fair seconds flour; where is the injury done to the poor?—I wish to show you, my Lord, that there is a difference in different districts. Here is some very poor indeed.

6597. But this which is got in the Aylsham Union you admit to be very fair?—I admit that to be fair flour. This I admit not to be good.

6598. This is not good; this is from another union?—This, from what I understand, is the Beckham Union.

6599. That is the Erpingham Union?—The Erpingham.

6600. This is your own union now, and is this what you say is an inferior sample; it appears to be so; do you say that that is the ordinary flour that is distributed to the poor?—Yes, my Lord; in fact, that is even better than they have been having.

6601. Why do you think it is better?—Well, I should not like to say.

Mr. Broadhurst.

6602. Why do you think it is better?—Well, I think it is because they got to know I was on the scent, getting it up.

6603. And the flour immediately became better?—And the flour immediately became better.

Chairman.

6604. Do you know how this flour is supplied?—That is supplied by the relieving officer.

6605. Yes, but do you know how the guardians get it?—It is supplied by contract to the guardians.

6606. Do you know by whom?—Oh, no, my Lord, I cannot say.

6607. Do you know the price that was given?—Oh, no, my Lord, I have no idea of it.

6608. Have you any other samples you wish to produce?—No, my Lord, I have no other samples.

6609. But I take your statement to be that throughout the union in which you reside the flour that has been supplied as part of the relief is inferior flour?—Yes, my Lord.

6610. That that statement does not apply to the neighbouring Union of Aylsham?—Not at present, because there has been a great improvement during this last two years in the Aylsham Union flour.

H.R.H. The Prince of Wales.

6611. Can you give me the average number you have in your Union workhouse a year?—No, Sir.

6612. You cannot say?—No.

6613. You cannot give an approximate figure?—I have no idea how many there are in receipt of poor-law relief in the Union.

Mr. Chamberlain.

6614. The cases of hardship that you have told us about Mr. Edwards, they are all out-door relief, are they not?—All out-door relief, sir.

6615. And is there the same objection on the part of the poor; are there similar complaints on the part of the poor with regard to the in-door relief?—I have not heard of any similar complaints.

6616. You do not know perhaps then how the poor are treated if they become indoor?—No, I have never been in.

6617. Is there a great feeling against the application to the guardians on the part of the working people, the labourers of your district?—A very strong feeling against.

6618. What is that due to do you think?—Well, it is due to a great feeling against pauperism.

6619. Is it also due to the fact that they would be treated hardly?—And it is due to the fact that they would be treated harshly.

6620. But you do not know whether that applies to indoor poor as well as to the getting of out-door relief?—No.

6621. Are you in favour of any system of State-aided pensions?—No State pension, sir, would be suitable to the working classes that did not provide for relief previous to their coming to a given age.

6622. That is to say the pension should begin when they are disqualified from working?—Yes, sir.

6623. Without reference to the age?—Without reference to the age.

6624. But in case such a system were proposed you would favour it?—Yes, sir, for State aid.

6625. Do you think that the State aid should take the form of assistance; that is to say of some contribution towards the savings which the people themselves might make or should it be wholly a payment by the State?—Wholly paid by the state, sir.

6626. You do not think the people themselves could pay anything?—They could not pay a fraction out of their wages.

6627. You are the secretary of the Norfolk Labourers Union, are you not?—Yes, sir.

6628. Well, do not they pay to that?—Yes;

Mr. Chamberlain—continued.

but they consider they get their money's worth from that.

6629. Well, I suppose so, but would not they get their money's worth from a pension?—They could not subscribe to so many. Many of them as I have shown are paying at present to friendly societies providing against sickness, and we deem were the Labourers Union to drop their wages would be still far less.

6630. When was the Norfolk Union established?—Some three years ago.

6631. Is it connected in any way with the Old National Agricultural Labourers Union?—Not in any way, but its objects are the same.

6632. Were you connected with the old Union?—Not as an official.

6633. No, but as a member?—I was a member.

6634. Well now your Union, is not that a benefit society?—No.

6635. It is only a Trades Union?—Only a Trades Union.

6636. Well, but the old Union was a benefit society?—Yes, there was a benefit I believe.

6637. These old people that you have been telling us about, are they, or have they been members of your Union?—They have not been members of my Union. Some of their work was done previous to our society starting.

6638. Were any of them members of the Old National Union?—I do not understand, sir, what you mean by the Old National Union.

6639. The Agricultural Labourers Union?—Well, it is still in existence.

6640. Well, are any of them members of that Union?—I cannot say.

6641. If they had been members of that Union they would have been entitled to some provision in their old age, would not they?—I think not.

6642. Did not the old Union provide benefits?—I think that is exhausted or fell through.

6643. But how is it exhausted?—Well, I was not an official, and I am unable to answer the question.

6644. But you are a member, or you were a member?—I was not a member of the sick part.

6645. You only subscribed to the Trades Union?—I only subscribed to the Trades Union.

6646. And you do not know anything about the reason why the sick fund is not available in these cases?—I cannot speak authentically, The only reason I could give is that the liabilities wasted its funds.

6647. Were the funds of the Union mixed up with the Sick Society Fund?—Not a bit.

6648. They were kept separate?—Yes.

6649. Then the payments were not sufficient to provide the benefits promised?—That is how I look upon it.

6650. And are there no benefits at all now paid by that Union in your district?—I prefer not to answer that question.

6651. What are these old people of whom you have been telling us that are now so destitute; if they were subscribers to the Union were their subscriptions wasted?—Decidedly not.

6652. If they were subscribers to the sick fund were they wasted?—Oh, no, in no shape whatever.

Mr. Chamberlain—continued.

6653. How is it if now they are in destitution they do not get any payments?—It is simply this, the subscription was not sufficient to that fund to meet the liabilities.

6654. So that they thought they were making provision for old age, but they really were not doing it?—Under the present circumstances.

Mr. Arch.

6655. May I ask how many of these aged people have paid to the sick funds of the National Union?—I cannot say.

6656. Do you think that a number of them never paid anything at all?—I should think that a great number of them did not pay anything at all.

6657. Well then they could not except anything out, could they?—No; of course not.

Mr. Chamberlain.

6658. While you were a member of the Union, the old union, do you know whether any levies were made for the sick fund?—I have no idea whatever, sir.

Mr. Hunter.

Payments of labourers to friendly society and Union.

6659. What is the sum that an agricultural labourer usually pays per week for his friendly society and his Union?—According to their age, sir; I am paying at present 2 *s.* 10 *d.* per month.

6660. To the friendly society and the Union?—The Foresters.

6661. To the Foresters alone?—Foresters and Shepherds.

6662. Are these two distinct societies?—Yes.

6663. You are a member of two societies then?—I am a member of two societies.

6664. How much do they pay a week to their Union, those who join the Agricultural Union?—About 9*d.* per month.

Mr. Loch.

Law and practice as to contributions of relatives both harsh.

6665. I understood that you would wish all labourers who are earning the wage you mentioned or thereabouts, to be free from any obligation to support their relations in the event of their receiving poor-law relief?—Yes, sir.

6666. Supposing you could not get that done, but that the obligation still remained, would you suggest any alteration in the law, or do you think that the law is now fairly well carried out, granted that this restriction is to be imposed?—No, I think not, sir.

Very few paupers over 60 in district are in benefit societies, which they had not present opportunities of joining.

6667. Have you ever noticed whether or not there are a large number of persons over 60 who are in receipt of poor relief in your county?—Yes, there is a large number.

6668. How do you account for the number being so large?—I account for it on these grounds: When those people were young, there were no friendly societies, at least Oddfellows and Foresters were not planted in those places, and if they had been their wages were so low that they could not have subscribed to them.

6669. And now the Odd Fellows and Foresters are more numerous?—More numerous now.

Mr. Loch—continued.

Wages now higher.

6670. And their wages are higher?—Their wages are higher.

6671. Therefore, you would look to the aged poor in receipt of poor relief being fewer?—Not above 60 without something else is done.

6672. My question referred to those who were above 60. Do you find as a matter of fact that those who are members of clubs do apply to the guardians?—We have so few above the age of 60 in the friendly societies in the rural villages. I have an account of my own here, and I find that we had only one above the age of 60 who was in receipt of sick relief during last year. The Manchester Unity of Odd Fellows, the Marquis of Lothian's Lodge, their secretary informed me that they had only four, and that is one of the oldest and the largest lodges of the Manchester Unity in that neighbourhood, and yet there were only four in receipt of sick pay during the year above the age of 60.

6673. Therefore, very few of those who are in receipt of poor relief and over 60 are members of friendly societies?—Very few indeed.

Has not visited workhouse.

6674. You spoke of the dislike to the workhouse; was I right in understanding that you had never visited it?—I have never visited it.

6675. Take the Erpingham Union; have you ever noticed how many there are in the workhouse at all?—I have never noticed.

6676. Have you ever thought whether a great number of those that you have there are there owing to their infirmities, or in the workhouse infirmary?—A great number are there owing to their age and inability to work.

6677. Therefore, those who would be there on other grounds would be comparatively few?—They would be comparatively few.

6678. You do not know if any complaint is made of the workhouse infirmary?—I have heard of it.

6679. Is great complaint made as to the largeness of the rates in your district?—I have not heard of any complaint.

6680. Are the rates lower do you think?—Very much upon the average.

6681. Do you know as a matter of fact whether the rates are much less than they used to be, say 20 years ago?—That I cannot say.

Thinks almshouses for aged without friends would not be very costly, but has not gone into question.

6682. With regard to the almshouses that you mentioned; the number in the workhouse at Erpingham for instance, lunatics and all, and vagrants included, is about 67; that is to say on the 1st January 1892. If you had almshouses would you not have a very much larger number than they could provide for. As I understand, you would wish the almshouses in the villages and near the people's friends?—I think not. There is in the rural villages a great number of children who, if they were allowed, would take their friends and see after them.

6683. That is to say they would take care of their friends in their own homes as they stand?—In their own homes.

6684. But that process must be going on to a very large extent, because there are so few in the workhouse as compared with those in receipt of out-door relief, so that that hardly is an answer, is it?—Yes, I think so. It is not very largely going on.

6685. What is not?—There is not a great number living with their children at present, not to my knowledge, not in the Union in which I live.

Mr. Loch—continued.

6686. Who are in receipt of out-door relief do you mean?—Who are in receipt of out-door relief.

6687. Well; but I wanted to show you that as far as I can make out the number would be very much greater who would be kept in almshouses if you adopted your system than you now have in the workhouses, and therefore I would ask you whether it would not be much more expensive; you laid stress upon the point that it would be comparatively cheap to give out-door relief, and proposed, instead of in-door relief, almshouses; I would ask you whether it would not really be more expensive to have your almshouses?—I think not. First it would do away, as I said in my evidence, with a great deal of those officials.

6688. But you have a large Union; your almshouses would be scattered; would you not have to have many more officials therefore?—Not necessarily.

6689. You never have made out at all what the cost of the two systems would be relatively?—Well, no, I have not gone minutely into that question.

6690. Have you ever inquired how these out-door relief people are living who get only this 1*s.* 6*d.*?—I have personally visited them.

6691. And what would be the sources of relief which you would put down—of assistance that they get other than the Poor Law relief?—They have a little charity in some of the villages; in some, but very few.

6692. That would be one point?—My experience is that they are terribly pinched.

6693. Granted that for the moment, what would be the sources; first of all there would be charity, and there would be ——?—There would be charity in some villages; in the village in which I live there is none.

6694. And what other sources of assistance next?—Well the squire in some instances gives at the time of Christmas,

6695. Do they work at all?—Not at all.

6696. Do the relations help them at all?—Not those cases in the village in which I live.

6697. Did you ever try to find out, as you are interested in the whole county, whether there was much charity available throughout the county?—There is much available if they could get it.

6698. You know Norwich?—I know Norwich quite well.

6699. In Norwich there is a great deal of endowed charity, is there not?—A great deal.

6700. And the sums available in different villages are very unequal, are they not; for instance, do you know Wifton?—Quite well.

6701. Have you ever inquired as to the amount of charity there?—I see, according to the Blue Book, there is a great deal of charity.

6702. Exactly. Again, do you know Woodrising?—I do not know the village personally.

6703. You would say, then, that in that and other places there is very little?—Very little indeed.

6704. Have you ever thought it would be desirable to make these charities available for the

Mr. Loch—continued.

county, or in some way to organise them as a means of assistance for these aged people?—I think it would be a very good thing if some method could be adopted where those charities which are left exclusively for the poor could be used in relief of the poor.

6705. And would you approve of these charities, which are sometimes given in small quantities by way of kind in coals, &c., or in money, being utilised for the purpose of allowance for the aged?—I should be very careful about that.

6706. You would rather have them as given in gifts than reserved for pensions?—Certainly. I am afraid that it would press very hardly upon some of the poor people at the time of Christmas if those gifts were taken away.

6707. Yes, but they are often not Christmas gifts, but quite small sums given away once or twice and thrice in the year. Do you think it would be better to add those sums together and give them by way of pension to a few such as the people you have referred to or to go on giving them in driblets?—I would rather prefer to take time over that question.

6708. But you think it would be a useful matter to consider whether or not these charities could be utilised for the benefit of the aged?—I think it would bear investigation.

Mr. Hunter.

6709. You told us your weekly subscription to your friendly societies, how much would you get in the way of relief if you happened to be sick?—By my contribution I would get 15*s.* per week.

6710. For how many weeks?—Fifty-two.

6711. And then it stops altogether?—Oh, no. The Foresters then would allow me 4*s.* per week during the illness.

6712. Beyond the 52?—Beyond the 52.

Mr. Stockall.

6713. Is there no half-pay?—No; on our last valuation we were obliged to cease that.

Mr. Arch.

6714. You find, do you not, generally speaking, that when labourers are called upon to assist their aged parents they would much rather do it in kind than be compelled to pay 1*s.* into the union funds?—Oh yes.

6715. And invariably you find that those children rendered their parents more help in kind than they would do if they had to pay the money. That the assistance they render them in kind as well as many little things and comforts that they take their aged parents would be worth more than the 1*s.* per week that they pay into the union?—Oh, a great deal. They do now assist them. I have known cases in which they assist them with reference to garden produce in the way of a few potatoes and such like, and they are very anxious to assist them in any way they can outside of monetary assistance. By your permission I wish to give an explanation, first, of Mr. Arch's question. I did not quite understand it at the time. He asked me about the assistance that the children were enabled to give their parents in kind. They are enabled to give far more than a

Mr. Arch—continued.

shilling a week in kind. For instance, in the shape of garden food; and the old lady would go and see after the children, and they would have their tea and dinner with them, so that they are enabled to and do render a large amount of assistance in kind.

Chairman.

6716. I understand you to have stated all this?—No, my Lord, I think I just said they would do it in kind.

Mr. Stuart.

6717. You spoke of some poor people who were getting only 2*s.* or 2*s.* 6*d.* per week between them, and who you said, if they had been offered the workouse would have not gone in; why would they not have gone in?—Simply for the repulsive feeling. Objections to workhouse.

6718. Does that repulsive feeling exist largely in Norfolk?—Very largely indeed.

6719. Why?—They have a great dislike of leaving their villages and their homes in which they have lived all their lives and brought up their children; and in a great many villages they would be taken a long way from their friends. Leaving surroundings.

6720. Is that the only reason?—And they look upon the workhouse as a kind of prison. Looked on as a prison.

6721. You suggested almshouses in place of workhouses; these could not be in every village. Those who went to them, would they not need to go a considerable distance from their friends?—No, not necessarily; in some villages they would require barely any; some of the villages are small.

6722. Still, old persons who went to an almshouse instead of going to the workhouse would, in a large number of instances, have to go a long way from their friends?—They would simply apply where there are no friends to see after them.

6723. Then you want these almshouses for those who have not friends?—I do not think they would require it.

6724. And your future proposal is that the money which is granted by the guardians should go to the old people at a home?—Yes, sir. No feeling of degradation as to out-relief.

6725. Is there any strong feeling against taking the money in that way; taking out-door relief, in fact, at all, like what there is against the workhouse?—There is not such a strong feeling against taking such out-door relief as there is against the workhouse.

6726. Does an old man or woman feel degraded by having to take out-door relief?—No; I think not.

6727. So that their neighbours respect them just as much?—Just the same.

6728. And they respect themselves as much?—They respect themselves just as much.

6729. Then is there no shrinking from applying for out-door relief to the guardians?—Only for the fear that they will not be treated kindly. Of which he is in favour.

6730. And if the guardians were not rude, as you have described, then they would have no difficulty or objections to applying?—Not so much.

6731. Then do you look with satisfaction to a wider spread of out-door relief?—Oh yes, sir.

6732. You do not think that that would tend

Mr. Stuart—continued.

to make the people less self-dependent?—Not a bit of it.

6733. Would it have any affect upon their contributions to benefit societies, sick societies?—I think not, sir.

Mr. Stockall.

State pensions: should begin with failure of powers, not at fixed age.

6734. In answer to Mr. Chamberlain, with regard to the State-aided assurance, you said you objected to the age of 65 being given?—Yes.

6735. Why did you object to that?—For this reason: there might be so many things that would come in the way to disable that man previous to that age.

6736. Then would you limit any State aid or assistance to be given to the time only when the man is incapacitated from following his employment?—I do not think it would be necessary.

6737. You know some of the plans that are proposed for State pensions?—Oh, yes, sir.

6738. Almost all of them are taking the age of 65 as being the age at which pensions should commence. Now you disagree with the age of 65 as being the lowest age at which they should commence. Now, I take it that, if you would commence earlier than 65, that is, when incapacity arises, you would also say that those that were not incapacitated above the age of 65 should not receive it?—Yes; I do not think there would be any necessity. I think they would be able to look after themselves, independent of being unable to work through misfortune.

6739. Then you would not grant them any State pension until the time that they were incapacitated?—Incapacitated from work.

Friendly societies: now freely joined, but present aged poor had not opportunities.

6740. You say that a great majority of the men now belong to friendly societies. Have any of the old men that you have given us as examples belonged to friendly societies?—They would be those local societies.

6741. The societies that divided up their money at the end of the year?—No; all of them do not. They commenced with but a very small contribution, and offered large benefits; and the result was that, as their members advanced in years, the funds would not meet the liabilities, and the funds were exhausted.

6742-3. You find now that the younger men are joining the good friendly societies freely?—Oh yes.

6744. You spoke of one in Aylsham, the Marquis of Lothian Lodge. I see here by a book I have, that is a very large lodge, 510 members, and possessed a capital at the end of 1890 of 6,863*l.*; would there be many agricultural labourers belonging to that lodge?—The majority of them would not be agricultural labourers. I cannot say how many would be agricultural labourers. I cannot give a definite number.

Chairman.

6745. Could you give the proportion of the number to the whole body of members?—I have a letter here from their secretary, informing me that a large number of them are agricultural labourers. He does not give the definite number; but none of those members over 60 years of age, in the Marquis of Lothian's Lodge, are agricultural labourers.

Mr. Stockall.

6746. Can you account for that?—I can account for that on these grounds, that the Marquis of Lothian's Lodge, nor any other friendly society of the kind were planted in the neighbourhood during these years.

6747. Not in time for these men to join them?—Not in time for these men to join them.

6748. What year of life do they usually join these friendly societies, I am speaking of agricultural labourers mostly?—Now, they admit them at the age of 16.

6749. And what would be about the average time of life at which the young men now join the friendly societies?—From 16 to 30.

6750. But which would be the age at which the greater number joined?—From 16 to 18.

6751. Do you know how long it is since the Lodge, Marquis of Lothian, was opened?—If memory serves me right, it was opened something about the year 1847 or 1848.

6752. 1847 is the year?—I could not say.

6753. And it would be impossible then, that these old men who are now receiving aid from the Poor Law could have been members of that society?—It would have been utterly impossible.

6754. They would have been too old when the society opened for them to be able to pay the contributions?—They would have been too old, and their wages would have been too small.

6755. With regard to wages, what difference do you consider there has been in wages as between, say, twenty or thirty years since and now with the agricultural labourer?—Thirty years ago the average wage of the Norfolk labourer was 8*s.* per week.

6756. And out of that you think it would have been impossible for them to have paid to a friendly society of a sound character, such as the Manchester Unity of Oddfellows or the Ancient Order of Foresters?—Oh, decidedly, they could barely keep themselves.

6757. You have mentioned almshouses as being desirable, and you would recommend them. Do I understand you that you would have those almshouses governed in the same manner as workhouses, with officials. I understood you that you would desire these almshouses to be residences for the people, and form no part of the workhouse?—Residences.

6758. Residences only?—Residences only.

6759. I thought that was what you intended, and not that they should be part of a great scheme which would require a number of officials to superintend?—Oh, decidedly not.

6760. With regard to these almshouses, what would you do with the old people who could not wait upon themselves. How would you provide for them?—I should commission each parish to pay some respectable women, of whom numbers could be found, to make them some little allowance to look after these old people.

Mr. Arch.

6761. Do you mean a parish nurse?—A parish nurse.

Mr. Stockall.

6762. Is it your idea to have a pauper nurse or should it be a trained nurse?—No; I think it is not at all necessary that it should be a trained nurse.

6763. You would get some person in the village or town to undertake the duty, being paid for that purpose?—I would have some respectable person as a parish nurse.

6764. With regard to the value in kind, do you wish to convey to us, in the cases of these old people that are receiving 1*s.* 6*d.*, 2*s.*, or 2*s.* 6*d.*, per week, that they could not live upon that sum unless they got assistance in kind from friends?—Well, they might live—if you call it living—but terribly pinched.

6765. You yourself put the value of what they receive from their friends at above 1*s.* per week?—Oh, yes.

6766. So that you think they are being assisted now very considerably by their children and friends in that way?—In a large number of cases, the majority.

Mr. Broadhurst.

6767. About the almshouses, you do not propose to erect them unless they are required?—No.

6768. And where they have their own cottages, and are able to see after themselves, or have their friends near, there is no necessity for almshouses?—None whatever.

6769. I understood that your suggestion about almshouses applies to cases where there is a large number of people that must otherwise be in the union workhouse, the barracks?—Just so.

6770. And in the case where you would propose almshouses, your mind is associated with more detailed local administration in the form of parish councils, I presume?—Yes.

6771. Now, with regard to the samples of relief in kind which you have produced to-day, you would prefer that there should be some better control over the quality of the flour and bread?—Oh, yes, a great deal better.

6772. Does the Beckham Union relieve in made bread, or only in flour?—I have not heard of any bread being allowed.

Mr. Pell.

6773. Mr. Edwards, I think you told us that you had been an agricultural labourer yourself?—Yes.

6774. When did you cease that employment?—1890.

6775. Were you married at the time?—Oh, yes; I have been married these 20 years.

6776. Had you children when you were an agricultural labourer?—I have no family.

6777. What rent did you pay for your cottage?—Oh; I have lived in various cottages; I have paid 4*l.*, and I have paid 3*l.* 10*s.*

6778. Am I right in supposing that 4*l.* is about the average rent of a fair cottage for a labourer in Norfolk?—That would be about the average.

6779. About eighteenpence a week?—That would be about the average.

Mr. Pell—continued.

6780. Now you are Secretary to the Norfolk Labourers' Union. What is the object of the Union? Is it to maintain wages, or to make some provision for your members in after life?—To maintain wages.

Wages raised by Trades Union.

6781. Do you think you have effected your object at all, or contributed to it?—Oh, yes.

6782. So far you have been able to better the condition of the old people by enabling the young ones to do a little more for them?—We have bettered the people by increasing their wages.

6783. You have stated that the ordinary weekly wages for what we call a man to fill a dung cart, an unskilled labourer, is 11*s.* a week in the Aylsham Union?—That is the weekly wages at present.

Now about 11*s.* a week for unskilled labour.

6784. Would you tell the Commissioners what are your hours of labour in Norfolk, the time at which they come on the farm and the time at which they leave the farm, when you have got plenty of daylight I mean—I will not take the winter time—this time of the year?—This time of the year they have two journeys—five hours a journey, ten hours a day.

6785. What time are they expected to be on the farm?—Six in the morning.

6786. And leave?—And leave at eleven.

6787. For how long?—From the 23rd of March till October. They return again at half-past one.

6788. Therefore they work from six to eleven; then they rest from eleven to half-past one, and they work on from half-past one to six?—Half-past six.

6789. I suppose they breakfast before they come, at home?—Oh, no, sir; they simply stop a few minutes.

6790. With regard to the cases you mentioned, which came out of a different union to your own, do you personally know those cases, or have you, as secretary of the Union, merely been making inquiries, and getting up all the cases you could? Do you really know any of these cases yourself?—Those cases I gave, with reference to those men being summoned, I knew before I was secretary at all.

Contributions of relatives: knows personally as to hardship of cases named.

6791. You knew the men?—I knew the men personally.

6792. The magistrates had to hear these cases?—Yes.

6793. They had to hear them on oath. Can you tell us why, in the case of the sons who were summoned for the support of their old parents, the magistrates decided to enforce the payment? Do you think the case was unfairly heard?—Yes, certainly.

6794. Was not evidence brought forward to show that these people were in circumstances to do something for their parents?—None whatever; they could not.

Chairman.

6795. Was it the same bench of magistrates that decided those two cases which you spoke of?—One was Reepham, and the other was Cromer.

6796. They were different benches?—They were different benches. Reepham is composed of landlords and farmers; and the Cromer bench we look upon as a little better constituted, so far as the working men are concerned.

Mr. Pell.

6797. Then you would give us to believe that in the Cromer cases there was greater forbearance shown towards the men than in the other union?—Certainly.

Support of children, not parallel with support of parents.

6798. You told us that you thought no agricultural labourer in Norfolk ought to be made to support his parents. That was one of your answers. I am not going to ask you about a particular case. But you would alter the law; and then, among the suggestions which you make for an alteration of the law, was this: you would alter the law which compels children to contribute to the support of their parents—that was one of your proposals—on the ground that an agricultural labourer in Norfolk has not the means to support his parents. Now, will you explain to the Commission, then, how the agricultural labourer in Norfolk is able to support his children? Take a man with seven or eight children?—Well, I wish to ask the Chairman whether that is not an irrelevant question.

6799. You have got to answer my question—not to argue about it?—Well, I am asked how I account for the fact that the labourers are able to support their children, whilst they are not able to support their parents; I wish to ask if that is a question I am supposed to answer?

Chairman.

6800. Well, it seems to me that it is not very difficult to answer?—Not very difficult at all; I can soon answer that.

6801. If so, you had better answer it. I could be ready with an answer of that sort if I were asked?—I can very soon answer it. The agricultural labourers' first duty is to take their money home to their wives and children; the children being their own, must be the first that are thought for; and they do not support them and keep the wolf from the door. Even at the present rate of wages, the agricultural labourers have to get heavily into debt where there are large families.

Mr. Pell.

Man on 13*s.* a week should not be thought able to support parent, whether he supports seven children or none.

6802. I did not say that they could support them. My question is this: If they could not support an old father, how could an agricultural labourer support a wife and seven children, as far as money goes? I am not talking about his feeling for his children, or his feeling for his father?—Do you mean, how they are able to do it?

6803. Does not that inability to support an old parent apply with greater force to a wife and seven children; I will take seven, or five if you like?—Yes; but they are compelled to do that.

6804. No; but does not it apply? I only want a plain answer?—Well, I fail to understand it.

Chairman.

6805. May I ask: you object to a man who has a wife and children contributing to the support of his father?—Yes, my Lord.

6806. Out of wages that average 13*s.* a week, do you think that such a man should object to assist his father when he has no wife and children?—Yes, my Lord; monetarily.

Mr. Pell.

6807. On the score of the poor pay; the poor wage; because the Chairman asked you whether you would extend that theory of yours to the case of a man receiving—2*l.* a week, was the sum he named; and I forget what your answer was—you would not there. Therefore, it is on the score of the low wage that you would enact that the Norfolk labourer should not be compelled to support his parents?—Certainly.

6808. With these difficulties in view in Norfolk, the cost of living and the value of wages, would you extend your suggestions to amending the law that compels a parent to support his child; would you go as far as that in the interest of the poorly-paid agricultural labourer?—I see no necessity for that.

6809. Then you would retain the law as it is, and make it punishable for a parent not to maintain a child?—You see, as the answer was given you, you do not bring your father into the world, but you do your child; and on these grounds comes the responsibility.

6810. I am not talking of the moral point of view; I am talking of what your views would be with regard to the law; you would still continue the law which compels the parent to support the child?—Certainly.

6811. You would?—To a given age.

6812. You know the law is that a grandparent shall maintain the grandchild; would you maintain that?—That is going another step.

6813. You would abolish, I think you said, indoor relief?—Yes, as far as practicable.

6814. Who is to be the judge of the circumstances?—Parish councils.

6815. The applicant or the guardian?—I should place it in the hands of the parish councils, when we get them.

6816. But we have not got the parish councils yet; for the present moment who would you have the judge of the circumstances, the judge of the form of relief to be given?—I should leave it in the hands of the applicant at present.

6817. Therefore, you would give the applicant the choice of the form of relief, except in certain circumstances in which you said it was manifestly wrong to leave a person without any friends to help him out of the workhouse?—Oh, if the applicant preferred the workhouse at present he would go in.

6818. But if he preferred out-door relief, he was to have it?—Oh, yes.

6819. Then you said with regard to the sort of relief that you would furnish in the place of the workhouse, you would have almshouses—what you were pleased to term almshouses?—Yes.

6820. Would they be in different parishes, or would they be collected in one place such as Erpingham, and the people brought there, or was it your idea that they should be built in the different villages?—I should build them in the different villages that wanted them.

6821. You have a good many large properties in Norfolk—a village or parish, perhaps, owned by one or two individuals?—Yes.

6822. What do you think the effect of such a law as that would be on the interests of the people, where the landowner, the house-owner, would be able to expel the person; would it not

Mr. Pell—continued.

be natural that he would get rid of his old tenant sooner than be forced by the parish council to build an expensive almshouse for him?—I should make it impossible for a landlord to do that.

6823. You would compel the owners of the real property to build these houses for the aged people whether they liked it or not?—Certainly.

6824. Who is to pay for it?—I should pay for it out of the rates.

6825. Who pays the rates; where do the rates come from?—Everyone.

6826. Do you pay a rate?—Certainly.

6827. Are you a compound householder?—Everyone pays rates, either directly or indirectly.

6828. Does the rate collector gather the rate personally from you?—Not from me personally.

6829. You know that he does not from the bulk of the cottagers?—Not in Norfolk.

6830. You are acquainted with the Small Tenements Acts and the Compound Householder Acts?—Oh, yes.

6831. Anyhow, you would have no contribution for the furnishing of these almshouses, except what came from real property, from visible property, the land?—The old people themselves have furniture.

6832. But I thought your people were so poor; I never contemplated any of your labourers owning a house; do they?—I thought you said furniture.

6833. Who is to provide the almshouses; I suppose your answer would be, "Out of the rates"?—Out of the rates.

6834. What is the number of the people in your own parish, where you live now?—I have not seen the last census, but I think it would be about 250.

6835. How many almshouses, do you think, would have to be built there, with the people having the opportunity of making their own choice?—Judging from the number of paupers now, it would not be above one.

6836. You know that the guardians have the power to refuse out-door relief, and to refuse relief; they are the judges of the facts; do you not think that it would make a guardian worse than ever disposed to afford relief, if one of the consequences was that an almshouse would have to be built in his own parish, and paid for by his parish, out of his own pocket as a ratepayer?—I am hoping to have a better class of guardians.

6837. That is to say, you hope to have a class of guardians who will be paupers themselves; who would be persons who are likely to receive the advantages of these almshouses?—I should abolish qualification altogether.

6838. You think that would tend to a further building of these almshouses?—We should get a body of guardians far more sympathetic with the poor.

6839. One of the objections to people going into the workhouse was that it was so cold; but I think you told the Commission that you have not been in a workhouse yourself?—Fortunately, I have not.

6840. No; but I mean you have never been in to visit one?—Oh, no.

Mr. Pell—continued.

6841. Do you know at all how your own workhouse at Erpingham is warmed; do you know in how many rooms there are fires and in how many rooms there are not?—No; I know this, by the paupers' statements themselves, that a certain number have to be in one room.

6842. And no fire?—One fire.

6843. Now, you have 90 people in the workhouses, by the last returns I have before me of Erpingham, many of whom would be children; and you think that among these 90 people the board of guardians do not find warmth enough for them?—I think it is impossible under the present circumstances, however much they might wish, to make it so comfortable for the poor as is necessary.

6844. You never heard of workhouses being warmed by hot water?—They are not so in the country.

6845. Then, another objection you stated was, that the old people would be associated with base people; are the villages in Norfolk so pure and immaculate that these old people never come across a base person when they are walking about the streets?—My objection is, that they are compelled, many of them, to be in the company of those who were base by being in the workhouse. I do not claim purity for the labourers.

Cost of out-relief as compared with in-door.

6846. Then you thought the granting of out-door relief to these old people, as a general rule, would be more humane, and cheaper?—A great deal.

6847. Have you ever read any part of the reports of the Poor Law; the great Report of 1834?—I have only read it, as I have it, in the Financial Reform Almanac.

6848. Now, I am going to read you a passage written by one of the Poor Law inspectors; it was presented to Parliament. This is upon the argument of economy, the ground that you have urged "I believe that its fallacy may be very readily shown by a simple arithmetical process. That argument, stated in its simplest form, is as follows: A family applies for relief; if they are given out-relief to the amount of 4*s.* a week, they will be satisfied." I think that you admitted; 4*s.* 6*d*, I think, you said?—Yes.

6849. "If they come into the workhouse their maintenance would cost 10*s.*, their maintenance will cost 10*s.* a week. The economists therefore argue, that by giving out-relief they will save 6*s.* a week. Now, the very same guardians, who have used this argument, have frequently acknowledged to me that, when the workhouse test is offered, it is not accepted in more than one case out of 10. By offering the workhouse, then, in 10 such cases, the guardians would indeed lose 6*s.* a week in the one case in which it was accepted, but in each of the remaining nine cases they would save 4*s.*; so that their total gain upon the 10 cases would amount to 30*s.* a week." Do you agree with that general view; that view of Mr. Wodehouse. You agree that so many would refuse to enter, that it would really come to be cheaper by their refusing to enter?—Do I understand that in the absence of in-door there would be no relief?

6850. It would be so; the guardians would

Mr. Pell—continued.

give them the offer of the workhouse?—And in the alternative, no relief.

6851. It would be no relief, because the people coming say they are destitute?—That would be very cruel on the part of the men.

Law of settlement should be abolished, and failing this, non-resident relief given freely, at all distances.

6852. I think you would like to see the law of settlement altered, and done away with altogether?—Yes.

6853. So that where the tree falls, there it might lie, and be relieved?—Yes.

6854. Of course that would be on the natural ground that there the pauper had made his friends, and he should not be removed from them?—Yes.

6855. You also said you would like permission to be given, and the practice to be general, that the relief found by one union should be given to people many miles away; that they should not be required to come back to their settlement, but that the union to which they were said to be chargeable should find the money, and send it to the other end of the kingdom if they were living there?—Yes, certainly.

6856. Of course that difficulty would be all got rid of if the law of settlement were done away with; but at present do you not think it very likely that the money would be sent to people who were dead, or the expense of sending it to them might be against that proposal?—I think at present it might be safely left in the hands of the relieving officers.

6857. Which relieving officers, the outside relieving officers?—Yes.

6858. Would you be surprised to hear that in a case with which I am acquainted, in my own union, when we sent to know where a person that we were finding the money for was living, the relieving officer in the union to whom we sent the money, could not tell us whether the pauper was dead or alive?—My experience of the relieving officers is that they are very energetic.

Relieving officers very energetic.

6859. I was going to ask you one thing about provident societies, do you know anything in Norfolk, or do you yourself know anything about the Employers' Accident Insurance Company; do the masters at all insure their men in that?—I have not heard of any.

Accident insurance of labourers by farmers, can be, but is not effected.

6860. You do not know that there is such a society, a company, in Birmingham?—I know there is in Birmingham, but there is nothing of that kind in Norfolk.

6861. No; but I farm in Cambridgeshire, and in Northamptonshire, but I insure my men at Birmingham. I wanted to know whether the farmers in your county insure in Birmingham; there is no office on my farm, or in my county; I wanted to know whether you were aware that a farmer can, at a very low rate, insure his labourers to the extent of one-half their wages, in case of an accident, for six months?—I know that they can do it, but they do not.

6862. Are they likely to do it if you throw on the farmers the cost of finding relief in another form?—I think not.

Mr. Henley.

Out-relief should be given, except for immorality, to able-bodied men as well as aged.

6863. I should like to ask you what classes of people you would relieve in the workhouses; I will just shortly run over the classes; man infirm through age or other causes: would you give him out-door relief, or in-door relief?—I should give out-door relief.

Mr. Henley—continued.

6864. Very well; then, able-bodied men?—I should give out-door relief.

6865. To able-bodied men?—Where it was a case of destitution.

6866. Then women infirm would come to the same thing as old men; then able-bodied women?—Well, you see, we have so few of them.

6867. Able-bodied women with illegitimate children, what should you do in such cases?—In the case of illegitimate children or in cases of immorality, I should say the house.

6868. Well, then, you would have to keep the house up for these two classes you have mentioned; and with regard to imbeciles and idiots, what should you do with them?—I should place them in the county asylums.

6869. That would be a question for the justices. If the people have no delusions, they are not insane, they simply are imbeciles; some old, some young. What should you do with those people?—Well, in that case, where there are friends, the friends would look after them where they are allowed.

6870. I am supposing that the friends cannot look after them; they are so dirty in their habits that they cannot be kept in the cottage. What should you do with them; that is a very common case, as you know?—It is very few and far between. Where such cases did come, friends, by being remunerated, would look after them.

6871. Supposing they were obliged to be maintained in a public establishment, where would you send them to if you had no workhouse?—Perhaps you will give me time to consider that question.

6872. You made a statement with regard to the relieving officer not being able to be found for six or seven weeks by a person wanting to make an application. Has he a pay station in every village?—Yes.

6873. Does he not come there weekly?—I think you misunderstood my statement. My evidence was that this woman was compelled to go and see the relieving officer.

6874. Yes, but I am asking you the question, does not the relieving officer come into every village in his district weekly?—Yes, but he made her go to South Reepham to his own house every week.

6875. But is it his duty, and is it the rule that he attends in every village weekly?—It is his duty, and, as a rule, he does attend.

6876. In the event of his not coming there, and a person requiring relief for sudden and urgent necessity, is it not the duty of the overseers to give the relief?—The overseers, as a rule, positively refuse to give any notes or grant any relief, except in the case of death.

6877. Is it not his duty, under the Statute, to give relief in cases of sudden and urgent necessity?—That I cannot answer.

6878. There is one other question with regard to out-door relief in the parish; you mentioned the case in which a relieving officer had, on his own account, stopped the relief?—Yes.

6879. Are you aware whether the relieving officers give a ticket to every poor person to whom the relief is ordered, showing the amount of relief they are entitled to receive?—It was not

Mr. Henley—continued.

the case when my wife's mother was a recipient of Poor Law relief; she never received such a ticket.

6880. "When the guardians have allowed out-door relief in money or kind to any applicant, particulars of such relief shall be entered by the proper relieving officer in a ticket according to form "K" hereunto annexed; and such ticket shall be delivered by him to the applicant, or to some person on his behalf." Well, here is the form of the ticket setting out the whole thing; do you know if that is done?—I have never known it to be done, only in the case of the doctor allowing wine or meat.

6881. I think you argue that out-door relief would be a great deal cheaper in your union than giving in-door relief; that, I think, is your view of the matter?—That is my view.

6882. Do you think that you would have a much larger number of applicants applying for out-door relief than you have at present, if it were more freely given?—Oh, no, not a bit of it.

6883. Well, I have got a return before me prepared by Captain Lockwood, the inspector of the district, and I see that the in-maintenance in your union amounts to 8*d.* and a fraction per head on your population, and that the out-door relief amounts to 3*s.* per head on your population; therefore, according to that, it would appear that what you are doing now is not a cheaper thing than giving in-door relief; perhaps you do not know that fact?—I do not quite comprehend the question.

6884. I will give you the figures. You had 68 people receiving in-door relief, and 563 people receiving out-door relief, on the 1st of January of this year; well, then, the cost of that was for in-door relief 8*d.* and a fraction per head on the population, and the out-door relief came to 3*s.* per head on your population; can you answer that question, or would you rather not?—I would rather not.

6885. What is your opinion with regard to the extension of out-door relief; would it be likely to discourage labourers from going into friendly societies?—Not a bit.

6886. It would not?—There is a great feeling of independence among the labourers.

6887. I will put it in this way, there is no such good benefit society in England, I suppose, as a society which is supported by the rates, to which the agricultural labourers only contribute an infinitesimal quantity; they do not feel the payment of rates in the same way as a contribution to a friendly society; would not they be inclined to look upon out-door relief, if it were given lavishly, as the best form of friendly society?—I think not.

6888. You have told the Chairman, I think, that the persons who are earning a certain sum of money were of ability to maintain their fathers and mothers; I think Lord Aberdare put it to you at 2*l.* per week; you think that a person with 2*l.* a week would be of ability?—So far as the Norfolk villages are concerned.

6889. No; but take it generally, ought the guardians to enforce a contribution from a person getting 2*l.* per week?—Well, you see, I spoke from the experience of labourers, 2*l.* per week in the rural villages would give a man plenty of means to support his aged parents.

Mr. Henley—continued.

6890. Is there a very large migration from Norfolk of the agricultural labourer. I see here that a great proportion of your unions have decreased in population; is there a very great migration of the agricultural labourers into the towns?—Very large.

Large migration to towns.

6891. And they go there for what?—With the motive to better their position.

6892. Therefore we may assume that they are in a better position than if they had remained in the country unions?—I think not.

6893. Are they, or are they not in a better position to contribute to the support of their parents?—One way; not if they are working as unskilled labourers.

6894. But take the persons who are employed upon the railways, which a very great number of the agricultural labourers are. What should you say with regard to those men?—Unfortunately their wages are not much better than those of unskilled labourers.

6895. Well, they become porters, and then guards. What would you say of a guard on a railway, would he be of ability, that is the question?—Certainly not, if he is living in a town.

6896. I will not put a hypothetical case, I will put an actual case that came under my observation. A short time ago an old woman applied to a country union, and received out-door relief. Her son was living in a neighbouring union, and he was the head keeper of a nobleman, a duke, and he declined absolutely to do anything for his mother; he came before the guardians; I happened to hear his statement; he had no family at home; he was the head keeper of a nobleman, and you can judge, from living in Norfolk, what would be the wages and perquisites of a man in that position. He declined absolutely; he said he was not of ability, although he had nobody at home but his wife to support; he declined absolutely to do anything for his mother. That is not a hypothetical case, but an actual case. Would you consider that man of non-ability?—I cannot say what his wages would be.

6897. You can form as good an opinion as I can, what a head keeper to a nobleman would receive with his perquisites?—If he were getting 200 *l.* a year, he certainly would be in a position.

6898. Therefore you confine your suggestions to this, that the agricultural labourers of Norfolk are not earning sufficient money to do anything for their parents?—I would rather put it unskilled labour. Would you allow me to explain why I said unskilled labour; it is this, there are a great many bricklayers' labourers and other labourers whose wages are still very low, that was why I said unskilled labour. It is not because I wish to depreciate the agricultural labourer I think he is a skilled labourer.

6899. I have only one other question to ask you, and that is with regard to this flour that has been examined here; why did not the guardian of the parish when he found the flour so bad take the question up, and bring it before the board of guardians?—As a rule the board of guardians

Guardians are generally unsympathetic farmers.

Mr. Henley—continued.

are farmers, and have no sympathy with the poor whatever.

Inferior flour: complaint made to relieving officer, cannot say if made to guardian of parish.

6900. But I am speaking now not of sympathy with the poor, but of getting flour below the contract, which I suppose we must assume it was; why did not the guardian of the parish take it up?—That I cannot say.

6901. Did the people complain to him?—I am not sure.

6902. Did they complain to the relieving officer that the flour was bad?—Over and over again.

6903. It was not followed up by being taken up to the board of guardians?—Not that particular case.

Mr. Broadhurst.

6904. I did not understand the witness to say that in the case of the Barningham man, where he earned 2*s.* in the week, that the relieving officer stopped the relief of 2*s.*?—Yes.

6905. But I did not understand you to say that he did that of his own accord; you do not know whether he was ordered to do it or not?—Oh, no; all I know is that he deducted it, that he stopped it.

6906. That he was the agent?—Yes.

6907. But you do not charge him with doing that to your knowledge without the authority of the guardians?—Oh, no; certainly not.

Sir Herbert Maxwell.

Friendly societies: has himself paid about 6*d.*–8*d.* a week out of 12*s.* to 15*s.* wages.

6908. When did you join the Foresters?—In 1879.

6909. While you were still an agricultural labourer?—Yes, I should be a very young man at that age; I was an agricultural labourer.

6910. But did you join the Shepherds in the same year?—No, not for 10 years later.

6911. Not till 1889; and what year did you join the Agricultural Labourers' Union?—It is about 20 years ago since I first became a member.

6912. What was your payment to that; I think you did not state that?—Twenty years ago the agricultural labourers' wages would be about 9*s.* a week, I think.

6913. No; but I mean when did you join the Agricultural Labourers' Union?—At its commencement; that would be in 1872.

6914. And what was your payment to that?—Ninepence per month.

6915. But that is your payment, I think, to the Norfolk Union, is it not?—They are both one and the same.

6916. And you were paying 2*s.* 10*d.* to the Foresters, and 9*d.* to the Agricultural Labourers' Union?—I was not paying 2*s.* 10*d.* to the Foresters in 1879. In 1872, I paid 2*s.* to the Foresters and 10*d.* to the Shepherds per month.

6917. What I want to make out is, what proportion of your wages, while you were an agricultural labourer, you found it possible to devote to provident purposes?—You see by the rise of the organisation of the labourers their wages rose; of course we had more money.

6918. Would you answer my question, please; I want to know what your payments, out of your wages as an agricultural labourer, were to the Foresters and to the Agricultural Labourers' Union?—Something over 2*s.*

Sir Herbert Maxwell—continued.

6919.—Per month?—Per month.

6920. And what were your wages at that time?—Oh, they rose in about four years to 15*s.*; but there have been variations. They ran down again after that.

6921. And you happened to be a married man without a family?—Oh, yes.

6922. You said in the first case that you referred to as a hard one; I do not think you mentioned the name; that occurred in 1887, in the Aylsham Union?—I gave the name.

6923. Of the first case?—Yes.

6924. Well, I forget it; there were two men I think held responsible for the support of their parents?—Yes.

6925. They belonged to two friendly societies, I think?—They belonged to a friendly society.

6926. Can you say what it was?—A local club at Wood Dalling, a local friendly society, not the Foresters; I cannot give the name.

6927. A dividing club?—I cannot give the name.

6928. Is the club in existence now?—Yes, it is in existence now.

6929. You said, that in your opinion, no system of State-aided pension would be suitable that does not begin before 60?—It would not be suitable if it did not commence before then.

6930. When ought it to begin in your opinion?—My opinion is that they ought to receive relief or aid as soon as they are incapacitated from work.

6931. But a man does not generally become unable to work before 60?—Oh, yes, sir, there are various causes; he might have the rheumatic fever and be drawn up and become quite a cripple before he is 60 or 65; even at 30.

6932. Then in your opinion, is the State to take the place of all provident insurance for working men?—I am not so strong on that point; it is immaterial to me whether State or local.

6933. You have not matured your opinion?—No.

Mr. Roundell.

6934. You spoke just now of the want of sympathy with the poor on the part of the guardians?—Yes.

6935. Do you think that if the Bill now before Parliament were to pass, in which the election of guardians would be upon a popular footing, that you would be likely to get guardians more in sympathy with the poor people?—Oh, certainly.

6936. I wish to ask you about one or two benefit societies in your neighbourhood. You belong to the Foresters; do you know about any village clubs and small societies in your neighbourhood?—Only one.

6937. What I want to ask you is this; whether you think that those small village clubs are likely to stand their ground, or whether you would like to see them absorbed in the great societies like the Foresters and Oddfellows?—They will not be able to stand their ground.

6938. You think they will not be able to stand their ground?—Oh, no.

6939. And do you think that it is desirable for these village and other clubs to be absorbed

Mr. Roundell—continued.

as soon as they can by the large affiliated Orders?—I think it would be a great benefit.

6940. Then only one other question; you have answered it already, I think, that an agricultural labourer in Norfolk is not able to subscribe for more benefits in his club than sickness benefit and funeral; that he is not able to provide for old age at 65?—Would you kindly allow me to give you this. We have in connection with the Ancient Order of Foresters an annuity which would give a man (their members), at the age of 65, 5*s.* per week. This is the scale of payment he would have to pay at the age of 18, in addition to what he is now paying, 9*s.* a-year.

6941. And at 20?—10*s.* 1*d.*; 21, 10*s.* 8*d.*; 22, 11*s.* 3*d.*; 25, 13*s.* 5*d.*; and at my age, at 43, it would cost me 2*l.* 6*s.*

6942. And, I suppose, you would consider the latter impossible?—It is altogether impossible.

6943. And, therefore, the great object would be to get labourers to begin to subscribe at an early age?—That would be impossible unless we made it easier by stopping the sick pay at 65.

Mr. Roundell—continued.

6944. Yes, but supposing by Act of Parliament sick pay was stopped for all societies at 65, and that old age superannuation were then to begin, then I understand you, it would be possible?—I think it would greatly facilitate it.

6945. Therefore, as far as your opinion would go, you would be in favour of Parliament providing for all friendly societies, that sick pay shall cease at the age of 65, in order to allow old age superannuation benefit to begin?—I should not be in favour of Parliament interfering with friendly societies at all.

Chairman.

6946. Would you mind answering this question, what wages were you receiving at the time that you were subscribing 2*s.* a month to the friendly society?—I should say they would be about, perhaps, from 12*s.* to 13*s.* per week, I cannot say authentically just now.

The Witness withdrew.

Adjourned till Tuesday, at Noon.

NINETEENTH DAY.

Tuesday, 25th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. ZACHARIAS WALKER, Agent for the National Agricultural Labourers' Union, called in; and Examined.

Chairman.

6947. WHAT Union do you live in, in Norfolk?—Docking, my Lord.

6948. Have you lived in any other?—No, my Lord.

6949. Are you proposing to give your experience in that union, or to make general observations upon the Poor Law?—I propose making general observations upon three or four unions in Norfolk; Docking, Guiltcross, Walsingham, and Depwade Union.

Chairman—continued.

6950. You wish to make some observations upon out-door relief?—Yes, my Lord.

Cases of refusal of out-door relief.

Chairman—continued.

To widows with grown-up unmarried sons.

6951. Would you be good enough to do so?—I propose taking the Docking Union first, and giving three cases respecting out-door relief in that union. The first case is Susan Norman, of North Creake, 64 years of age; has three sons; one is married; all belong to the Oddfellows' Lodge; will not allow her out-door relief; would give her a note to go and live in the workhouse if she chose.

6952. Was the son called upon to contribute towards her support?—When she made application to the board, they informed her that they would give her a note for the house, and if she did not choose to go there they thought her sons ought to maintain her.

6953. Well, what became of her?—She continues in a home, and her sons feel it a very hard case, because they find the home for her; and her husband has been a labourer all his life, and they feel it hard that she is not allowed relief.

6954. Does she live with either of her sons?—Her two sons live in the house.

6955. With her?—With her, yes, my Lord.

6956. One is married?—One is married.

6957. The other is not married?—The other two are single.

6958. Then there are three sons?—Yes, three sons.

6959. And two not married?—Two not married.

6960. What wages are they getting?—The daily wage they are getting in that neighbourhood comes to 11*s.* per week.

6961. Then you think it a hardship that unmarried men, with whom their mother lives, should be obliged to support her, instead of getting relief from the parish?—That is the case.

6962. Did you hear the statement made by Mr. Edwards the other day about the average wages in his part of Norfolk?—Yes.

6963. Do you agree with it generally?—Yes. I should think that it was about the average wage, take the year round.

6964. I think what he said was, that although the nominal rate of wages was 11*s.* a week, the extra earnings came to about 2*s.* 5*d.* a week extra throughout the year; of course making allowance for bad days on account of bad weather, and other causes. You agree with that?—Yes, my Lord.

6965. Suppose one of the sons were to marry, he would marry upon the wages he is getting now?—Yes.

6966. Well, he would have a wife to support, and children to support in all probability; does it seem to you hard at any rate, until he has a wife and children, that he and his unmarried brothers should contribute to the support of their own mother living in the house with them?—Well, they appeared to look at it in this light, that a number of widows are allowed relief in the village, and whilst they are quite willing as sons to find a home for their mother and do what they can, if the parish did allow her a very small sum, which as a rule it would be in that Union, that she would be glad of all the assistance her sons would render her.

6967. Now then the next case?—The next case is Caroline Horne, 60 years of age; has four sons; one is a soldier; three others are labourers. One has lost the sight of one eye, and cannot secure full wages; three of these sons are in friendly societies, two away from home, two living at home, one of whom can earn only just sufficient to keep himself; will not allow her out-door relief; might go into the house.

6968. Who does she live with?—With her sons. They find the home.

6969. Are they unmarried sons?—Two of them are, the two that are at home; one has lost the sight of one eye, so that he has to take a smaller wage, and can only earn just sufficient to keep himself.

6970. What does he work at?—He works on the land.

6971. And cannot he do his work on the land with one eye as well as with two?—No, my Lord.

6972. Why is that?—Well, he cannot find employment with the large farmers in the village; in the village there is one little farmer took sympathy upon him and offered him a wage, I believe, of 9*s.* a week, if he could manage, so he took some work of the parish, carting stones, and that.

6973. Well, now, the other sons?—The son that lives in the parish works for a farmer.

6974. No, the other one, not the one you say who lost one eye and therefore cannot work on the land, but the other one?—He is a labourer.

6975. And he is getting the usual wages?—Yes.

6976. And is he married?—No, my Lord.

6977. And his mother lives with him?—And his mother lives with him. I may say that in this case they did allow this widow out-relief till last July. They stopped her payment last July. The reason seems rather peculiar; she attended a great public tea meeting in that neighbourhood, and soon after the allowance which they had allowed her previously was taken off.

6978. Now, these two sons you say are working at a distance; do you know what wages they are getting?—One of them was out of work six months and it drove him to join the army.

6979. But I do not talk of the one in the army; you said there were two sons besides the one in the army, that were at work somewhere?—Two at North Creake, in the village. One has joined the army and the other has gone down into the North of England; I believe they do know where he is.

6980. You do not know what he is doing?—No.

6981. Is he married?—No, he is single.

6982. And does he contribute towards his mother's support?—Undoubtedly.

6983. He does?—Undoubtedly he would have to do it. I think he would have to help his mother.

6984. Do I clearly understand that you consider the case a hard one, where a mother with a number of unmarried sons is supposed to be assisted by them, instead of being relieved by the poor rates. Does that seem to you hard?—My Lord, the only distinction I can draw there is, that what little allowance would be allowed by that union would not be sufficient to keep the

Chairman—continued.

widow in any shape with a home, and the sons making provision for themselves and willing to find a home and to supplement what little allowance there would be, they feel that it is a hardship, and these widows themselves feel it a hardship; they do not like to feel dependent fully upon their sons.

6985. In the case of this widow, the last one you have mentioned, was she able to do anything for herself?—Unfortunately she is very lame.

6986. Well, but that would not prevent her from sewing, or doing many little things, although she cannot do any work?—She might do a little work at home in her house, you know, but not to go out to work as some women do.

6987. And with respect to the other widow, the first one you mentioned, does she do any work?—Well, they are both in about the same position. They are both of them lame, very lame.

6988. She is lame too?—Yes.

6989. Now go on to the third case?—The third case in Docking Union is William Bailey, age 75; has been a hard-working industrious man all his life; paid into a sick benefit society; he asked them to allow him as he could not find employment in 1892. The Board of Guardians allowed him 1*s*. 6*d*., and a stone of flour for a fortnight. They allowed him that for a fortnight, and then stopped it.

6990. Did they make him an offer of the workhouse?—Yes. They told him he might have a note for the house.

6991. How long ago was it they stopped it?—Last November.

6992. And he has had nothing since?—No, my Lord.

6993. Well, how has he got on?—Well, he has got on as well as he could; perhaps got a day's work now and again. I was vexed to see him, this very case, yesterday; he was going to try to get employment, and the answer he got was he was getting old, and they had sufficient young men, and he does not feel inclined to go to the house.

6994. How did he get through the winter?—A hard struggle.

6995. But did he receive any assistance from anybody else?—Not that I am aware of.

6996. Has he any children?—They are grown up.

6997. Are they married?—He has one son married, and he lives in London.

6998. And has he any son unmarried?—No.

6999. Is he a widower?—No, my Lord.

7000. And how old is his wife?—His wife would be about 70.

7001. Does she get any assistance?—No; I believe that she has been a healthy woman, so that she has gone out to work at the gentlemen's houses, and I believe that that has been the means of finding him that provision.

7002. These are the three cases you proposed to mention?—Yes, my Lord.

7003. Have you anything else of the same character to mention?—Not in the Docking Union.

7004. Well, in the other unions provided you are well informed as to the cases?—Guiltcross Union.

Chairman—continued.

7005. Is that an adjoining union?—No, my Lord.

7006. How far off is it?—That would be 30 miles off.

7007. How do you come to be acquainted with it?—Because I travel the county, and these cases were named to me.

Cases of sons obliged to contribute to support of parents.

7008. What do you mean by travelling the county?—I am agent for the National Agricultural Labourers' Union, and every day I have cases brought under my notice, and my idea in naming these cases is only to give them as samples of the cases that might be produced.

7009. Very good; go on, please?—George Patrick, of Banham, has had to pay 1 *s*. a week for ten years towards the support of his parents, whose ages are 78 and 75; the magistrates put 1*s*. 6*d*. a week on at first, but he appealed against it, and they reduced it to 1*s*. a week; and he pays into a sick benefit society himself.

7010. Is he a married man?—Yes.

7011. And children?—Yes.

7012. Whom he supports?—Yes.

7013. Do they get any assistance from the parish?—That I am not sure of.

7014. The point now that you are working is to show how hardly men are treated in being compelled to support their parents when they have hardly enough to support themselves; that is your case?—Yes.

7015. Go on, please?—The second case is Thomas Potter, of Winfarthing; he has to pay sixpence a week in support of his father, who is 82 years of age; this man's age is 55 years, and he has a family of six children, and is keeping a benefit society himself. This is a remarkable case. Three years back this old man received out-door relief; it was cut off by the board of guardians, and he was ordered to go to work or go to the workhouse. The old man dreaded it so, he tried his hand to do a little work, but it did not last long. This might be an experiment to find out whether the old man had any more work in him, but strange to say the very man whom he worked for a number of years was the guardian of this parish where this poor old man lived, and it did look like giving him the last kick.

7016. Did the guardians give him anything?—Undoubtedly.

7017. How much?—That I do not know, my Lord.

7018. Was his son an agricultural labourer?—Yes.

7019. Then the next case?—Robert Farrow, of Banham, has to pay 1*s*. a week towards the support of his mother; his father lost his life through being buried up in a gravel pit; he paid rates for 45 years himself; this man (the son) has paid rates himself 20 years, and brought up a family, and is paying into a friendly society, and has been compelled to contribute this sum the last five years.

7020. Do you know what his wages are?—A labourer's.

7021. How old is the son who contributes?—I do not know his age; I did not get his age.

7022. How old is the mother?—I do not know her age.

7023. Have you any other case?—I will take

Chairman—continued.

Refusal of out-door relief to widow with married sons

North Erpingham Union. Two years back I was holding a meeting at Suffield. Mrs. Catton, who was 70 years of age, and had lost her husband, came to me; she wished me to speak upon the present administration of the board of guardians at that public meeting. She had made application to the board for a little out-door relief; her children were quite willing to find her a home, but the only redress she got from them was that she might have an order to go into the house. This was thought very hard.

7024. And how many children had she?—She had two sons.

7025. Were they married?—Yes.

7026. Both; had they families?—Yes.

7027. And they are supporting her?—They are finding the home and supporting her.

7028. She gets no relief from the parish?—No.

7029. Have they been compelled to support her?—No; they have done it voluntarily.

7030. Did you know the sons?—Yes; I knew the sons quite well.

7031. Do they seem to be very poor?—They were very respectable young men; they were very steady, and that; they were receiving the ordinary rate of wages that labourers receive.

7032. Did they themselves object to supporting their mother?—No; I have not heard them object, and the only objection I heard was from this poor old lady.

7033. She wanted some help from the parish?—She felt that her sons offered to keep the home going for her, to pay the rent of this home and keep the home going, and she felt that she did not like being dependent on them altogether. That was her idea.

7034. Well, the next case?—I will take the Walsingham Union, and this is a case of a complaint; and I presume that the inquiry is made for the administration of the law, and this is a complaint from those that are receiving out-door relief of the treatment they receive.

7035. This is a different case from the others?—This is a different case.

Harsh treatment by relieving officer.

7036. Do I understand you to say that this is a complaint of rough treatment on the part of the officers of the union?—Yes my Lord; the people who receive out-door relief complain of the rough treatment they receive from Mr. Watts, the relieving officer at Wells. They are supposed to meet this officer at a certain hour of the day to receive their allowance; very often they have had to wait in the street two hours this winter in the cold. They are not allowed inside of his cottage, he pays them outside the window; but they have to wait for him; should they at any time be late themselves, and even five minutes over the time when he arrives, he does not wait for them; they have to go without their pay till the next week. Evidently these people feel they have cause for complaint.

1*s.* 6*d.* a week and flour average amount of out-door relief.

7037. Have you any other case?—Only in regard to that union. I made inquiries as to what was allowed in the shape of out-door relief to those who were receiving it, and I found that in two or three cases they were receiving 1*s.* 6*d.* per week, and a stone of flour.

Chairman—continued.

7038. What age were these old people?—Seventy-two years of age one, and 82 the other.

7039. And all they got was 1*s.* 6*d.* in money, and a stone of flour?—And a stone of flour, yes.

7040. Do you wish to say anything more upon that point?—No, my Lord.

7041. Now I think you come to the changes in the Poor Law which you would advocate?—The reforms which I would suggest, which in my opinion are needed, includes a larger allowance of out-door relief to the aged poor over 60 years of age.

7042. Do you mean by that, whether they are able to work or not?—Well, if they are able to work, there would be a difference; but I mean if they are incapacitated from work. I think there ought to be a larger allowance than is given now.

7043. That is to say, you call "old," people who are 60 years and upwards of age?—Yes.

7044. And if at that age they are not able to work, then the allowance should be larger than it now is?—Yes; especially when the children are paying into friendly societies themselves, and are quite willing to find their aged parents a home. I consider a shilling a week and half a stone of flour, which is about the allowance which is paid as a rule, in the Docking Union, is evidently not sufficient, and no encouragement to young men for thrift and self-help.

7045. Now, let me ask you about that question. Do you think that if the children were willing to give their parents a lodging in their house, that a shilling a week and one stone of flour a week would not be sufficient for the support of an old man himself unable to work. Remember he is not living alone; it is his contribution to the family expenses. I should like to have your opinion upon that?—Well, my Lord, if it was one case, with a man or a woman, if it were only one, that would be a very small sum; but as a rule, if old people live together to that time, man and wife, why, evidently, it would not be sufficient.

7046. No, but I restricted my question carefully to the case of an old man living with one of his children; I then asked you whether, supposing he were living with his child, with his son and his family, whether one shilling a week and a stone of flour would not be a sufficient contribution towards the cost of living?—Well, I think that an aged person, more especially in the winter time, would require a little nourishment and warmth, and a shilling would soon be gone in firing in the winter time.

7047. It certainly would not go very far towards getting clothing?—No.

7048. But he would share in the warmth of the family fire?—There might be an increase of that, if they had an aged person they might have a larger fire, and make more comfort for him.

7049. Now, in the case you have just now mentioned, what would you think would be the proper amount of relief to be given to an old man living with his children?—Well, I think if they received 2*s.* weekly and a stone of flour, that would be a great deal better.

Chairman—continued.

7050. Have you any other cases?—I am giving suggestions of reforms. In the workhouse I consider the paupers should be classified, in the cases of those who through no fault of their own, but poverty, through the small wage they have been receiving, have been driven to end their days in the Union: this class of men and women should not be mixed with the class of men and women who have led a bad life and brought themselves to ruin. They should be by themselves, and I would suggest that, when the aged poor are compelled to go to the House, they should not be parted when they arrive there: I mean all married people over 60 years of age.

7051. Perhaps you are aware that wherever the married people are above 60, the guardians are bound to supply them with the means of living together, did you know that?—I was not aware that they were bound to do it.

7052. That is so; you may take that to be the law?—I am very pleased to hear so.

7053. In other respects you think there ought to be a more careful classification than there is now?—Yes.

7054. Do you think it would always be possible to distinguish between those who had led respectable lives and those who had not?—Yes, my Lord.

7055. Do you think there is a sharp line which separates the respectable from the less respectable?—I should think that difficulty might be explained by the guardian that represents the parish where the parties come from, he would have an idea.

7056. You would have to trust to every guardian's separate estimate of who is respectable and who is not respectable?—Yes, you would.

7057. Do you think you could always do that safely?—Well, I should say on the whole.

7058. Have you ever been inside any of these workhouses in your neighbourhood?—No, my Lord.

7059. Then the accounts you have of the classification or want of classification, you received from the paupers themselves?—Yes, my Lord.

7060. But you are unable to say whether the buildings are of such a character as would enable the classification to be carefully carried out?—I am not able to say that.

7061. What is your next point?—That is all I have to suggest.

Mr. Ritchie.

7062. I understand that you have only got these two suggestions to make: one with regard to increased allowance, and the other with regard to classification?—Yes, Sir.

7063. With regard to the first of these—increased allowance—are you aware that it is quite in the discretion of the guardians at present to give whatever amount of allowance to old people that they choose?—No, I was not aware of that.

7064. Did you think that they were restricted in the amount?—Well, I have thought so always.

7065. If I tell you as a fact, that they can exercise entirely their own discretion as to the amount of out-door relief to be given to old people, that does away with your first suggestion for any alteration of the law, does it not?—Of course it does.

Mr. Ritchie—continued.

7066. Then with regard to classification, one of your reasons for classification was that you desired that the old people should have the opportunity of living together?—One of them.

7067. Well, looking to the fact that not only the guardians do that now, but, as a matter of fact, that they are bound to do it, that does away with the other point in the alteration of law which you have suggested?—Yes.

7068. And so with regard to classification, are you aware that the guardians have it entirely in their power to classify in the workhouses?—I was not aware of that.

7069. Would it be a matter of surprise for you to hear that not only is it in their power to do it, but that they are bound to do it, so far as the accommodation in their workhouse will admit?—Well, I have heard complaints of that kind; that they are all mixed together.

7070. Complaint; that is to say, that that duty has not been properly carried out?—Has not been properly carried out.

7071. But clearly, if it is a duty on their part to do it, there does not seem any necessity for any alteration of the law, or in the giving them power?—Certainly not; not if they have power now; and undoubtedly there will be an alteration in the future in the class of guardians that may be sent.

7072. Then, in point of fact, your suggestions really point, not to any alteration of the law, but to improved administration?—Yes, sir.

7073. It would be impossible, would it not, to say by law, that boards of guardians should give to every case a certain amount of out-door relief without leaving them discretion; that would be impossible, would it not?—Undoubtedly it must be left to the discretion of the guardians.

7074. It must be left to the discretion of the guardians?—Undoubtedly; every case ought to be dealt with on its merits.

Mr. Humphreys-Owen.

7075. You come here entirely in the interests of the deserving old labourers?—Yes, sir.

7076. In fact, you have no sympathy with the more degraded class, but complain that the old labourers who have lived honest and industrious lives, if they go into the workhouse at all, are compelled to associate with such a lot?—Certainly not.

Wages too low.

7077. The root of the whole trouble is that the wages of the labourers in your county are not sufficient to enable them to put by for their old age, and to support their families properly, is it not?—That is it, sir.

7078. I think you said you are an agent of the Agricultural Labourers' Union?—Yes, sir.

7079. You find a good deal of trouble, do you not, in bringing the labourers up to the mark, in getting them to join the union, and to press for higher wages, for fair wages?—There are difficulties connected with it.

Does not think that out-door relief depresses wages.

7080. Do you not think it possible that the fact that their wages are at present practically supplemented by the out-door relief, has some-

Mr. Humphreys-Owen—continued.

thing to do with that apathy?—No, I do not think so.

7081. Do you think they would just as soon have part of their income from wages, and the other part from the rates, as have fair wages, which would make them entirely independent of the rates?—No, I do not think that at all, sir. My experience of the labourers in regard to that is that the majority of them, there might be exceptions, would rather live by their honest industry than live upon charity or support from the rates.

7082. If I may say so, I entirely agree with you; but still you do not think that the fact of the wages, being, in point of fact, supplemented at present by the out-door relief, does render them less active in attempting to get higher wages from their employers?—Certainly not.

7083. What do you consider is the price of a stone of flour?—Do you mean in Norfolk?

7084. Yes. You said 2*s.* should be the out-door relief in money. It would be more convenient (perhaps one would more easily estimate the value of wheat they get) if you were to put the cost of the flour into money as well?—It would be about 1*s.* 4*d.* per stone now.

7085. So that together your suggestion would be that something like 3*s.* 4*d.* a week is the fair allowance to make to an old person living with his family?—Yes.

Guardians on low qualification will be more sympathetic, and classify properly.

7086. Then, coming to the question of classification, you said that you would leave it to the guardian of the parish; did I not understand you rightly to complain somewhat, in one of the cases that you mentioned, of the action of a guardian in withdrawing relief from a man who had been in his employment, to see whether he could not get a little more work out of him?—Yes.

7087. However, you think that was exceptional; that, on the whole, you would trust the guardian of the parish with the duty of saying whether an old person who had to go into the workhouse should go into the better or worse ward?—I think, sir, that the alteration of qualification for guardians will bring a different class of men on the board of guardians in the rural districts that will be more in sympathy than the present guardians.

Would prefer parochial to union management and charge.

7088. Have you ever thought of a suggestion which has been made that the out-door relief should be a parish charge, and the in-door relief should be a union charge; how do you think that would work?—Well, I have thought seriously that every parish would be able to maintain (the great majority of parishes would be able to maintain) their own poor cheaper than by the present system.

Mr. Loch.

Friendly Societies.

7089. Are there many collectors of industrial societies, such as the Prudential, in Norfolk county?—Yes, a great number.

7090. And do most of these people subscribe to them as well as to the friendly societies?—A great number do.

7091. Do they take out policies under the Ordinary branch of the Prudential as well, do you think?—No, I think not. I think in the majority

Mr. Loch—continued.

of instances it would be with their children, their family.

7092. And would there be any other kinds of saving to which the people would resort; for instance, those sons whom you have described as steady young fellows in supporting their mother?—I believe that some of them would resort, if they could save a little money, to putting it in the savings bank, the steady ones, if they could save a little.

7093. And do you suppose that many of these men also have money in the savings bank?—No, I think not.

7094. Have you ever made any special inquiry about that in regard particularly to these cases that you have mentioned, for instance?—No, I have not. Well, I may say in one or two cases they have got no money in the bank.

7095. I understood that you would greatly prefer to have a system by which the contribution to friendly societies would provide for old age, rather than that there should be, as a matter of course, a reference to the Poor Law for such help?—Yes.

7096. If, therefore, a scheme could be devised by which the friendly societies, which I understand are now in existence in your county, would make this provision by certain changes, whatever they might be, you would approve of that?—Yes.

7097. And the difficulty that you seem to feel as to the aged people, applies to those aged people who were not young enough to take advantage of the friendly societies of the present day?—Just so.

7098. Therefore in the main it would be a temporary difficulty that you refer to?—Certainly.

7099. And may we sum up the position from the evidence you have given, and the evidence that Mr. Edwards gave, that there is a higher wage, and a lower rate and better friendly societies now than what there were 20 years ago?—Decidedly so, sir.

7100. Therefore the whole prospect of the man who wishes to provide for his old age is infinitely better that it used to be?—Yes, sir.

7101. And with regard to the children you would say that on no account should children support their old parents?—I would leave it to them, and my experience of the labourers is that voluntarily they do what they can for their aged parents as a rule.

7102. But you would leave it to their judgment?—Their judgment and discretion.

7103. But would you get rid of the law by which they can be compelled if need be?—I should like it to be abolished.

7104. Have you not found that where there is out-door relief going, there is a sort of grievance if the old people do not get out-door relief; I thought that was the point of one or two of your complaints?—Yes, I have found it so.

7105. Therefore, quite apart from what the relations do, if there is the out-door relief going, though the sons might wish to do what they could, the mother would very likely want to get the out-door relief because it was going?—The idea was, I should think, with nine out of every

Mr. Loch—continued.

ten, that they dread the union workhouse, and whatever small pittance they might have the poor old people like to keep at home in their own home.

7106. They like to keep at home getting the out-door relief, and having as the last resort the union before them?—Yes.

7107. But none of these cases that you have mentioned is the case of a pauper who has been in the house; they are all cases of persons who have received out-door relief only or desired out door relief?—Certainly.

7108. Therefore the complaints in none of these instances refer to the hardship of mixing with others in the house?—No.

7109. Do you judge of that from what is ordinarily said on the country side, or from particular cases?—I judge of that from observations and statements I have heard made by the paupers themselves.

7110. Who have actually been in the house?—Yes.

7111. But did you in any case go into that by visiting the house or asking further about it?—No; I have asked further about it; I have asked others, and they have told me they were mixed together in the house.

7112. But you have not made any particular inquiry into those particular cases in which complaint was made?—No.

Chairman.

7113. Did I understand you to say that you would altogether abolish the law which compels children to contribute in certain cases to the support of their parents?—Yes, my Lord.

7114. Now in my part of the world, wages run up from 30*s.* to 3*l.* 10*s.* a week; would you say that then where wages were as high as that a child should not be compellable in certain cases to contribute to the support of his parent?—Well, of course that would throw quite a different light upon it; but I am speaking more especially with regard to the position of the agricultural labourers in the rural districts.

7115. I mean you admit there can only be one law throughout the country, although that law might be applied less severely than it is now; that there can be but one law?—I know, my Lord.

7116. Then you rather modify your view as to the absolute abolition of the law requiring in certain cases children to contribute towards the support of their parents?—Undoubtedly there are exceptional cases; but I believe the growing spirit in the country is favourable for people, for the majority of working men who respect themselves, doing their utmost to assist their aged parents in their latter days.

7117. But you know the laws are generally made not against the majority of the people, but against the minority, who do not perhaps observe the moral law?—That is quite right.

7118. Therefore the law is directed against not those who would willingly support their parents, but against those, who being able, and who might be caused to do so, decline to support their parents?—Yes, my Lord.

7119. Therefore you think such a law as that ought not to prevail?—There is no doubt the law would have to be made in some instances to compel them.

Chairman—continued.

Mr. Arch.

7120. You are secretary of a very large Oddfellows Lodge in your village, Mr. Walker?—I am.

Friendly societies in Norfolk: particulars, especially as to Oddfellows.

7121. How many members are there in that lodge?—Four hundred and twenty

7122. How many members of your society are agricultural labourers?—I should think there would be 360 of them, agricultural labourers, out of 420.

7123. And a large portion of them, have they not, got wives and families?—Yes, a large portion of them.

7124. And they pay their sixpence a week, do they not, into your society?—Yes, sixpence a week.

7125. Well, now, could you give the Commission any idea of the amount which you paid away from your lodge for sickness during the past year?—Yes, we paid away 400 *l.*

7126. And that was money which the labourers had paid in themselves?—Yes.

7127. And you think they would sooner pay sixpence a week into a society and when they are ill take out of their society what they have paid in and be independent of parochial relief?—Of course I do.

7128. These men are making sacrifices, because I think you perfectly well understand that they do make sacrifices, to pay their money?—Of course they do.

7129. While they make these sacrifices they pay poor rates as well, and then when their aged parents become chargeable to the parish they want the son to help to keep them?—Yes.

7130. The son is getting we will say 10*s.* or 12*s.* a week; he has four or five little children to maintain; he has his rent to pay; his club to pay; his rates to pay, and you think that under such circumstances that man ought not to be called upon?—Certainly.

Mr. Humphreys-Owen.

7131. Will you give us the name of your lodge, Mr. Walker?—The Rock of Hope Lodge, South Creake.

Mr. Stockall.

7132. That is in the Fakenham district?—Yes.

7133. Seeing that wages are so small in Norfolk, why is it that these men generally join friendly societies?—The reason is that they believe in self-help and making provision against the days of adversity.

7134. That is from their own earnings?—From their own earnings, yes.

7135. Do you believe that to these men help in their old age would be acceptable from the State or from the rates?—I think not.

7136. You think they prefer to provide for themselves?—That is the general opinion I have found.

7137. Can you give us the number of the members of friendly societies in Norfolk?—I can give you the number of Oddfellows in Norfolk.

Number of members, chiefly labourers

Mr. Stockall—continued.

7138. Will you be kind enough to do so?—There are 25,160 members belonging to the Manchester Union of the Independent Order of Oddfellows.

7139. What proportion of those would be agricultural labourers?—Well, I will give you my opinion; I should think 80 per cent.

Chairman.

7140. I suppose when you say Norfolk you include all the towns of Norfolk as well as the country?—Yes. In fact a friend of mine who I will admit has had as great experience as I have, and has been an Oddfellow longer, puts it at 90 per cent. I thought I would put it within the margin, 80 per cent.

Mr. Stockall.

7141. That includes those in towns as well as those in the rural districts?—Yes.

7142. Do any of the lodges in Norfolk belonging to the Manchester Unity provide superannuation?—There is one lodge which does.

7143. Which lodge is that?—That is the Hindolveston (Lord Hastings') Lodge.

7144. Can you give us the amount of money that was paid last year generally in Norfolk by these societies in sickness pay?—I find in Norfolk there was paid for sickness pay to the members 22,697*l.* 2*s.* 9*d.*

7145. Are there any other funds providing anything for the aged members of those lodges?—I do not think so.

7146. What reserve is there in the lodges in Norfolk to provide for the claims of old age: old age sickness?—I find the present capital in those lodges is 332,308*l.* 17*s.* 1*d.*

Would like old age in place of sick pay after 65.

7147. What is your idea with regard to superannuation being provided by the friendly societies; do you think that if the sickness pay were restricted to the age of 65, and after that superannuation, that that would be acceptable?—I believe it would, and I think it would be better.

7148. Do you think it would increase the number joining these societies?—I am sure it would.

7149. Have you formed any idea as to the proportion of the labouring population in Norfolk which now belong to friendly societies?—Well, I am only speaking now you see for the Manchester Unity, but the Foresters are very strong in that county, and there is a number of other societies in that county, so that I should say, as far as my experience goes, that I find in the villages young men are most anxious to join some of the sick friendly societies such as Oddfellows and Foresters.

Great majority of young belong to friendly societies.

7150. What is your opinion of the number in your own immediate neighbourhood who are not members of friendly societies?—I should not think there would be in my own neighbourhood 5 per cent. out of societies.

7151. And you think that the present generation, that is those who are capable of joining these societies, are really making provision so far as sickness benefit is concerned?—Certainly they are. They join the Oddfellows as soon as they are 16, and in my own lodge they join at 13, a juvenile lodge, and then as soon as they become 16 they turn to the full lodge, and they seem to be very anxious to become Oddfellows at 16.

Mr. Stockall—continued.

7152. Then you think that the younger generation, who are now joining friendly societies, will not be placed in the same position as their parents who are now receiving the pauper relief?—No, I think not.

Mr. Booth.

7153. The refusal of relief to which you referred in the early part of your evidence was felt to be a serious grievance by the people to whom it was refused?—Yes.

7154. And would it be felt also in those cases, the widows' case I was thinking of, by their neighbours what we may call public opinion in the village?—Well, the public opinion in the village would be this, that whilst a person that was a widow was receiving the allowance at 60 years of age, one that would be about six doors from her, and being in about the same position, was refused. It seems very hard upon that case.

7155. Then the grievance may be partly connected with inequality of administration, that one getting what another one does not get?—Yes; in those cases it would.

7156. In fact, it is rather a feeling that there has been unfairness, or favouritism, or injustice, is it?—Yes; favouritism.

7157. I will ask one question with regard to the friendly societies, in which you say all except 5 per cent. of the working classes in your immediate surroundings are; are they all good societies?—Those around my immediate neighbourhood are good societies. There is one small benefit society in my own parish, but that was started to receive men who were too old to join the Oddfellows' Society. Through a private club being broken up in the place (a club which, as many of these village clubs are, was broken up every year) a number were left outside, and this society was established, and Earl Spencer nobly contributed; but the young men did not join that society. Still, they have sufficient funds to tide over the difficulty with those that are in.

7158. Then, practically, now your societies are good?—Yes.

Mr. Broadhurst.

7159. With regard to the old widows you referred to, I suppose there is no employment in villages for old widows, unless they can work in the field, or wash, or char?—No.

7160. No sewing?—No, no sewing.

7161. And if there were, probably they have never been trained to it?—No.

7162. There were no board schools in their days to teach them knitting and sewing?—No, not at all.

7163. They depend only upon out-door physical exertion?—Yes; that is it.

7164. You do not propose to abolish the law of maintenance in a case where a man was earning 5*l.* or 6*l.* a week; if he were earning 5*l.* or 6*l.* a week you think he would be able to contribute something towards the maintenance of his father and mother?—Certainly; and he would do, I think.

Mr. Broadhurst—continued.

7165. When you speak of the abolition of that law, I presume your views would be met if the law said that where a man's earnings were below a certain fixed figure he should not be compelled by law——; say 1*l.* a week, a man and his family?—That is my idea; and I have understood that that was restricted at one time in the Poor Law; that a man should not be compelled by law to contribute to the maintenance of his parents except he was in receipt of 1*l.* per week.

7166. Now, we take it for granted, as stated by Mr. Edwards, and agreed to by you, I believe, that the average annual earnings of the labourers in Norfolk would be about 33*l.* or 34*l.* a year?—Yes; somewhere about that.

7167. That is cash received?—Cash received; yes.

7168. And if they are now universally making an effort, through the medium of the Foresters and Oddfellows, to provide for themselves against their old age and sickness, to burden them with 1*s.* a week in the case, say, of a labourer with a family of children, towards the relief of their aged parents, is to make it almost impossible for them to keep up their friendly society contributions?—Of course it is.

7169. The man cannot do it?—He cannot do it; not honestly.

7170. And you would like to see them relieved from that?—I should, very much.

7171. In order that they might go on creating a race (showing their children the way, as well as doing it themselves) of independence from this old-age feeling?—Yes.

7172. Mr. Ritchie was good enough to point out to you, I believe, that the law gives no limit as to the amount of out-door relief guardians may grant to aged persons; you were not aware of that?—No, I was not.

7173. You never heard of anything like a liberal out-door relief?—Never.

7174. You never heard any complaint of its being too much?—No.

7175. Either in kind or cash?—No.

7176. So that, although it is the law on paper, it is not the law in practice?—Certainly not.

7177. To what extent does the amount of out-door relief vary, in your experience?—In my experience, round the Docking Union generally, they have said they have managed to get 1*s.* (the widows and the men) and half a stone of flour, and they have thought it extraordinary if they have got to 1*s.* 6*d.* in money.

7178. You know the whole county of Norfolk nearly, from the nature of your duties in connection with the labourers?—Yes.

7179. And this class of cases is constantly brought under your notice as complaints?—Constantly.

7180. And you have never heard of its varying from 1*s.* to 5*s.* a week, and two stones of flour?—No.

7181. Never beyond one stone of flour and 1*s.* 6*d.*?—1*s.* 6*d.* is the most.

7182. Would it meet with your approval if the guardians should be reminded of this discretionary power, and have their sympathies stirred up a bit by official circulars?—It would meet with my approval.

Mr. Broadhurst—continued.

7183. Now with regard to the labourers and their mothers. You referred to the case of a widow at Suffield over 70 years of age?—Yes.

Widows feel sons should not entirely maintain them.

7184. Are we to understand that the sons had made no complaint themselves, no public complaint?—No.

7185. But the poor widow felt that she was an undue burden upon the resources of her labouring sons?—That was so.

7186. That was the point?—That was the point, yes.

7187. And that the feeling is that the efforts, and especially voluntary efforts on the part of the sons and daughters, should be rewarded and assisted by some assistance from the union?—Certainly.

Chairman.

7188. Did I understand you to say that you do not know of any case where more than 1*s.* 6*d.* was given?—In the Docking Union. I was referring more especially to the Docking Union.

7189. You were present when Mr. Edwards gave his evidence here?—Yes, my Lord.

7190. You must have heard him mention several cases in which 2*s.* 6*d.* was given?—Yes; I was speaking more especially about the Docking Union than I was of the Erpingham Union.

Mr. Roundell.

7191. You have told us that the widow did not like being dependent upon her children; I just wish to ask your opinion upon this; of course there was a time when the children were dependent upon their parent, when they were young?—Of course there was.

7192. For education and for everything else?—Yes.

7193. Then I just wish to ask your opinion with regard to the family life. Is there anything in your opinion, wrong in an aged parent having to be assisted by her children, if they are in a position to help her in her old age?—There is nothing wrong, and they are very anxious to do it; and I think that the widow could do with all the little assistance they could render her, independent of the parish allowing her a little.

Wages in Norfolk too low.

7194. If I understood you aright, it is really a question of the wages being too low for the Norfolk agricultural labourer to be able to contribute to the parents in old age?—It is so, yes.

7195. I should like to ask you this question, which has been put to previous witnesses: how far in Norfolk, in your experience, is money spent upon drink by the agricultural labourer?—Well, I am very pleased to say that, on the whole, I find that the drinking systems are going out very rapidly in the county.

7196. Very well, then, taking that into account, and also what you have told us about the tendency of the present generation to join the Oddfellows and Foresters, there is an improved state of things growing up among the agricultural labourers of Norfolk?—I believe so, sir.

Out-door relief looked upon as a right.

7197. Then I should like to ask you this: you told us that they have naturally a dread of the workhouse; have they also, the old people, any idea that they have a right to out-door relief, as a matter of right?—Well, I think that they, more

Chairman—continued.

especially old labouring men who have worked till they are 70 years of age, have this feeling come across them, that the workhouse is not the place in which to end their days.

7198. Yes, but I want to ask you also, whether they do not think it rather a grievance if they do not get ample out-door relief?—Yes, I believe they do.

7199. Just one more question about the benefit societies, about which you have been asked. You have told us of the large number of oddfellows in Norfolk, 80 per cent. of whom are agricultural labourers; can you tell us how much they pay per month by way of contribution for sickness and funeral benefits?—2*s.* per month. As a rule from 16 to 20 from 1*s.* to 2*s.*, and then, of course, it would go on the graduated scale; they have to pay according to their age.

Labourer not able to afford extra subscription for old age benefit.

7200. Then, taking into account that under the new tables of the Manchester Unity for superannuation benefits a member at 20 has to pay 1*s.* 0½*d.* per month for a superannuation benefit, what I wish to ask you is whether you think that is beyond the means of a Norfolk agricultural labourer to pay up to secure provision for old age, as well as sickness and funeral?—I think it is beyond their means. I believe that the majority cannot afford to pay more than 6*d.* per week upon their present wage into friendly societies.

7201. So that you mean that at present you think they could not provide for old age; they could not take advantage of the tables for superannuation benefit?—I do not think they could pay the extra contribution.

Village clubs dying out.

7202. You have told us about the Oddfellows and Foresters in Norfolk, and you have also answered Mr. Booth's questions about other clubs; I will call them the village clubs, those not belonging to the affiliated orders; are the young men joining the affiliated orders, the Oddfellows and the Foresters, rather than the village clubs?—They are joining the Oddfellows and the Foresters rather than the village clubs. The village clubs are dying out, sir.

7203. And are any of the village clubs being absorbed in these larger orders, the Oddfellows and the Foresters?—Well, undoubtedly there are a few, but the majority of those who are in the village clubs now are old men, so that they could not be absorbed in the friendly societies, because the scale of contributions would be too large for them.

7204. Just as a matter of fact, can you tell us whether many of these village clubs during the last five years have broken up from want of solvency?—There is no question of that; a great number. But if you would go back for the last 10 or 15 years, a number of them have broken up, these village clubs, for the simple reason that they never accumulated any particular funds. They divided the funds, perhaps once in three years, and then, as we have had during the last few years, the influenza came, and a large number of their members came on the funds, they had no funds to pay them.

7205. And, I suppose, that fact partly explains the tendency among young men to join the affiliated orders, the Oddfellows and the Foresters?—Certainly.

Chairman—continued.

7206. I just wish to ask you this further question as you have a large experience in Norfolk; have you any opinion in favour of an alteration being made by Parliament in the Friendly Societies Act of 1875, I mean in the way of discountenancing clubs which are not solvent?—Yes. I think that the Government would do well to have the Act altered so that all societies established shall have tables prepared by actuaries, that shall be solvent to meet the demands that they promise.

Mr. Pell.

7207. You will not mind me asking you whether you have been an agricultural labourer yourself?—I have not.

7208. But you are travelling the country in the interests of the agricultural labourer?—I am.

7209. You are agent for some society?—I am agent for a society; the National Agricultural Labourer's Union.

7210. Then do you go to collect their subscriptions, and so on?—No; my time is mostly taken up in holding public meetings.

7211. Are there any subscriptions paid now?—Yes.

7212. You gave us a number of cases of old people where the sons had been called upon to help them, and where in some instances the workhouse had been offered instead of outdoor relief, I suppose from the sons not helping, or some cause of that sort. What has happened to these people where the house was offered, and they did not go into the house, and they got no relief?—They will not go into the house.

7213. I say what has happened to them; they must live?—Their sons are doing their best to keep them.

7214. And are keeping them?—And are keeping them, yes.

7215. Are there fewer women employed in the fields in Norfolk now than there used to be 10 or 12 years ago?—Yes.

7216. Much fewer?—Yes, much fewer.

7217. Old and young?—Old and young, yes.

7218. And no gleaning now?—Yes, there is gleaning.

7219. Is it not very poor after the self-binder?—Yes.

7220. You never gleaned yourself, I suppose?—No.

7221. Do you know what the worth of a gleaning to a woman was 15 years ago, before the self-binder came in?—I have known some women in Norfolk to be able to gather up one, and some of them two coombs in the gleaning; somewhere about that.

7222. Well, they have lost that source of income now?—No; they go gleaning now if they choose to do so; in the majority of villages they would not gather up much now.

7223. At all events you will admit that, old and young, there are fewer women employed in the fields now than there used to be?—Yes, and I am glad there are so.

7224. Well, these women, old and young, have to live; what are they doing now to get their bread?—The young women, when they grow up, their parents are anxious to get them

Mr. Pell—continued.

out to service, and I think it is much better for them than being in the fields.

7225. Then, in fact, they have gone from the villages into the towns?—Yes.

7226. And left you, comparatively, with more old people in your village than there used to be?—Yes.

7227. You quite understand that the guardians can give any amount of outdoor relief that they like, if they choose to do it. Then I think you stated that you think sons should be exempt from contributing towards the support of their parents when their wages are below 1*l.* a week, that was the point at which you said the law should step in and say that the child should not be compelled to assist the parent?—Yes.

7228. Now take the case of three unmarried sons, earning 3*l.* a week, living with an old mother in one cottage. That is sixty shillings a week coming into the house, and still would you say these sons should not be compelled to give anything to their mother?—They are not getting 1*l.* a week.

7229. But I am taking the case. I can find you plenty of cases where there are three men, rural labourers, earning 1*l.* a week each, unmarried, living with a mother. I ask you just to re-consider your proposed amendment of the law, and say whether you do not think in such a case as that, it would be fair to call upon them by law to contribute to assist their mother?—If they were receiving 1*l.* a week, I think the majority of them would willingly keep their aged parents.

7230. We are not talking about their willingness. The Chairman told you that laws have to do with unwilling people, bad people. Would you alter your view about the law?—I should not alter my views in this respect, that no one should be summoned to contribute to their aged parents by law if they were not receiving 1*l.* a week.

7231. Even though there were three of them living with their mother?—That does not make any difference; that is the rule that I should apply.

7232. You are in favour of a more liberal bestowal of outdoor relief to old people, and especially to old women?—Yes.

7233. You must know many cases, as you travel the county, in which there is a woman keeping a little shop, and she has a very hard job to keep it, a very hard job to live upon it. Do you think it is fair to set up another old woman by her side, assisted out of the rates, to cut that woman down in her business?—Well, I do not know of any such case.

7234. You do not?—No.

7235. You know of no case in Norfolk where there is one woman keeping a little shop getting assistance from the rates and another woman keeping a little shop alongside, who gets none?—I know of no such case.

7236. You say you have never been in a workhouse?—No, and I hope I never shall. I have not been over the workhouse; I have been in Docking Union, but not over the wards and that.

Mr. Pell—continued.

7237. I was not going to insult you by asking whether you had been put in there by a relieving officer, you did not, I hope, think that?—No; that is all right, sir.

7238. I wanted to know whether you knew anything about the building inside?—No.

7239. I suppose the guardians would not object on account of the office you fill to admit you in to the workhouse?—I should think I would not be allowed in.

7240. You are old enough to recollect the "gang system" in Norfolk?—Yes.

7241. Were not a great many old men employed driving these children in the fields to work?—There were.

7242. You do not wish to see that come again?—No, I think it was most degrading to the county.

Out-relief may hurt unaided worker.

7243. Then I clearly understand from you that you think when people have got to a certain age and are incapacitated from work, provision should be made by law to relieve them out of the rates?—Yes.

7244. Provided they are of a certain age and incapacitated. Now, do you think that would be fair? Take my case; suppose I was a labourer, and I am 73 years of age myself now, and I was desirous to go and get employment, which I have no doubt I could get in a farmyard, in winter particularly, to look after the cattle, because they like old people to do that, do you think it would be fair to run a man against me who was a little stronger perhaps than I am, by giving him assistance out of the rates, which would have the effect of cutting down my wages? Supposing we both came to the door of the farmer and asked employment, one man with 1*s.* 6*d.* a week provided him out of the rates, and myself with nothing provided, and being one of those independent characters who did not wish to have it, do you think it would be fair to me? Answer it straight off, would it be fair?—It would not be fair from your standpoint; of course not.

7245. Do not mind about standpoints, but fair to me, if I am a labourer with no standpoint except my boots, fair to me; I ask you that question; it is a perfectly probable thing to happen. There is nothing wonderful in it?—Well, it would not be fair, I will say that.

Mr. Henley.

Thinks dread of seeking relief will be lessened in future.

7246. Is there a great disinclination among the agricultural labourers, the old people, to apply for relief?—I believe that is the last thing they will do.

7247. Is there a great feeling against applying for relief before the Board of Guardians?—Yes. I have found it so in regard to my own immediate neighbourhood, in going to the Docking Union. They object to take it.

7248. There is a strong feeling against applying for relief?—Yes, because invariably in so many instances they have got ordered to go into the house without any out-door relief.

7249. Then you propose to extend the system of out-door relief?—Yes.

Mr. Henley—continued.

7250. And if these people have any objection to applying for relief, should you not put them in a worse position than they are at present?—Well, I am looking forward to a different class of guardians being on, and there would not be that dread there has been in the past.

7251. Then you think the fault is only in the guardians?—I am looking forward to the time when a different class of guardians will be elected who have more sympathy with the people, and I think they will not dread going before them so much as they have done in the past.

7252. But you know, of course, that if they receive relief, they are disfranchised. Has that any weight with them?—No, I do not think so; not if they are compelled to do it.

7253. You do not think that has any weight?—No, I think not.

7254. But you do think there is a very strong feeling amongst the agricultural labourers against applying for relief at present?—I believe the majority of them will keep agoing as long as they can, and that that is the last thing they will resort to.

7255. Have you ever known people very much distressed, because they are obliged to apply for relief—agricultural labourers?—Yes, I have.

7256. Then you would add to that distress by making out-door relief more easy?—Yes.

Widows living with sons refused out-door relief, doing house-work for sons.

7257. I should just like to ask you a short question with regard to those cases you mentioned to us this morning: there was a widow of 64, and a widow of 60, living with single sons; these were two of the cases, I think?—Yes.

7258. Did those houses belong to the widows or to the sons?—To the sons.

7259. They were the tenants?—They were the tenants; the landlord would not let them to the widows.

7260. Were there any other women living in the house with these sons except the old women?—No.

7261. Were these old women doing as far as they possibly could for the sons in the house?—No doubt.

7262. They were?—Yes.

7263. Then would not any relief to these old women be really paying for a servant for the sons?—No, I think not.

7264. Why not?—Well, I presume that the young men could get lodgings just as easy.

7265. But I am taking these young men in their own houses; it would be necessary for them to employ some women to do the house work?—Of course it would.

7266. And the mother does the house work, and therefore it saves them employing any other woman; that is the case, I think?—That would be so; of course it would.

Amount of flour given.

7267. With regard to this stone of flour, is that given weekly or fortnightly?—Weekly, I believe.

7268. But can any one person eat a stone of flour in a week; it would be 16 pounds of bread, would it not?—Yes, I suppose it would.

7269. Then the old person cannot eat that?—But the majority do not get a stone of flour; half a stone of flour, I stated.

Mr. Henley—continued.

7270. With regard to the relieving officer, you say that he is often late, and keeps the people waiting; have you a pay station in each parish? No; this officer attends to a number of parishes in the Walsingham Union.

7271. I am speaking not of the officer, but of the pay stations. Have you got a pay station in each parish?—In some instances, in the Docking Union, the relieving officer——

7272. Taking the particular pay station you are mentioning, where the people are not allowed to go into the house, but get the relief at the window, standing out in the road, is that only for one parish?—That is only for one place—Wells.

7273. Would there be any difficulty in people going into their neighbours' houses to wait for the relieving officer?—Well, I do not know whether there would be a difficulty or not; they were not allowed into this house at all.

7274. You think it is really a grievance?—Yes, I do.

7275. I do not understand why the people cannot go into the neighbouring cottages; their neighbours would let them step in. Now with regard to classification in the workhouse. Mr. Ritchie has explained to you what the guardians are bound to do. Are you able to tell us whether men and women are separated in the workhouse?—I have understood that has been a source of complaint with them in the past.

7276. I want to know, first of all, are the men and women separated in the workhouse?—I have understood that is the complaint that there has been in the past.

7277. That the men and women are not separated?—That the men and women are separated.

7278. Then with regard to the old and the young, that is the infirm and the able-bodied, are they separated in your workhouse?—Well, of course, I have not been inside, so I do not know.

7279. Then you know nothing about it?—No, of course not.

7280. So that your information really about the workhouse is very imperfect?—Yes.

7281. And would you do away, so far as out-door relief is concerned, with the Union Chargeability Act, and let each parish maintain its own poor?—Yes. I believe in that.

H.R.H. The Prince of Wales.

7282. I was only going to ask you a question relative to a subject that has been brought before you by different members of the commission. It is this: In objecting to children being obliged to support their parents, are you aware that the Act says, "if the contributor be of sufficient "ability"? I presume that you think few agricultural labourers are able in this sense; but when it is clearly proved that the children are able, would you still free them from a natural obligation?—No, Sir.

7283. Would it meet with your approval that the law should be altered, so as to provide that the magistrates in granting an order of contribution should be bound to inquire whether the person, against whom the order was made, con-

H.R.H. The Prince of Wales—continued.

tributed any portion of his income towards a friendly society, and that in such a case the amount so contributed should not be reckoned as income available for the support of the parents?—I should think that the fullest investigation should be made as to the position of the man, and what he contributed to friendly societies before a decision was arrived at.

Mr. Loch.

7284. Would you be in favour of direct payment of the rates in the case of the men you have been referring to, or in your county would they be paying direct already?—A number of them are not paying direct.

7285. Would you be in favour of it?—I should be in favour of it.

The Witness withdrew.

Mr. JOHN HENRY THOMAS, called in; and Examined.

Chairman.

7286. You are clerk to the Guardians of the Carnarvon Union?—Yes, my Lord.

7287. How long have you occupied that office?—Since the year 1874.

7288. That is to say, about 19 years. Now what is the population of the union?—A little over 40,000—40,702.

7289. It is rather a decreasing population, is it not?—Yes.

7290. Why is it decreasing?—The comparative failure in the slate trade occasioning many of the inhabitants to seek employment in South Wales.

7291. A large portion of the population must be strictly rural, I suppose?—A very large portion.

7292. What is the population of the town of Carnarvon itself?—Roughly speaking, it would be a little under 10,000.

7293. How many paupers have you, distinguishing the in-door paupers from the out-door paupers?—For the half-year ending the 25th March last there were 2,556 out-door paupers.

7294. And how many in-door?—I should say that the average number of in-door paupers is about 80.

7295. Well, but that gives you a very large, an unusual, proportion of paupers to the whole population, does it not?—Yes, my Lord, that is the fact.

7296. What is your percentage?—The percentage at the present time is, I think, 6; last year it was 5·9.

7297. That is about 1 in 17 or 18?—It is a sixth, I think.

7298. Do you remember how many you have over 60 years of age who are receiving relief, both in-door and out-door?—A return was prepared in August 1890, giving 800 as the number receiving out-door relief from 60 and upwards.

7299. And how many receiving in-door relief?—Thirteen.

7300. What is the ordinary rate of out-door relief?—To what class of paupers?

7301. Of course it varies with the particular sort of paupers and with the circumstances. Perhaps you could give us what are the usual sums which are paid in each set of circumstances?—I think I could say that they vary from 1*s.* up to 8*s.*

7302. What are the cases where you give as much as 8*s.*?—Extreme destitution, occasioned by accidents or illness, and to the aged poor requiring extra nourishment and attendance.

7303. But is that given to single persons or to old couples?—To old couples.

Chairman—continued.

7304. You have stated that the two extremes of relief are from 8*s.* to 1*s.*, and I asked you in what case you gave 8*s.*; and I now wish to ask you do you ever give 8*s.* to a single infirm person who is also old?—No, not to a single person.

7305. What are the cases in which you give so large a sum?—To a married couple requiring extra nourishment and extra attendance.

7306. In those cases you give as much as 8*s.* per week?—Yes.

7307. Do you ever give relief in kind?—We do not give relief in kind in the same sense as it is given in other unions. I heard the evidence of the other gentleman who was examined to-day that a certain amount of flour is given; but when we give relief in kind, occasionally the relieving officer gives it at his own discretion.

7308. What would be your ordinary payment for a man and wife, where there was no case of exceptional illness or debility?—I have here the information from the relieving officer, who tells me that in his district they give as follows——

8309. Is this from one of your own relieving officers?—From one of our own relieving officers.

7310. How many relieving officers have you?—Four.

7311. Well?—From 60 to 65 years of age, healthy old paupers would receive 1*s.* 6*d.*; from 65 to 70, about 2*s.*; from 70 to 75——

7312. You are speaking now of money?—Yes; of money only. From 70 to 75, half-a-crown; 75 and upwards, 4*s.* Those are for the healthy paupers.

7313. And what are the cases where you only give 1*s.* or 1*s.* 6*d.*?—Where the pauper is earning a little himself.

7314. And you think you are, generally, pretty well acquainted with the circumstances of the applicants for relief?—Perhaps I am not so well acquainted as the relieving officer might be.

7315. But I mean that the guardians are, through their officers, pretty well acquainted with the circumstances?—Yes, they are.

7316. Would you tell us what are the ordinary rates of wages in your district?—Skilled artisans earn about 26*s.* per week; those working in the slate quarries about 20*s.* per week. Wages.

Mr. Pell.

7317. Is Llanberis in your district?—Yes.

7318. Let me have this clearly because it is important; you say that men working in quarries earn 20*s.* a week?—Yes; I had this information from the relieving officer, and I asked

Mr. Pell—continued.

him the question particularly as to that, and he told me that a great many slate quarrymen returned to their homes at the end of a month with less than 4*l.* of wages; that would be 1*l.* a week; in fact it would be less; and I asked him if I was called upon, what could I say was the average wage of a man working in a slate quarry, and he informed me—and he is a man who is very well informed on these matters—that the average wage would be 20*s.*

Chairman.

7319. Of course there would be some who would earn a good deal more, and there would be others who would earn less?—Yes.

7320. You are, I presume, taking the average of the year?—Yes, the average of the year.

Mr. Broadhurst.

7321. They work in gangs?—Yes.

Chairman.

7322. Then what do the ordinary labourers earn?—The ordinary labourers earn 18*s.* a week.

7323. And what the agricultural labourers?—Ten shillings and their food.

7324. It is usual for the farmers to feed their labourers, and they give them 10*s.* a week extra?—Yes, my Lord.

7325. Have you calculated what that might be worth?—No, I have not.

Cost of living.

7326. Have you made a calculation what it would cost an old person to live upon alone?—I have not made a calculation, but I called at two provision shops, and I asked the shopkeepers whether they could tell me how the poor live, and one of the shopkeepers said, "I am in the habit of supplying some old persons"——

7327. With everything they need?—Yes.

7328. Well?—And he handed me this, which I have in my hand, which is their bill for a week.

7329. What does it come to?—Three shillings and ninepence, and with rent and coal 5*s.* 3*d.*

7330. I want to know what is the average cost of living?—I have got most of the information with regard to these matters which I have to lay before the Commission from the relieving officers, and I have the information that it is about 4*s.* 6*d.* per week.

7331. Would you kindly show us how you make up that sum?—Rent 1*s.*, coal 7*d.*, half a pound of tea 4*d.*, 1 lb. sugar 2*d.*, 5 lbs. bread 5*d.*, butter, or margarine 4*d.*, potatoes 3*d.*, bacon, or meat 1*s.* 2*d.*, matches, candles, &c. 3*d.*

7332. Then there is nothing in that for clothes?—There is nothing in that for clothes.

7332*. Or for washing or soap?—No.

Mr. Humphreys-Owen.

7333. The last item might include the soap?—Yes, I should think.

Chairman.

Out-door relief supplemented by small earnings and by charity.

7334. Now, with regard to those receiving half-a-crown a week, do you suppose that they make up the balance in order to sustain life with some approach to comfort?—They would earn about half-a-crown, and they would receive

Chairman—continued.

from the church or chapel charity about 1*s.*, and from occasional charity 1*s.*

7335. Now, when you say that they have earnings of half-a-crown; that must be an item that varies immensely, does it not?—Yes; but I was informed that it would be a fair average of what an old healthy person might be able to earn.

7336. Now all this, of course, is subject to possible deductions in every case; for instance, if an old person should not be able to earn 1*s.*, or should not get the church or chapel charity, or should not have the good fortune to be occasionally relieved in that way?—Yes.

7337. So that that leaves a considerable margin for suffering from extreme poverty?—Yes, but it is a very unusual thing that they would not be able to receive those supplements to their relief.

7338. I think your population is a kindly population, and one that recognises the duty of children towards parents readily, is that not so?—I am afraid not.

7339. That they do not recognise that duty?—No.

7340. Does it often happen to you, as clerk to the guardians, to bring cases before the magistrates?—The guardians themselves have not recognised their obligation to compel children to contribute towards the support of their parents, and consequently I have no cases at all to bring before the justices.

Guardians very reluctant to enforce payment from children.

7341. They never enforce the law?—Rarely; I have had a few instances in which I have been ordered to go before the justices, and to prosecute in such cases, but very very few.

7342. But what was the cause of those exceptional cases for prosecution?—I do not think that there were any special causes, only that it happened to be that the guardians were in that frame of mind, that they selected those cases.

7343. You mean to say that their ordinary condition was one in which they declined to prosecute any children for the support of their parents?—Yes, my Lord.

7344. But now and then they might be exceptionally severe?—Yes.

7345. But in these cases very rarely?—Yes.

7346. Was any pains taken to ascertain whether the children voluntarily, of their own accord, fulfilled their obligation towards their parents?—I do not think there has been much pains taken in that direction.

7347. Then in your union, supposing a person applied for assistance, and it was shown that he had children who were well off, that would make no difference in the amount of the payment to the pauper?—I think it would make some, but a very small difference. It might make a difference in the minds of the guardians in determining the amount.

Out-door relief supplemented by begging.

7348. Now do you find that the aged poor who are receiving relief, and who are unable to work, supplement their deficiencies by any other method?—Yes.

7349. By what?—By begging largely in the town of Carnarvon.

7350. That is largely done?—Yes.

Chairman—continued.

7351. Does this go on on a large scale in Carnarvon?—In the town of Carnarvon it does.

7352. Could you illustrate that statement?—Every Monday morning crowds of aged poor may be seen going from door to door, and also on Saturday mornings.

7353. Go to what doors?—Going to the doors of the houses of the better class of people.

7354. Whom they know to be charitably inclined?—Yes.

7355. Have you any sort of notion as to what assistance they get in this way?—I think it may safely be said that their rent may be paid in this way.

7356. Does this system of begging go on in the country as well?—Not quite so openly as in the town.

7357. Do they get that assistance from the farmers also?—They do.

7358. In what form?—They call often at the farmers' houses, and they seldom or ever leave without taking with them some little farm produce in the shape of potatoes, or milk, or oatmeal.

7359. Have you many of your aged poor living in circumstances of great practical misery, that is to say, in dirty houses, ill-furnished, or ill-fitted against the weather?—In the town of Carnarvon?

7360. Generally in the union?—Not generally throughout the union.

7361. Well, in the town?—Yes.

7362. There are such cases, exceptional it may be, situated in the country as well?—Yes.

7363. In these cases are any attempts made to induce them to go into the workhouse?—Not much.

7364. You increase their weekly pay, I suppose?—Yes, my Lord.

7365. When was your workhouse built?—In 1847.

7366. How many is it calculated to contain?—About 200; a little over 200.

7367. How many inmates are there usually there?—Under 100.

7368. So that it is from no want of room?—No, my Lord.

7369. Can you tell us what sums are expended upon the out-door and in-door poor?—There was spent on the 2,556 poor which I said were in receipt of relief, during the half-year ended Lady day, 1893, 5,114*l.*

Mr. Pell.

7370. That was for the half-year?—Yes.

Chairman.

7371. How much for the half-year in the workhouse?—I have not got that information at hand.

7372. And what is your total outlay on the poor?—I have not got that figure.

7373. There has been placed in your hands a Return for the year ended 1891?—Yes.

7374. Will you be good enough to state from that Return what the expenditure on the poor was?—During the year ended March 1891, there was expended on in-maintenance, 928*l.*, and in out-door relief, 10,136*l.*

Mr. Booth.

7375. For the year ending March 1891?—Yes.

Chairman.

7376. Have you the means of saying how much money the average support of the poor in the workhouse costs?—The ratio of cost of relief per head of the population in this Return is 6*s.* 7½*d.*, but in the return I gave your Lordship just now, the return of out-door and in-door relief is given separately.

7377. Are the aged paupers drawn from any one particular class more than another?—I think they are drawn more especially from the general labourers and from the agricultural labouring class.

7378. From them rather than from those who work in the quarries?—Yes, more especially.

Younger poor led to rely upon the rates.

7379. Do you observe that this method of administering relief is producing any inconvenient effects?—I think it is producing the effect of the younger poor throwing themselves too readily upon the parish relief for support.

7380. Under what circumstances?—Widows as soon as their husbands die, in some instances, within a week, seek parish relief.

7381. Well, in the cases of other classes?—Persons out of employment seek parish relief.

7382. When they are young?—Yes, when they are young, but they do not always get it. They, however, seek parish relief.

7383. Do they never get it?—They do sometimes, but not as a rule.

7384. Do you think that this habit of applying for assistance during the earlier years of life is extending?—Yes.

Few benefit societies in Carnarvon.

7385. Have you made any observations upon the thrift exercised by the people in your part of the country?—I have; and my observation goes to show that except in the town of Carnarvon, few aged people become poor through drink, or through their own misconduct or laziness. There are many aged working people who by their savings are able to live better than paupers; but there are but few clubs or benefit societies in the Union relatively to the population.

7386. And few persons also who subscribe to clubs not locally situated?—There are very few.

High percentage of pauperism due to lax administration.

7387. Now, as far as I can judge, your union, which from my own personal knowledge has no appearance whatever of being otherwise than a prosperous community is, indeed, one of the worst in Great Britain in the proportion to the number of paupers in the population?—That is so.

7388. How can you account for that?—I can only account for it in one way—that the guardians are kindly disposed, and that the paupers generally, though not exactly of their own class, often mix with them in their different chapels, and other small social communities, and that the guardians want to extend their kindness to those whom they happen to know the best.

7389. Now where the law is strictly administered, the condition of relief must be one of absolute destitution. Is that a rule that is at all regarded in the union of Carnarvon?—Not as I would regard destitution.

No dislike to becoming a pauper.

7390. Have you observed on the part of the working class any disinclination to become

Chairman—continued.

paupers?—None, generally, but there are noble exceptions.

7391. Has any attempt been made to improve this administration of the law?—Yes. About two years ago the question was largely discussed by the guardians, and what are known as the Manchester rules were adopted; but they did not go very much further than that—the rules were not carried out.

7392. Were they not acted upon after being adopted?—No; they were not.

7393. You have been, I think, considering at your union lately the question of how to relieve those who are at once aged and helpless; have the guardians come to any conclusions in the matter?—They have adopted certain proposals.

Proposals to make the in-door deserving aged more comfortable, and compel helpless to come in.

7394. Will you explain what these proposals are?—The proposals generally are that the workhouse should be made far more comfortable, that certain rules should be relaxed, and they have suggested that where pauperism is chronic, and that it is evident that the pauper cannot in the future, by any reasonable expectation, be able to maintain him or herself, and where the pauper is practically unable himself, or by means of help afforded by relatives or parents, properly to maintain him or herself, but is dependent on casual and irresponsible assistance, more especially in the case of a pauper suffering from illness without reasonable hope of recovery, the guardians should, under proper safeguards, have legal power for the compulsory removal of such paupers to the workhouse.

7395. Now you said that certain methods of improving the condition of the inmates of the workhouse were to be adopted; what are those?—In order to make the condition of the old people who must seek parish relief more comfortable, it is suggested that they may be encouraged, and in some instances compelled to go to the workhouse, and that it would be well to relax the regulations in respect to inmates, say over 60 years of age, in some way as follows: The old people to have their meals served in their own rooms, and not compelled to go to the common hall for this purpose. They should not be served with food according to any stiff rule according to a diet table, but allowed to eat as much or as little as they liked, just as in their own homes; and they should have freedom to go to and from the workhouse as from their own houses. It would be a great improvement if the old people were allowed to live in small cottages on, or sufficiently near, the workhouse grounds, so that their cleanliness and comfort might be under the supervision of the workhouse staff.

His own proposals.

7396. And these cottages to belong to the union?—Yes.

7397. In the nature of almshouses?—Yes, in the nature of almshouses.

7398. Is it proposed to construct them or to hire such houses?—These are more my own suggestions than the suggestions of the guardians, and I have not yet had the opportunity of submitting any of these proposals to the guardians. What I read just now has not been adopted by the guardians. The proposals that have been adopted by the guardians are as follows:—

Chairman—continued.

"That it is desirable that a marked distinction be made between the well-conducted, the old and infirm, and the other inmates, inasmuch as the 'workhouse test' is not properly applicable to them, and that whatever stigma attaches itself to paupers in workhouses should be removed from the former class of paupers. The committee" (of guardians) "are of opinion that the reluctance to enter the workhouse may, to some extent, be removed by means of a few alterations in the arrangements of the wards. That in order to carry out the proposals in the above paragraph, the inmates of the class named be located in a quarter of their own, to be called 'Home for the Sick and Aged Poor,' and that by means of painting, &c., a distinction be made between the home and the workhouse proper. That the inmates of the home be allowed the following privileges; (1) To wear their own clothes, or be provided with clothes made of different material from those worn by the rest of the inmates. (2) Be allowed to go to places of worship of their own choice once on Sundays, and to take exercise in the park (there is a park close to the workhouse grounds) and vicinity whenever their service is not necessary, and, by leave of the master, may go to the town twice a week, and that, subject to his special permission they may be allowed to go out to a distance more than two miles from the house grounds. (3) A more liberal diet than is allowed by the present dietary table."

7399. Then what would be the treatment of those who were not among the favoured ones?—The ordinary treatment of paupers in the workhouse.

7400. How often are they allowed to go out of doors?—There is no rule.

7401. There is no rule?—No rule.

7402. Can they go as often as they like?—They go but seldom.

7403. But do you mean to say that there is no fixed time of once a fortnight or once a month, or anything of that sort?—No.

7404. Then can they go every day?—No; they go but seldom.

7405. But who is to define what "seldom" means?—I would almost say they hardly ever go, if they go at all. It is a very unusual thing for the paupers to leave the workhouse unless they have some kind of business in the town.

7406. Well, you have very few there?—Very few. We have very few paupers in the workhouse other than children, imbeciles and sick paupers.

7407. I think you stated that there were only 13 paupers above 60 years of age in the workhouse?—That is all.

7408. I suppose it is not thought necessary to make rules for so small a number of persons?—That is so.

7409. Then in return for all these advantages offered to the respectable old poor, you propose that a law should be passed authorising the guardians to compel them to enter the workhouse under certain conditions?—Yes, when they are unable to live properly outside.

7410. And have the guardians come to several resolutions on this point?—No; they have not

Chairman—continued.

adopted them. They have agreed to them. I qualify this because whenever the question of compulsion has been mentioned they have not been unanimous on that point by any means. On the contrary, I think, if it was rediscussed they would not adopt any recommendation for the compulsory removal of paupers to the workhouse.

7411. These printed resolutions which you have placed in our hands are the ones which were submitted to them, and then adopted by them?—Yes; but this one in particular, as to the compulsory removal of paupers to the workhouse, is the most objected to.

7412. Perhaps if you will tell us what happened when these resolutions were submitted to the guardians, that would clear the matter up. Did they come to any vote upon them?—There was a vote; but this is like several matters of this kind that are discussed in boards of guardians. They were passed, but I happen to know that the guardians were not in earnest as to the question of compulsory removal of paupers.

7413. Were they in earnest as to the question of furnishing the large improvements in the condition of the poor, which you have just now mentioned, as to supplying them with almshouses and improved food?—No, that was my own idea.

7414. Have you any opinions as to the foundations of a State pension system?—After consultation with the relieving officers, I am inclined to think that it would take many years to educate the poorer class in this union to give up begging, and to give up resorting to parish relief for provision in old age or other incapacity. If a State pension were instituted by means of a Government bonus to be added to their savings I am afraid that for many years to come this would become the pension of a class who are, at present, thrifty, and that the destitute poor would not join in the benefits of such a pension.

7415. That is to say that they would not subscribe their part towards it?—No, my Lord.

7416. Have you any suggestions to make as to the alteration of the law for administering relief to the poor?—The guardians made suggestions. They are largely, if not solely, confined to the power to compel, embodied in these proposals.

7417. Have you any other suggestion?—I cannot think of one.

7418. For instance, have you any suggestion to make as to increased stringency as to the method of applying out-door relief?—Yes, with regard to the able-bodied.

7419. But they have no power to grant relief to able-bodied people out of the workhouse?—But they do so.

7420. That is in defiance of the law. Then what use would it be to make any number of fresh laws if they are not obeyed?—It is possible, I think, to define the law with more exactness.

7421. But has not the law been exactly defined, that able-bodied persons are only to be relieved within the workhouse, and that out-door relief may be given to old persons?—Yes.

Mr. Henley.

7422. You have the prohibitory order in force, have you not?—Yes. For instance, I mean with regard to widows, there is no restriction there. The guardians have great latitude with regard to young widows, whether they are able-bodied or not.

Mr. Henley—continued.

Chairman.

7423. Have you anything to add to the evidence you have given?—No, my Lord.

Mr. Henley.

Out-door relief to widows.

7424. I don't quite understand your evidence about relaxing the law as to the giving of out-door relief to widows. In what particulars do you want the law relaxed: you are aware that the prohibitory order has been issued and is in force in your union?—Yes.

7425. And, therefore, that no able-bodied person can receive relief except in the workhouse except under certain exceptions—one of those exceptions being, "Where such person being a widow shall be in the first six months of her widowhood"—without any children. Do you want that law altered or extended?—I am afraid I had forgotten that restriction as to the first six months of widowhood.

7426. But that is so?—Yes. I had forgotten that.

7427. Then I will read the next exception, which states—"When such a person shall be a "widow, and have a legitimate child or legitimate "children dependent upon her, and incapable of "earning his, her, or their livelihood, and have "no illegitimate child born after the commence-"ment of her widowhood, and who, at the time "of her husband's death, was resident with him "in some place other than the parish of her "legal settlement, and not situated in the "union in which such parish may be comprised." The first relates to the widow with no children; you can give her out-relief for six months. Were you aware of the second exception?—Yes, but I didn't quite catch what is the exception in the second paragraph.

7428. Then I will read the second clause again?—Well, I take that to mean that a widow with children is not prohibited from receiving out-relief.

7429. Quite so?—Then in the case of a widow with children, the relieving officer tells me that it has become now the practice of a widow, as soon as her husband dies, to seek parish relief, and she comes and claims the relief as a right, and the guardians give it. They give her 1*s.* 6*d.* for each child, and there are instances in which a young widow, apparently in fair circumstances, with four children—I happen to know of this myself—and simply because she has the four children she receives 6*s.* a week for them.

7430. And she is allowed to go to work?—Yes, and allowed to go to work.

7431. Don't you think that the law, as it stands, is sufficiently elastic to allow the guardians to do what is right?—I think they are too elastic.

7432. Then you would strike those exceptions out?—I would make it so that the guardians could not grant this indiscriminate relief to young widows.

7433. I hope we understand one another. This permits the guardians to give out-relief to a widow without any children, during the first six months of her widowhood; would you agree with that?—Yes.

Mr. Henley—continued.

7434. Secondly, it enables the guardians to give relief to an able-bodied widow who has got legitimate children; do you agree with that?—Well, I don't, but I cannot suggest a remedy.

7435. Because I rather understood you to say that you wanted the order enlarged. This is merely permissive upon the guardians; they are not compelled to give the relief; do you think that that exception ought to stand. I understood you to say that the guardians ought to have more power with regard to some of these matters; do you think that this second exception ought to be swept away?—I don't think it could be, but I would like something introduced so that the guardians would not so readily give relief to young widows.

Dietary. 7436. Now, with regard to the workhouse, have you got a house diet and an aged and infirm diet?—Yes.

7437. Is your aged and infirm diet sufficient?—I think it is fairly sufficient.

7438. Because I see in this printed minute you would make the diet more liberal?—Yes, that was the view of the Committee. I think myself that it is fairly liberal.

7439. Is your present diet sufficient?—I think it is, myself.

7440. And in individual cases the medical officer has power to supplement it, has he not?—Yes.

7441-2. But if the guardians do not consider the diet sufficient, and I suppose this is printed by the authority of the guardians, why don't they send up another dietary table to the Local Government Board and have it sanctioned?—I have no doubt that the outcome of these printed suggestions will be a step in that direction.

7443. But in your own opinion the present dietary table is sufficient?—Yes.

7444. With regard to the old people being allowed to eat as much or as little as they like, that would be going upon the family system; you would have a certain amount of food cooked, and they would eat what they liked?—Yes.

7445. But would you get into any difficulty with regard to the audit on that account?—I don't think so.

7446. Might it not lead to greater waste?—In my mind that would depend largely upon the carefulness of the master who would have the control of the meals. I do not see why he could not, if he was a careful man, prevent as much waste by this method of feeding the poor, as by giving an individual allowance, as they do now, from the diet table.

7447. In fact, the aged inmates would get, if they had a joint on the table, their dinners hotter, and would be able to enjoy their food better?—Yes, and they would not feel that they had to submit to an allowance, which they so much object to at present.

Clothes. 7448. Now with regard to the people wearing their own clothes, how do you propose to manage that?—I don't know; that is the view of the committee. For myself I think, generally speaking, that their own clothes are not fit to be worn; they are often dirty.

7449. I thought you rather came here as the mouth-piece of the guardians, and, therefore, I took that printed paper as embodying the views which you came to place before us, but I understand you are not in favour of their wearing their own clothes?—No, I am not.

Mr. Henley—continued.

7450. Suppose they discharge themselves, how are they to get on for clothes if they have worn out their own clothes while in the house?—They have their own clothes, but I think if they wore them often they would soon wear them out.

7451. With regard to the compulsory removal of certain old people into the workhouse, that is a very important question. The only persons who can be compulsorily removed under the recent Acts are lunatics, and they only come in there by the relieving officer's order, or by the justice's order, for a shorter or a longer period according to the order, and at the end of that time they are bound to be discharged or sent to an asylum. There is no other power to compulsorily remove any person to the workhouse. Is that the case?—Yes.

7452. Then take the case of old persons living in houses by themselves, likely to fall into the fire, and that sort of thing; do you think it would be an advantage to have the power, with a justice's order, to remove such persons to the workhouses?—Well, the proposal in the printed paper is for the compulsory power to be by order of justice.

7453. You have had a case of that sort in your union?—I may say that the gentleman who is the principal mover in reference to these proposals is the coroner for the county, and he urged them in consequence of evidence produced before him at inquests, that poor people of this destitute class have died, according to his idea, because there was no one to look properly after them; and because several instances of the kind had come to his mind, and he has said over and over again that he thought it would be well if there was compulsory power to have such persons removed into the workhouse.

7454. What do the relieving officers do in the very common cases of very old people on the border-line of insanity, who are suffering from senile dementia?—If they cannot get such people to come into the workhouse, they try to get the neighbours to turn in occasionally and see how they are getting on. They don't go much further than that.

7455. Are many of those cases removed to the lunatic asylum?—No.

7456. They are not?—No.

7457. Now, with regard to persons going out to service, to church or chapel on Sunday. Is there any restriction placed upon the aged people now in going out?—There has been of late years.

7458. A restriction?—I should say, perhaps, that there has been a strong pressure put upon them to attend the chapel that is inside the workhouse grounds, and not to go out.

7459. Is that a chapel of the Church of England?—No, it is attended to by the Ministers of the Church of England, and by all the Nonconformist sections in the town.

7460. So they have an opportunity of attending to their different denominations?—Yes.

7461. I suppose you know your workhouse pretty well. What is the cost of maintenance?—The average is about 6*d.* a day per head.

Mr. Henley—continued.

7462-3. And is the classification in your workhouse pretty good?—Not very good.

7464. In what respect?—Well, the children go from their schools across the women's ward.

7465. I would rather take the aged people; are they kept separate from the able-bodied?—Yes.

7466. They are?—Yes.

7467. And with regard to the sick?—Yes, they are very well provided for.

7468. Have the aged any reason to complain with regard to the classification?—I do not think so.

7469. And what would be the recommendation with regard to making them more comfortable than they are now?—I should say our workhouse consists of three blocks, one is a large infirmary, one is what is now used as a children's block, and then there is the main block; and what was talked of by my committee at the time when those proposals were accepted was to make the infirmary, which is too large for our present number of inmates, into the old men's quarters.

7470. You would make some infirm wards in addition to the infirmary?—Yes.

Mr. Pell.

7471. You are aware that the amount of pauperism, what I would call official pauperism, is very large throughout Wales?—Yes.

7472. I do not know whether you are quite the worst union, but I believe you are very nearly. Are your guardians endeavouring to reduce the amount of pauperism?—They have not, up to now.

7473. Not at all?—No.

7474. What class of persons are your guardians?—Farmers have largely represented the rural portions of the union.

7475. I do not quite hear, but I thought you said that they were of a class who were in the habit of meeting the paupers in the chapels and of discussing the administration of the Poor Law with them?—I did not say that. The purport of the answer which I gave, and to which you now refer, was to show that the poor became personally friendly with the guardians.

7476. Was it merely limited to a few soft words?—Perhaps I created a wrong impression by using the word "chapels." In Wales the frequency with which they go to chapels, and there meet each other, causes them to become personally acquainted, and they become friendly.

7477. Only at the chapels, to the exclusion of other occasions of social intercourse?—No; but in consequence of meeting them so often when going to chapel and being members of the same religious communities, they become very friendly.

7478. You think that the system and method of administering the Poor Law in your part of Wales tends to make the younger persons unthrifty?—That is my personal opinion.

7479. Would you connect the fact of their being unthrifty in youth with their being in want when they are old?—Yes.

7480. And would you do anything to assist their being made more comfortable in their old age, or would you let them take the consequences of their unthriftiness?—Personally I would in many cases let them take the consequences.

Mr Pell—continued.

7481. Which would be the workhouse?—Yes.

Public opinion in favour of laxity.

7482. But that is not the general opinion, if I understand your evidence, of your neighbours and of those who administer the Poor Law?—No, it is not.

7483. What is your chairman?—Our chairman has only just been elected; last Saturday.

7484. Well, he is a new chairman?—Yes, the previous chairmen were farmers.

7485. Did the ex-officios take any interest in the matter?—Very little.

7486. Do you believe that what I am going to say is the case. I know your district pretty well, and I have for a great many years, and I have been told, in making inquiries of the nature that we are making here, that the great friendly societies have remonstrated, not with your union, but have remonstrated with the union of Conway, which is not as bad as yours, have remonstrated on the score of the liberality of their relief, and have told the guardians that, if the present state of things continues, they do not see much chance of the friendly societies getting a hold in the district. Have you heard anything of the sort?—No, I have not.

7487. You have not?—No, I have not.

7488. You stated that the coroner had taken a leading part in suggesting these proposals which are contained in this printed paper dated the 23rd of March 1893, and addressed to the guardians by you?—Yes.

7489. There has been a committee sitting?—Yes.

7490. And you have told us what the ideas are; have your board accepted the report of that committee?—The main principle embodied in those proposals were accepted by the guardians; but the detail of carrying them out has been deferred.

7491. Upon the whole do you agree with what is contained in this paper, signed by yourself at the bottom?—Yes, I do in its general bearing.

7492. Then how do you explain what you told Mr. Henley, that you thought the rule in regard to young widows should be made stricter, and that the guardians should not have had the opportunity or power to give them relief in the the free way in which they do now?—Yes.

Out-relief to unmarried mothers.

7493. Now do you reconcile that with your statement here in this document that you think that women having illegitimate children should escape the present restriction and be allowed outdoor relief?—I forgot that that proposal was in this printed paper.

7494. But is it not a dangerous thing to issue right and left in Wales among the people such a circular as this?—Yes.

7495. Encouraging the idea that the Government should provide outdoor relief for women with illegitimate children, and then to give evidence here in which you state that you had forgotten what appears to have been an inconsistency?—Yes.

7496. You stated that those proposals had been very much the result of hints given you by the coroner?—Yes.

7497. Then may we assume that the extraordinary amount of outdoor relief which is given

Mr. Pell—continued.

Mode of relief of helpless aged.

to the poor in Wales in your union is accompanied by a number of very unsatisfactory deaths among the old; or what was it that induced the coroner to make these suggestions?—I referred to the coroner more especially in connection with the compulsory removal of paupers to workhouses.

7498. There is nothing to prevent the guardians, I do not say compelling people to go in, but saying that they will not continue to give this form of relief, and then a person must go into the workhouse?—But they don't say that.

7499. Have you had many deaths of old people, or can you call to mind any deaths of old people receiving outdoor relief through insufficient care?—No, I cannot.

Mr. Broadhurst.

Friendly intercourse of guardians and poor, resulting in lavish out-relief.

7500. There is no harm in your guardians mixing with the poor people of their district?—None whatever.

7501. In chapels?—None whatever.

7502. There is nothing wrong in that?—It is rather an advantage.

7503. That they should have a full knowledge of the people who may or may not go to them for assistance?—Yes.

7504. You have not heard the complaint made here that the guardians know but little of their constituents?—No, I have not heard that.

7505. In your case they thoroughly know them?—Yes, they thoroughly know them.

7506. And you think that that is an advantage?—Well, it has not resulted in very great advantage, so far as relief is concerned.

7507. But, all other things being equal, it should be an advantage to a guardian to know his people, whom he is supposed to guard and protect?—I perfectly agree with that.

7508. Then if he sees them at chapel or elsewhere it is so much the better?—It is; but I say it should not result in a lavish administration of outdoor relief, nevertheless.

Mr. Booth.

7509. You have not concealed from us that there is considerable difference of opinion between the guardians, or that your views are considerably different from those of your guardians, or of those who are the majority of your guardians?—No.

7510. But I should like to know whether there is a considerable split among those guardians; any considerable difference of opinion at the board?—Not very marked.

7511. Not two parties?—No.

Mr. Loch.

7512. A large number of not able-bodied males and females are in receipt of out-door relief, while at the same time something like one-third of the pauperism is, I take it, old-agepauperism; do you come at the two together, so as to show that where a large number of adult paupers are in receipt of relief, old-age pauperism creeps up and is high in consequence; do those people who get relief stay on year after year to old age?—I cannot say that they have all, from widowhood to old age.

7513. How long does the relief last which is

Mr. Loch—continued.

given to widows?—Until their families have ceased to be a burden to them.

7514. For 12 years?—For many years.

7515. And then when they get old they ask again?—Yes.

7516. Because they have been accustomed to receive relief?—Yes.

7517. Your application and report book is not well filled up?—No.

7518. In the case of those old people who earn a sum of 2 *s.* 6 *d.* and who get 2*s.* from the guardians?—Yes.

7519. If the money from the guardians were cut down would their wages go up? They get equal sums almost from the guardians and from their employers?—Well, that is what they are able to earn. The money they receive from the guardians does not affect their earnings.

7520. Do you know any cases in which persons of a similar age get nothing from the guardians and live, earning, say, 2 *s.*?—I do not know of any, but I imagine there must be some.

7521. So that in those cases they make up the difference by what they earn?—Yes.

7522. And, therefore, the 2 *s.* which they get from the guardians is not substantially for what they might earn?—The rule is that they do earn, and that the guardians' relief is a supplement to their earnings.

Mr. Humphreys-Owen.

7523. What is the usual rent of a cottage and garden in the Carnarvon district?—A shilling a week.

7524. A cottage and garden?—Yes.

7525. What would it be in the town?—About 1*s.* 3 *d.*, without a garden.

7526. Then you said that the quarrymen's wages on the average are 20*s.*; do you think that many of them can earn very much below 20 *s.*?—The relieving officer told me that many of them did.

7527. Under 20 *s.*?—Under 20 *s.*

7528. Grown-up, able-bodied quarrymen?—Yes.

7529. Do you know of any case where agricultural labourers get wages without being boarded?—No.

7530. None at all?—No; the general rule is for labourers to board.

7531. What should you think would be the value of board and lodging; they get 10 *s.* a week with board and lodging—what should you say the board and lodging was worth?—It would be worth 4 *s.* or 5 *s.*

7532. So that practically the wages are about 14*s.* or 15*s.* a week, with possibly some extras?—Yes.

7533. The rateable value per head of the population is unusually small for a rural district; has the union been re-assessed lately, do you know?—Yes.

7534. And is it pretty near the income-tax valuation?—No, it is about 15 per cent. below the income-tax valuation.

7535. Then with that it is under 3*l.* per head, which is unusually small for a rural district; can you tell us how it is that that happens?—Well, that for some reason or other the assessment

Mr. Humphreys-Owen—continued.

committee are of the opinion that the valuation of the poor should be very much indeed below the actual rent.

7536. And you have had no complaint of that from other unions in the county, because you see that that affects the county rate?—The county council, and the justices before them, had set aside the poor rate valuation, and have had a valuation of their own.

7537. Now about what you told us of the association between the paupers and the guardians; as I understand it, there is no idea in your union that the receipt of outdoor relief is anything more than a legitimate resource for persons who, for one reason or another, have been unfortunate?—They do not think anything of receiving outdoor relief.

7538. They look upon it as a legitimate source of help?—Yes, and are gradually coming to consider it as their right.

7539. Exactly, and in fact they would not quarrel with what a gentleman, who belongs to a union of that sort, said the other day, that they had already put a pension scheme into operation, and therefore did not want one now; that is the point of view from which this question is regarded in Wales?—I do not know that it is regarded quite in that way, but it is, in fact, though they have not said so openly.

7540. At all events when it is said that there is a great deal of pauperism in this union, and that there is consequent feeling on the subject, you would not quite admit that there is the same feeling of moral degradation as there is in those

Mr Humphreys-Owen—continued

unions where pauper people, who are receiving relief, are distinctly looked upon as degraded by receiving that relief?—There is no feeling of that kind.

7541. They are not regarded as bring degraded by receiving relief?—No.

Mr. Ritchie.

7542. I may take it, with regard to your union as you have described it to us, and the system under which poor law relief is there administered, that you are not surprised at the number of paupers?—No.

7543. Neither are you surprised at the number of beggars?—Not at all.

System, if general, would lead to bankruptcy.

7544. What do you think would be the result to the country generally if the same system was adopted in very many unions, or was applied throughout the country?—I am afraid that it would lead the way to a state little short of bankruptcy.

7545. The effect would be bankruptcy and ruin?—Yes, I greatly fear so.

7546. And a return, in point of fact, to the old condition of things before 1834?—Yes.

And is bad for the poor.

7547. Do you believe it would be better for the poor themselves in your union if the administration of the poor law were less lax?—Yes, I do.

7548. Therefore it is bad for the poor?—Yes, I think so.

7549. And bad for the community at large?—That is my own opinion.

The Witness withdrew.

Adjourned till To-morrow, at noon.

TWENTIETH DAY.

Wednesday, 26th April 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.

MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

SIR HENRY LONGLEY, K.C.B., Chief Charity Commissioner, called in; and Examined.

Chairman.

7550. YOU are Chief Commissioner of Charities, I think?—I am.

7551. And how long have you been connected with that Commission?—Since 1874, my Lord.

7552. And before that, I think, you had been

Chairman—continued.

an inspector under the Poor Law Board?—I was, for about five and a-half years.

Endowed charities.

7553. Would you be good enough to state the amount of the funds of endowed charities applicable for the purpose of relief to the aged poor?

Chairman—continued.

—Our returns make no distinction between poor on the ground of age; but perhaps it will help to answer the question if I refer the Commission to the "General Digest of Endowed Charities," which was laid before Parliament between the years 1866 and 1874, which is contained in these four large volumes here, in detail, and a summary of which I hold in my hand. This is the only complete statement of the charities of the country which has been made in the course of the latter half of this century; and at the foot of page 19 of the Explanatory Memorandum, which was published on the completion of the "Digest," in the year 1877, it appears that so far as was then known to the Commissioners—a caution which I must ask leave to attach to all the statements which I make, because we do not profess to have complete statements of all the charities in the country—as far as they knew of the charities then, there was an amount of 552,110*l.* 10*s.* 6*d.* applicable to the maintenance of almspeople and pensioners. Besides that, there was an aggregate of 365,729*l.* applicable to gifts in money, in kind, and to what are termed in the "Digest," "general uses of the poor."

Extent of, 20 years ago, 550,000*l.* for almshouses and pensioners, 365,000*l.* for dole gifts and general uses of the poor.

7554. That sum in your latest report is set down as 384,000*l.*?—Yes, my Lord. I am anxious to correct that. I found this morning that the figures in the Report were wrong by 20,000*l.* The figure should be 364,000*l.* instead of 384,000*l.* These figures are, as I have said, a good many years old; the oldest of them are 30 years old, and the newest of them are more than 20 years old; and, therefore, it will, perhaps, be expected that I should make some statement as to what is, or what may be estimated to be, the corresponding amount at the present time. It has not been possible to obtain a complete statement upon that point. There have been several disturbing causes which have been at work since the date of the "Digest." On the one hand, there has been the agricultural depression, which has reduced the rent of charity land like the rent of other land, and the fall in the rate of interest in Consols, of course, has also affected these amounts. On the other hand, as regards the whole figures generally, a considerable increase has taken place, an increase very unequally distributed throughout the country in respect of the increase of the value of charity land, where land is situated in towns; in London and other towns, of course, its value has very largely increased. And then there is a disturbing cause as between the two heads of charities which I mentioned; the almshouses and pensions on the one hand, and what may be called the doles on the other; that, as is mentioned in the Report which your Lordship has just quoted, schemes have been from time to time made, transferring funds from one class to the other.

7555. But always remaining applicable to the poor, although in a different form?—That is so.

7556. Has there been no change, too, from the discovery of charities unknown to you since 1874?—Yes, my Lord. There are three sources of increase which I ought to mention: First, charities which had not been then discovered; next, new charities, founded since the date of the "Digest;" and the third class of charities which, in some way or other, although they were known, were exempted from previous inquiry.

7557. Now, as to the value of the charities. I suppose that the decrease in the value of the agricultural land has been to some extent, or wholly, compensated by the increase in the value of the building land?—In one way or another, I feel pretty confident that the amounts which I gave just now, the 552,000*l.*, and odd, and the 365,000*l.* odd, have increased since that date. I have a few figures here which may support that statement, perhaps. I have had the charities in three counties, specimen counties, Nottingham, Essex, and Somerset, examined; and I find that, as regards almshouses and pensions, the sums applicable now have increased as compared with the sums mentioned in this "Digest"; in Nottinghamshire, by 37 per cent.; in Essex, by 13 per cent.; in Somerset, by 62 per cent. That large increase in Somerset is mainly due to the increase of town property in Bath, Wells, and Taunton, and in the value of property held by Bruton Hospital in towns in that county. It may be well to note that the increase in Essex, a county which, perhaps, has suffered nearly as much as any other from agricultural depression, is very much less than in the other two counties. Then, as regards the doles in Nottingham, the increase is 40 per cent. as between the present time and the "Digest"; in Essex, 9 per cent; in Somerset it has been almost stationary, 1 per cent. In Somerset again, I have this observation to make, that I happen to know that a good deal has been done in the way of transferring funds from doles to pensions there.

Have increased especially the first class.

Detail of specimen localities: Notts, Essex, Somerset, Denbigh, Bristol, London.

7558. But if those are specimen counties, and fairly represent the average rate of increase, would it not appear to show that the sums under those two heads that you have given us must be considerably larger at this moment than they were at 1874? You have shown no case of decrease; you have shown several instances of increase?—I have no doubt that these sums must be taken to be very considerably larger. I will mention one or two further figures, if I may. In the county of Denbigh, the county in all England and Wales as to which I have the most complete information, because we have lately presented to Parliament a complete report on the charities in that county——

7559. Within the last year or two?—The final report is in proof; I have it here; but it is not actually issued to Members of Parliament yet. In Denbigh there has been no change whatever, at least a change of a few pounds, not worth mentioning, in the almshouses and pensions; there was an increase in the doles of 37 per cent. In Bristol, a city with very large charities, the pensions have increased 13 per cent., no more than they have in Essex, and the doles 36 per cent. In London I have pretty complete figures; and the almshouses and pensions have there increased 30 per cent., and the doles only 9 per cent., but the increase in pensions, I have little doubt, is due to the fact that a good deal has been done there, perhaps more than in some places, to transfer funds from the one to the other. So that, although I have only a few figures, I feel pretty certain that it would

Chairman—continued.

not be too much to say that the almshouses and pension branch has increased 20 per cent. I think we should be able to show that.

7560. And how about the dole account?—That seems to vary very much, my Lord, and I should be sorry to say too much about that, because I find in some large towns the doles have actually decreased, towns in which we have been able to establish some schemes.

7561. May that be due to the fact that they have been applied to some other *cy-près* use?—I should think that it is due partly to schemes in seme measure, and partly to improved application; no, I would not say improved application; because, however improved the application might be for the benefit of the poor, if it was not almshouses and pensions it would still remain under that head; therefore any improvement, such as turning doles into contributions to help the provident coal club, or anything of that sort, would still fall under the head of what we call doles for short.

7562. Now, in this proof could you give us any idea how much may be considered well and wisely applied, and how much, in your opinion, might be the subject of wiser treatment?—Does you Lordship's question refer to what I have called doles?

7563. Well, I should like to know the whole of it, first of all. We will go to the doles immediately afterwards. Whilst we are on the general financial statement, perhaps you will answer that question, or, if you prefer to answer it later on, as you please?—It is a question I can hardly answer in general terms. I have no doubt that both almshouses and pensions are in some instances ill-administered, and as to doles I suppose it is notorious.

7564. Well, now, begin with doles. You have stated that the sum which you enter under the general name of doles may be taken at about 364,000*l.*?—Yes, that is so.

7565. How, in your opinion, are they applied for the benefit of the poor for whom they were intended?—In great part, I believe that they are applied in small doles varying from 1*l.* to a fraction of a penny for each individual.

7566. Do you consider that a useful application of that fund?—No, by no means; and we have mentioned in our Report, which is before the Commission, that we thought it hardly necessary there to produce evidence upon that point. If the Commission wish, I can refer them to the authorities on that subject; the most striking, I should say, of which is Mr. Gladstone's celebrated speech, in 1863, on the proposal to apply the income tax to charities; there is the most graphic description there of the mischief of doles; also a very full account of the mischief done by doles is to be found in the first volume of the Popular Education Commission, presided over by the Duke of Newcastle, which reported, I think, in the year 1860.

7567. Is that Mr. Goldwin Smith's famous Report?—Mr. Goldwin Smith was a member of the Schools Inquiry Commission.

7568. But in the Report of one of the Commissions there is a Report especially on charities drawn up by Mr. Goldwin Smith?—Mr. Goldwin Smith was one of the Commissioners who signed the Report.

Chairman—continued.

Mr. Roundell.

7569. When you speak of the first volume of the Newcastle Commission, do you refer to the Report or to the evidence?—I have it here; I can give you the passage. It is the first volume, and the page is 517.

7570. Is that the Report or the evidence?—It is the Report, and there are two other references. Perhaps I had better refer to Volume VI., page 473, the late Mr. Hare's Memorandum on the Salisbury Charities; and Volume IV., Mr. Patrick Cumin's Report on Charities Generally, page 322.

Chairman.

7571. Well, but it may be said generally that the subject of doles has been treated by a great variety of Royal Commissions, by economical writers, by statesmen, and that there has been but one opinion everywhere, that they were greatly wasted and misused?—I am aware of no opinion that has been expressed to the contrary.

Commissioners can deal with charities under 50*l.* at desire of two inhabitants or one trustee.

7572. And that there is no public authority capable of remedying the mischief, unless the trustees themselves voluntarily come forward and ask to have a better application of their funds?—That is not quite so, my Lord. In the case of charities, the income of which is less than 50*l.* a year, any two inhabitants or one trustee may apply.

With charities over 50*l.* only at request of trustees.

7573. But above 50*l.* a year you cannot act unless you are invited to do so by the Trustees?—No, we cannot, my Lord.

7574. Then, I think, you have been frequently baffled when attempting to deal with the doles of any particular place, by the fact that while you were able to deal with the smaller ones, those below 50*l.*, the trustees of the larger ones, and often the more important ones, have refused to submit their charities to your treatment?—That has frequently been the case, my Lord, and perhaps I might refer to a short passage in the Report of the Committee of 1884, which inquired into the Charitable Trusts Acts.

Concentration of areas of management recommended.

7575. Was that a House of Commons' Committee?—A House of Commons' Committee. I think your Lordship has a copy of the Report before you. It was a point which struck that Committee forcibly, I think; and they say at page XI: "Your Committee also attach much importance to the concentration of charities within a certain area under one management, so as to lead to greater economy and efficiency of administration, and to prevent the waste arising from the administration of different charities by separate governing bodies, often with diverse aims and at cross purposes.

Mr. Loch.

7576. What is the year?—1884. The Report of the Select Committee on the Charitable Trusts Acts.

Chairman.

7577. What are you quoting; from what page?—Page XI., half way down, beginning "Your Committee also attach much importance.

Chairman—continued.

7578. But will you turn to page V.?—Yes; I have the page.

7579. And read the paragraph beginning "During recent years"?—"During recent years "there have been many Reports of Royal Com- "missions and Committees on the effect of many of "these charities upon the condition of the poor. "The Poor Law Commission of 1832, the Popular "Education Commission of 1881, the Schools "Inquiry Commission 1866–67, the City of Lon- "don Parochial Charities' Commission of 1881, "have all pointed out in strong terms the mis- "chievous effect of large numbers of such charities. "They show that distribution of doles of money or "of articles of food and clothing among the poor "are most injurious, undermining their independ- "ence, destroying their motives for thrift, and "tending therefore to pauperise the class for whose "benefit they are intended. Other forms of "charity, such as that of apprenticeship, have "from various causes become of little use; many "other charities which were originally small have, "by the increased value of their property, become "ludicrously out of proportion to their objects, and "are practically wasted."

7580. Do you agree with that passage? Is that in accordance with your experience?—Entirely, my Lord.

Commissioners have sought powers to deal with larger doles.

7581. I think it was a suggestion of that Commission that steps should be taken to enlarge the powers of the Charity Commissioners, so as to enable them to deal more effectually with these charities?—That was so.

7582. And what was the result of those attempts?—Bills were introduced on three occasions. Those Bills were all introduced before the Committee sat. The Committee sat upon the last of those Bills. Although the Committee has so reported, no Bill has been introduced by any Government. Mr. Rathbone introduced a Bill into the last Parliament, but it did not get to a Second Reading.

7583. If I remember right, Bills were introduced into the House of Lords dealing with this subject, and were defeated?—One Bill failed to pass the House of Lords; another passed through the House of Lords with very material amendments; the third Bill was introduced into the House of Commons, but was not read a second time.

7584. What were the powers you sought for then?—Well, the power—the most important of the powers—asked for, I think, was that all charities should be put on the same footing as charities under 50*l.* a year; that is to say, that any two inhabitants in the place interested, or any one trustee, might initiate an application to the Commissioners.

Provision in Parish Councils Bill.

7585. And that power was refused?—That has been refused so far. Might I add this, that in the Bill which is before the House of Commons for the Establishment of Parish Councils, it is proposed that Parish Councils shall have the power of making application to the Commissioners in case of charities.

Examples of mischievous doles.

7586. Could you give a few instances of striking abuses in this matter of doles?—I think I can hardly give more striking instances than the three which are mentioned in our annual report, which I will mention now.

Chairman—continued.

7587. Would you be good enough to read them, please?—Page 24, paragraph 28: "In Parish A., out of a population of 1,090, 499 persons (including 224 children) received in 1891 relief at an average rate of 2*s.* per head, the highest amount given to an individual being 2*s.* 6*d.* In Parish B., out of a population of 2,250, relief was in 1892 granted, directly or indirectly, in respect of no less than 1,084 persons, including as in the former case children. The average receipt per head was 7¼*d.* In Parish C., out of a population of 3,055, doles were received in 1891 by 1,207 persons, of whom 729 were children receiving 1*d.* a piece. Three heads of families receiving 1*s.* 1*d.* or 1*s.* each, but with this exception, 10*d.* was the maximum amount awarded to a family. The average amount received per head was somewhat less than 2¾*d.* In this case it is understood, though we have not yet received the official accounts for 1892, that in that year 1,500 persons shared in these doles, receiving, therefore, an average amount of 2*d.* each. It thus appears that in these three parishes relief is received by or in respect of a number of persons which bears to the whole population the following proportions respectively, viz.:—In Parish A., 49 per cent.; in Parish B., 48 per cent.; in Parish C., 39 per cent.; (or in 1892, 50 per cent.). I have some other cases.

Mr. Loch.

7588. Could you read the next sentence following that?—"The striking contrast which these figures present between the value to the poor, on the one hand, of relief scattered broadcast and indiscriminately, and on the other hand, of the concentration of the same funds upon selected cases of need caused by sickness or old age, is one which any comment would tend only to weaken." I have some cases here taken almost at random. I will just mention them as specimens. Here I find 355*l.* divided between 110 men and 240 women.

Chairman.

7589. Of every age, I suppose?—Yes; there appears to be no distinction in age, as far as I am informed.

Distribution at discretion of trustees, who are often the vicar and churchwardens.

7590. In these cases, at whose choice and discretion were these petty sums distributed?—The trustees'.

7591. The trustees being, what?—In many cases these small doles are given away by the vicar and churchwardens—by the vicar and churchwardens, and the overseers, or churchwardens and overseers, in other cases by bodies of trustees.

7592. With any attempt at choice on account of fitness?—The evidence goes to show that in many of these cases of large distributions there is no attempt to choose. I heard of a case the other day in which the crier had to be sent round to collect people to receive the doles.

7593. Well, will you pursue?—I will just mention two or three cases on this point. Here is 244*l.* distributed among 433 persons; here is 1*l.* each to 141 widows, and so on.

Chairman—continued.

7594. I will ask you another question. Was there anything peculiar in the circumstances of these parishes to distinguish them from neighbouring parishes?—The three cases that are mentioned in our Report? As to those three cases I have taken some pains to find out what the circumstances of those parishes are.

7595. Have you any objection to state the names of the parishes which you have referred to in your Report as Parish A, Parish B, and Parish C?—No, I have not, my Lord. The figures are taken from accounts rendered to us which are open to the inspection of the public.

7596. Will you be good enough to do so?—Parish A is the parish of Middleton Cheney, Northamptonshire. In this case, lace-making is carried on to a small extent, but the parish is mainly agricultural. Parish B is the parish of Long Buckley, Northamptonshire. I find that shoemaking is carried on there largely, and there are also lime-kilns and brick-yards, and a brewery. Then Parish C is the parish of Raunds, which appears to be also in Northamptonshire. It is a place, also, in which shoemaking appears to be carried on to a large extent.

7597. In all those three parishes half of the entire population, in round numbers, appear to be receiving some sort of assistance out of these doles?—That is so, and perhaps I ought to say that these cases happen to be selected this way almost accidentally: the officer who looks over the accounts, who is in charge of the accounts, happened to be going through the county of Northampton for a particular purpose, and these cases struck him, and he brought them to my notice.

7598. Have you any reason to suppose that any portion of these funds is distributed in a reasonable manner?—Oh, yes.

7599. I mean in these particular parishes?—No; they are all given in a very unreasonable manner, I should say.

7600. Would you be good enough to state cases where your assistance has been called in order to endeavour to remedy these evils, and your attempts have been to some extent defeated by the fact that the large charities had refused to combine with the smaller ones in obtaining a useful scheme?—The cases mentioned in the Report of the Committee of 1884 are typical cases; Walthamstow and Tewkesbury.

7601. Would you be good enough to state those facts?—The cases there mentioned are Tewkesbury and Walthamstow, as specimen cases. Since then an inquiry has been held in the parish of Walthamstow, and a scheme will very shortly be established. But I think the cases in which we have found it most difficult to deal comprehensively with charities are certain large towns, where there are great masses of charities, such as Bristol, Coventry, Lichfield, and Salisbury.

7602. Have you made any attempts there to consolidate them, and apply them to some useful purpose in connection with the poor?—Attempts have been made, and some schemes have been established which have to a certain extent remedied the evil.

7603. Schemes referring to individual charities, or schemes referring to the whole combined charities?—Schemes only referring to a very small portion of the charities. And perhaps upon that I might be allowed to read a passage which would explain our position in reference to such cases as that. The passage is in our twenty-fourth Report, which was made for the year 1876, page 5, in which we explained the reason why it was, in our opinion, impossible to deal, under our powers, with the property of the charities of the City of London; and the same reasons apply, of course with somewhat less force, to aggregates of charities in such places as I have mentioned, though in some of them the difficulties are aggravated by Local Acts of Parliament dealing with charities.

Re-appropriation to new uses could only be effected with fresh statutory powers.

7604. This, I suppose, was written before the Act so passed, with the effect of dealing comprehensively with the London charities?—It was, my Lord; it was written with a view of suggesting, as it did suggest, that such an Act should be passed. The passage is this:—"The Commissioners have in several instances, notwithstanding the opposition of the parish authorities, who have claimed the right to expend the income arising from these charities as they think fit, enforced the production of the accounts relating thereto; and we, no doubt, have power, upon a proper application made to us, to frame schemes for the application of these funds to objects more beneficial than those to which they are at present devoted. But even if the necessary application could be obtained, which is highly improbable, such a method of dealing with them would be neither easy nor satisfactory. Each case would have to be dealt with separately, or if a scheme were established dealing with the revenues of more than one parish, the circumstances of each would probably be found to be so different that the application of the income in such a case to an object of common interest, would be found to present the greatest difficulty. It is possible, of course, for a Court of Equity also, on the information of the Attorney-General, to establish in the case of each parish a new scheme or schemes for administering these large funds. But we have reason to believe that the Attorney-General is himself alive to the unsatisfactory result which would probably be obtained by such proceedings, and there is no doubt that if these revenues are to be dealt with in this manner, separately and independently of each other, we have the means, through our powers of local enquiry and confidential communication with all parties concerned, of securing an advantageous result more readily and in a greater degree than a Court of Equity. It is, in fact, this consideration which has led to the establishment of this Commission, with the very extensive powers which have been confided to it. In these circumstances we are compelled to recur to the suggestion made by us as long ago as the year 1866 in the Report quoted above, that these funds are in effect so far liberated by the altered circumstances of the locality in which they are applicable, as to require re-appropriation to new charitable uses, a work which can be carried out only by some special extension of existing jurisdictions by the authority of Parliament."

7605. Let me bring out, if you please, your method of proceeding. You have the power, on the application of two parishioners, of enquiring into all charities under 50*l.* a year?—Of making a scheme, and appointing trustees. Our powers

Chairman—continued.

of enquiry are absolute. We have power to enquire into all charities within our jurisdiction.

7606. And then you have the power to make schemes under 50*l.* a year?—On the application of two inhabitants or one trustee.

7607. Above that value you have no power unless the majority of the trustees invite you?—That is so.

Present powers in cases of abuse useless unless trustees assist.

7608. If you discover grievous abuses, but the trustees refuse to call in your intervention to supply them with a scheme, you can proceed, but only through the Attorney-General in the Court of Chancery, I think?—That is so.

7609. And you have found by experience that that method of proceeding is so dilatory and so expensive that in point of fact that remedy has been useless?—We have applied it in certain cases; but in the case as to which the question was put to me, of a large number of charities under separate management, that remedy would be almost useless.

7610. Because you would have to deal with each of them separately?—That is so; the Court would have to deal with each of them separately.

7611. And there the cost and delay would be enormous?—Enormous.

7612. But now I want you to give us some of the schemes such as are detailed in one of the reports I have lately read, where you have obtained the concurrence of a certain number of the charities, but the larger ones have refused to combine, and so have gone far to render your efforts, if not absolutely useless, at any rate much less effective than they otherwise would be?—We have such cases.

7613. Was not Walthamstow one of those cases?—Walthamstow was a case in which we were unable, at the date of the Report of 1884, to obtain application in the case of two charities; but now, under pressure of local opinion, elicited and expressed by an enquiry which we held, we have, within the last few weeks, succeeded in obtaining such application.

7614. Yes; but if I remember aright, at the time you endeavoured to deal with them, a certain number of smaller ones were being dealt with, and the larger ones almost universally declined?—Yes; I think in that case we made a scheme for the smaller charities.

7615. A similar attempt was made in Tewkesbury?—Yes, that was so.

Coventry: Scheme for turning doles into pensions.

7616. Have you ever attempted to deal with the city in Great Britain which is most richly provided with charities, Coventry?—Yes; we have made some schemes; and a scheme has been made not very long ago for the purpose of turning doles into pensions, and I think it is partly due to that scheme that the amount of doles has decreased of late in Coventry.

7617. It has decreased because they have been applied to other more practical purposes. Is that it?—Yes, that is so.

Bristol charities very large.

7618. You mentioned Bristol. We had the advantage of hearing a witness from Bristol on that subject. I think you have seen Miss Clifford's evidence?—I have read Miss Clifford's evidence.

7619. You observe that in her opinion the doles are not only wasted, but that they are a source of great mischief?—I think it was the gifts in doles that Miss Clifford objected to.

Chairman—continued.

7620. Are you well acquainted with the circumstances of Bristol?—Not personally. The charities have never been under my personal charge, but I have here the figures, which I think correspond in the main with the figures which Miss Clifford gave the Commission. There are very large charities indeed in Bristol. The charities in Bristol, educational and all, amount to something little short, I should think, of 60,000*l.* a year, and probably the charities applicable directly to the poor amount to something between 20,000*l.* and 25,000*l.* a year.

7621. Are any of those distributed under a scheme?—The larger part of the charities are not distributed under any scheme; they are distributed under the original trusts.

7622. They remain under bodies of trustees, as in former times, without including any representatives of public bodies or any elected representatives?—Yes. We made an attempt very recently, within the last year and a-half, to induce the trustees of the Bristol Municipal Charities to make to us such an application as would have enabled us to introduce a representative element into their body, but they refused. The last trustees who were appointed by us were appointed in 1891; we appointed a certain number of trustees to fill up vacancies.

7623. In what case was that?—That was the case of the Municipal Charities in Bristol, a very large aggregation of charities; that is the body Miss Clifford referred to, as the Bristol Charity Trustees.

7624. The trustees in that case are not entirely members of the Corporation; others have been imported, have they not?—Yes. The Municipal Act of 1835 provided for taking all charities away from Corporations, and placing them in the hands of trustees, who have now been nicknamed "Municipal Trustees." The term is not a statutory one.

7625. And by whom are they chosen?—They were selected in the first instance, after the passing of the Municipal Reform Act, by the Court of Chancery, and it has been necessary for them to come to the Court, or to our Commission using the powers of the Court, to have vacancies filled up. It was in consequence of that state of things that they came to us in 1891 to have the vacancies filled up. A certain publicity is secured by our appointing trustees, because we are bound by statute, when we appoint trustees, to give public notice of our intention to appoint A., B., C., and D., and we hear any objections that are made, so that the appointment is not made by pure co-optation. The trustees suggest names to us, but we have the power of revising the list either upon information given to us or on any other ground.

7626. But Miss Clifford stated to us that there were a number of charities which were managed generally by the incumbent and the churchwardens, or by some elected body without an infusion of the public element?—That is so. There are a great number of charities in Bristol which are parochial charities only. The bulk of the Bristol Charities are for the City of Bristol; but there are a great many parishes in Bristol. I have a list here of about 20 parishes, which have charities, not of any very large amount, I think, but those charities are probably administered in those cases by the parish officers and the clergy. But

Chairman—continued.

they are not large in amount. I only see two or three with an income of more than 100*l.* a year.

7627. When you get the power of dealing with these charities you distribute them for a variety of purposes calculated to meet the local wants, I believe?—Yes.

7628. You were good enough to supply me with a paper with a number of alternative schemes which are applied according to the necessities of the district, would you be good enough to read the principal ones?—I will. I should say, in the first instance, my Lord, that this paper contains no reference to pensions. One of our first objects is to see what can be done in applying doles to found a system of pensions, but that happens to be in a different form. Then so far as the money is not to be given in pensions, we suggest in schemes that it should be applied to support hospitals and dispensaries, to the support of provident clubs and provident societies generally, to the provision of nurses, to the travelling expenses of patients to and from hospitals and convalescent homes and to providing outfits upon entering upon a trade or occupation for young people. Emigration sometimes is an object, or was; it is not so usually inserted now. And then there are other objects which only come in in the case of large charities, such as recreation-grounds and reading-rooms, and libraries and so on.

Mr. Broadhurst.

7629. May we know what the witness means by provident institutions, whether he included Oddfellows and Foresters and so on?—We do not define them. The words are: "(*a*) Provident club or society established in or in the neighbourhood of ———— for the supply of coal, clothing, or other necessaries; (*b*) duly registered provident or friendly society accessible to the inhabitants of the parish."

Chairman.

7630. Upon whose suggestion or application do you apply the charities for these purposes?—Upon such an application as I have described, either the application of the trustees, in a case where the charity is over 50*l.*; or in a case where the charity is under 50*l.*, the application generally comes there, too, from the trustees, or it may come, as I have said, from two inhabitants or one trustee.

7631. That is to say, when you have got the power of dealing with these funds, you endeavour to ascertain from local opinion what is the best use to which these can be applied?—If it is not a case in which we hold a local inquiry, we publish in the locality a scheme in some such form as this, and then we are bound to receive and entertain any objection and suggestion that may be made. We consider those, and then make the best scheme we can after ascertaining what the opinion of the locality is.

7632. It may be said that they are subject to a consultation with those locally interested?—They are.

7633. Would you be good enough to state to us the history, as I am sure you can do, very briefly, of the application of a portion of these funds to the purposes of education?—The first

Chairman—continued.

Use of doles for education under Section 30 of Endowed Schools Act, 1869.

suggestion that was made with that object was in the Report of the Popular Education Comission, which I have mentioned. That recommendation was renewed in the Report of the Schools Inquiry Commission, of which Lord Taunton was chairman, which reported in the year 1867; and provision was made for the purpose in the Endowed Schools Act, which was passed in the year 1869.

7634. That was the one introduced by Mr. Forster?—Introduced by Mr. Forster in 1869; provision was made in Section 30 of that Act in the following terms: "In the case of any endowment, which is not an educational endowment as defined in this Act, but the income of which is applicable wholly or partially to any one or more of the following purposes, namely: doles in money or kind; marriage portions; redemption of prisoners and captives; relief of poor prisoners for debt; loans; apprenticeship fees; advancement in life, or any purposes which have failed altogether, or have become insignificant in comparison with the magnitude of the endowment, if originally given to charitable uses in or before the year of our Lord one thousand eight hundred, it shall be lawful for the Commissioners, with the consent of the governing body, to declare by a scheme under this Act, that it is desirable to apply for the advancement of education the whole or any part of such endowment, and thereupon the same shall, for the purposes of this Act, be deemed to be an educational endowment, and may be dealt with by the same scheme accordingly."

7635. Are you able to state, with some approximate accuracy, the exact amount of the sums applied under that clause of that Act, or any other clause, for the purpose of dealing with education of these charitable funds?—A return of the amounts which had been so applied, up to the year 1886, will be found in the Appendix to the Report of the Select Committee of the House of Commons, which inquired in that and the following year into the working of the Endowed Schools Acts, of which Lord Playfair was chairman. That statement will be found in Appendix No. 7 of that Report, and that shows that up to that date only 15,804*l.* had been so applied to education. Since that time I find that 3,249*l.* had been so applied, making a total, since 1869, of 19,053*l.*

Mr. Humphreys-Owen.

7636. Capital or income?—Income.

Chairman.

7637. The whole estate of that has been taken out of the funds for the poor which you call the dole fund, I think, or have they been taken out of both?—The money has been taken out mainly of the dole fund.

7638. But not entirely?—Not entirely. Apprenticeship funds have contributed to, and marriage portions and loans have been contributed.

Mr. Booth.

7639. And they would not be included in the doles?—No; they are included in the apprenticeship head in the Digest, which included "advancement."

Chairman.

Opposition to this.

7640. What has been the policy of late years with respect to the application of the doles to the advancement of elementary education, and the scholars attending elementary schools?—I think as much has not been done in that direction in the last few years as was formerly done. There has been a good deal of expression of opinion against it. I think the working of Section 30 has rather slackened of late years.

7641. You have stated that there was a good deal of opposition to the application of any portion of these doles under this Act for the purposes of education, however popular that education in itself might be; have you ever found on the part of the poor, and those who interested themselves in the poor, any objection to the application of these funds to some better purpose than those for which they were used?—Yes.

Use of doles for pensions. Objections where recipients control election of trustees, *e.g.*, Lichfield.

7642. You have had plenty of applications of opposition from the trustees; what I wish to know is whether you have had any opposition from the people who are immediately benefited?—Our experience is of both kinds. There is, of course, very often very strong opposition in the parish to the conversion of doles into pensions. We have a remarkable case before us at this moment which points in that direction at Lichfield. There was a body of co-optative trustees among whom it was desired to introduce a representative element. They applied to us for a scheme, but we thought it best to proceed by steps, and to establish the representative body first, and then take counsel with them as to the establishment of a scheme for the improved administration of the very large dole charities which exist in Lichfield. The body was established. I have not the scheme here; there was a considerable representative element in the body so appointed; but the new body of trustees are less inclined, we find, to help in a re-arrangement of the dole charities than the old body; the representative body are elected in large part by those who are interested in the doles, and have so far held back. On the other hand, I have an instance here, in which those who are immediately interested in the doles have taken a very different course. In the two important charities in the parishes of Fulham and Hammersmith, for which we have lately made a scheme, the charities of Dr. Edwards and Bishop King; the aggregate income of these charities had very largely increased in value, and it was thought that there ought to be a scheme. The money had been given entirely in doles. The income was rapidly increasing, and in a few years will be something like 1,600*l.* a-year; therefore, it was high time there should be a scheme. We published a scheme, suggesting the application of a considerable part of the fund in pensions. The scheme, as originally published, provided that a sum not exceeding 400*l.* in each branch of the charity—that would be 800*l.* altogether—should be applied in pensions; that the rest of the money should be given in some of the ways—nursing, and other ways—that I mentioned in the paper I read just now. We received very strong representations when that scheme was published, from three bodies: from a Committee of residents formed for the purpose of considering the scheme; from the guardians

Fulham and Hammersmith scheme: Pensions largely given in place of doles, at wish of Labour Council and other bodies.

Chairman—continued.

of the Fulham Union; and from the Hammersmith and District Labour Council; those all urged us to do much more in the direction of pensions. The Labour Council sent a deputation, and urged most strongly that every sixpence should be given in pensions, and that the doles should be at once stopped. Well, much as we should perhaps have liked to do it, we did not think it was within our powers, as our powers are merely those of the Court of Chancery, to make a *cy prés* scheme; and we eventually turned the maximum of 400*l.* for pensions into a minimum, and greatly reduced the amount which was to be given in doles, for which the Labour Council have thanked us.

7643. A certain quantity is still contributed in doles?—It is distributed in an improved form of dole, my Lord, under that form—an improved form of dole.

7644. Would you tell us what the improved form of dole is?—Perhaps it should not be called dole at all.

7645. Would that include the supply of clothes, linen, bedding, fuel, and so forth?—Yes. The alternative applications are: provident club for coal; duly-registered provident society; the supply of clothes, linen, bedding, fuel, tools, medical or other aid in sickness, food or other articles in kind, to an amount not exceeding 50*l.* in any one year. That is the way in which we make a concession to the old doles. It is doubtful whether a scheme might not be upset on appeal to the Court of Chancery if we did not in some way maintain some relief of that sort: "Temporary relief in money by way of loan or otherwise in cases of unexpected loss or sudden destitution," is another like item. And then providing nurses, subscriptions to hospitals, and subscriptions to convalescent homes.

7646. Now, what is the amount of pension provided under that scheme?—A minimum of 400*l.* a year in each parish; 800*l.* a year.

7647. Yes; but I mean what is the amount of each pension?—A minimum of 5*s.* a week, and a maximum of 10*s.*

7648. We shall be glad to have the conditions that are put down. I think there is a general form describing a pensioner?—"The almspersons (or pensioners) shall be poor persons of good character, who shall have resided in the Parish of Fulham or Hammersmith (as the case may be) for not less than five years next preceding the time of their appointment, who shall not during that period have received Poor Law relief; and who from age, ill-health, accident, or infirmity, shall be unable to maintain themselves by their own exertions; provided—" the following proviso is to prevent the disqualification based upon Poor Law from working too suddenly—"provided that for the period of five years from the date of this scheme, no person shall be disqualified for appointment as an almsperson or pensioner upon the ground of previous receipt of such relief, but this proviso shall not extend to authorise the continuance of the receipt by any almsperson or pensioner of any such relief." After providing for removal of pensioners if they misconduct themselves, there is this clause: "The pensions to be granted in pursuance of the forgoing provisions shall be awarded under the following conditions:

Chairman—continued.

"(1.) After a full investigation of the character "and circumstances of the applicant, such investi- "gation resulting in proof that he or she has "shown reasonable providence, and that the ap- "plicants have no relations able and liable to "support them. (2.) Preference to be given, "where claims are equal, to those longest resi- "dent in the parish concerned. For the purposes "of this clause the trustees may avail themselves "of the agency of the Charity Organisation "Society, or other like agency."

7649. Do you say that this scheme was favourably received by the Labour Association. What view did the guardians take of it?—They received it with equal favour; they urged us to give more in pensions and less in doles.

7650. And that appears to have been also the opinion of the Labour Association?—That was their opinion, and also the opinion of a strong committee of residents formed to consider the scheme.

7651. Do you often find that the public opinion of the working men supports you in making this more general and useful application of the doles?—I do not think we have found that to be the case very generally.

7652. You have been supported and you have been opposed?—Yes; but more generally opposed.

7653. That depended very much upon the spirit of the locality, I suppose?—I think so. I may say that we very seldom hear complaints afterwards. We often hear complaints by anticipation, so to speak, as to the anticipated effect of the conversion of doles into pensions, but we very rarely, if ever, hear complaints afterwards.

7654. Would you be good enough to give us your opinion about almshouses as a means of assisting the aged poor?—I think almshouses are exceedingly useful in meeting cases of a particular class; first, where there is effective supervision, which is often absent from almshouses; and next, where a man or a woman has no relatives with whom they can live. Then I think an almshouse is very useful.

7655. Is the occupation of these almshouses usually accompanied by a pension?—Always, so far as we are concerned. We entertain the strongest objection, as we have stated in our Report, to unendowed almshouses.

7656. As far as your practice goes, you do not establish almshouses without securing a pension?—Certainly not.

7657. But do you find that a considerable number of almshouses exist where the occupants are not assisted by pensions?—A certain number, and a diminishing number. They are called almshouses; but, in point of fact, they are very often old parish cottages, which were used in the early Poor Law days as a sort of poorhouses or receptacles for paupers, and by degrees they have come to be assigned by the parish officers to people in receipt of parochial relief.

7658. Are there any of these almshouses given to people who are not receiving either parochial relief or charitable relief?—I am not able to answer that question; I should think in very few cases.

7659. I understood you that a considerable number of them have gone into disrepair and ruin?—Yes; a good many have been condemned, and have been sold.

7660. I suppose that has been where there has been no sufficient annuity supplied to enable the tenant to live on?—Yes; we consider it essential that all almshouses should have a repair fund as well as a maintenance fund for the inmates.

Doles, how far badly applied.

7661. I think you said that you were not quite prepared to say what proportion of that large sum of 364,000*l.* of doles remained to be applied, which in your opinion are wastefully or mischievously applied?—No; I think it would be impossible, without such a complete inquiry as we have been able to make in the county of Denbigh, is made throughout the whole country, to say that.

7662. Might I venture to ask whether you consider that half of that sum is properly applied, or, in fact, what doles would remain, supposing that Parliament were to authorise you to deal generally with these funds; what doles would remain upon which you could act?—Speaking roughly, I should have thought two-thirds of that money might well be taken to a better purpose.

7663. And the other sum, the 552,000*l.*, which are applied to almshouses and pensioners; do you think the application of that large sum is wise, and as it should be?—No; speaking from one's recollection of certain cases, one knows that there are ill-managed almshouses; but still it is a far better application, one would say, than such a dole as is described in the Report. I should add that some of these almshouses are for very special classes, decayed merchants, clergymen's widows, and so on; they are all included.

7664. They have generally funds allotted to them to enable the inmates to live?—All of them; those are all endowed almshouses.

7665. Would you wish to make any further statement, or will you wait till you are questioned by the members of the Commission?—No; I do not think I have any further statement to make.

Further powers sought by Commissioners: mainly (1) of dealing with charities over 50*l.*; (2) of summary conversion one object besides education.

7666. Would you be satisfied in case Parliament were to remove the restriction of the 50*l.* a year, or would you consider further powers necessary in order to enable you to deal adequately with these charities?—That is the main improvement in the present law which we should wish to see.

7667. Which is the main one?—The amendment as to the initiative; but the Charitable Trusts Bills, which I have before me here, contain a good many other suggestions. There is one suggestion that I should like to make. It is made in our Report. In fact, it is really the renewal of a suggestion made a good many years ago.

7668. What page are you quoting from?—I am quoting from page 22. It is a suggestion that a summary power should be given to apply dole charities to other better uses just in the same way as they are now applicable to education. It occurred to us that it would be possible to apply dole charities to purposes, differing, as we say here "in most cases less widely, and in no cases more widely, from those of their foundation than the educational purposes contemplated by the

Chairman—continued.

Endowed Schools Acts." That, I think, would be an exceedingly useful provision, because even if the law were amended as to the law of application, we should still be, to a certain extent, hampered, as I said just now, by the *cy prés* doctrine. Under the Endowed Schools Acts that doctrine is not applicable.

Cy prés doctrine. Judgment of Sir G. Jessel as to conversion from obsolete uses

7669. But the *cy prés* has been given a pretty wide and large application, has it not, and rather loose application?—It has since the case of the Campden Charities, to which reference is made in this Report; but still our schemes are always liable to appeal to the Court of Chancery, and no doubt the *cy prés* doctrine does restrict it.

7670. You have made a short quotation from the Judgment of the Master of the Rolls, Sir George Jessel. I should like to have on our Notes the passage that you have quoted from that Report, if you would be good enough to read it out?—I have the Report here, my Lord. The reference is *Law Reports*, 18 *Chancery Division*, page 324.

7671. I am not sure that the passage to which I refer is not more fully given in the report on the Charitable Trusts Act; is that so?—Yes, my Lord, that is what I was looking for; it is given there very fully. At the bottom of page VII. of the report of the Committee of 1884, on the Charitable Trusts Act, Sir George Jessel's observations are quoted in this way: "Apprenticeship was formerly the only way in which the poor boys of the parish could be enabled to earn a livelihood. It was not, therefore, that the founder desired an apprenticeship *per se*, but the wish to benefit the poor by enabling the poor boys of the parish to earn their living as mechanics or otherwise, having regard to the trades specified in the Statute of Queen Elizabeth. Times have changed; ideas have changed. All that legislation has been repealed. It is no longer obligatory on poor boys to be apprenticed. They may be taught in other ways a knowledge of their trade in much shorter periods, and can thereby be enabled to earn their living. Besides this, the same ideas which produced a change in boys have also produced a change in the habits of manhood in this country. Apprenticeship, though not quite obsolete, is rapidly becoming so, fewer masters take apprentices and fewer boys are apprenticed. It appears to me that this is exactly the case which was pointed out by Lord Westbury, where the means to an end require change, the end being left in view, the end to be left in view being such an education to be given to the young poor of the parish as will enable them to gain their livelihood in an honest and respectable manner."

7672. And that reasoning applied to apprenticeship would apply also to other means of relieving the poor more effectually than those often devised by the author of the endowments?—Yes. The principle laid down there is extended also to doles in the judgment, and has been held to carry the doctrine of *cy prés* to its high-water mark, I think.

7673. You will find it summarised in your own Report, in page 18, section 17. Now you are quoting from your own Report. Did you embody it in a report of Sir George Jessel's Judgment?—Yes, in paragraph 17: "Following the example set in more recent times by the Court of Chancery, and fortified by the high authority of this judgment, we have for many years past made it our first object, in framing *cy prés* schemes for dole charities, to prescribe such an application of their funds as may tend in some degree to confer real and lasting benefits upon the poor, consistently with a due regard for the main intention of the founders of those charities. We conceive, and in this view we have the support of the highest authority, that the particular directions of a founder, for the distribution of funds in the form of doles, are but means to the general end of benefitting the class of poor sought to be helped; and that subsequent changes (to use the language of Sir G. Jessel in the course of the above-mentioned judgment) in the value of the endowments, in the circumstances of the locality within, or of the population for the benefit of which the charity is administered, in the times, in the habits of society, or in the ideas or practices of men, are sufficient to justify the substitution of other and improved means for the attainment of the object proposed."

7674. That is the policy which you conceive ought to guide the Legislature in dealing with these things?—Yes, my Lord. But I ought to say that, in spite of that judgment, we are obliged to be very careful in cases in which an appeal to the Court of Chancery is available, because I know, as a matter of fact, in a scheme which is now pending, the trustees have been advised that a complete abolition of doles would not be supported by the Court of Chancery, and I do not feel quite sure that it would.

7675. And you endeavour to obtain just a sufficient sum in doles to satisfy the requirements of the Court of Chancery?—Just in the same way that Sir George Jessel, in the Campden case, retained a modicum of the apprenticeships.

H.R.H. The Prince of Wales.

7676. Sir Henry Longley, do you find one large section of public opinion which is jealous of your exercising power to reform the charities of the poor?—Yes; I think that is so, Sir.

7677. Is this public opinion coming over to your views of reform, or do you still feel that it is difficult to carry your schemes on account of this feeling?—I should think, Sir, that it is less difficult than it was. I think that the administrators of charities are becoming somewhat more alive to the mischief of some of the older forms of applying these funds.

Lord Playfair.

7678. Do you think that the feeling to which His Royal Highness has alluded is less now than it was at the Select Committee of the House of Commons, to which you gave considerable aid, and of which I had the honour of being chairman, where we found it to exist to a considerable extent, even among Members of Parliament?—That Committee, my Lord, I think, referred to educational application; I did not understand His Royal Highness' question to be so limited.

7679. No; he meant with regard to doles. But even with regard to education you have to meet that feeling, have you not, even in Parliamentary members?—That feeling has been very

Lord Playfair—continued.

strong, as your Lordship will remember, up to quite recently; but I think we begin to feel now the effect of this movement in favour of technical education to a certain extent weakens the opposition, the existence of which your Lordship will remember.

Mr. Humphreys-Owen.

7680. Do you think that there is any change of feeling on the part of the actual recipients of doles, so far as you are able to arrive at it?—I do not think I could say so. I think by anticipation they object to lose the doles.

7681. They have a sort of feeling that it is their right, as old people in the parish, and that it would be a wrong inflicted upon them to deprive them of it. That is the feeling in their minds, is it not?—I should think so; they know the half-crown is certain, and the future is uncertain.

7682. Do you find any difference in that respect in town or country? Was that case that you quoted from Hammersmith isolated, or would you say it represents the general feeling of the artizans in towns?—I do not think I have sufficient ground to form a general expression of opinion.

7683. You, of course, take great pains to carry the whole public opinion of the neighbourhood with you, and you know how it is done with regard to educational schemes; but how do you manage to get at the right local people to advise you as to the feeling of the locality when you are dealing with charities?—By publication, by publishing the scheme, and by inviting objections and suggestions.

7684. And in that way you think you get at the general public opinion in the locality; there is a sufficient number of persons interested to communicate with you?—I think so. I think the Hammersmith and Fulham cases are very encouraging. We got a very wide expression of opinion from three bodies there.

7685. Would you be prepared to recommend absolutely the abolition of doles, supposing you could practically carry it out?—The word "dole" of course is a very large word.

7686. I mean the distribution in money and kind?—Oh, I should not object to see what I might call an emergency fund, if it was in thoroughly good hands, left available; but the enormous difficulty is that a fund like that has such tendency to degenerate into a promiscuous dole, as was mentioned in the Report.

7687. Even going a little further, not an absolutely emergency fund, but a distribution by a representative body, which was, to use the common phrase, "in touch with the feeling in the parish," of comparatively small doles once a year, do you think that that is so harmful that you would abolish it?—I think I should; I think one would do much better for the poor by concentrating the relief upon their old age and their sickness.

7688. The point of view which I should like to put to you is, that it is a little relief to the short and simple annals of the poor to have, once a year, the little festivity—it is amongst them—of distributing the coal, and the flannel, and the blankets, and that though possibly on strictly economic lines you might do more good, is it not, taking a rather wider view, useful as keeping up

Mr. Humphreys-Owen—continued.

kindly feelings between the classes and the contentment of the poor?—I think, coming from an endowed charity, it would do more harm than good; I should like to leave those gifts to private charity, which would be sure to furnish them. Perhaps I might read a passage here which I had hoped to have read before, which bears to a certain extent upon the question which is now being put to me. It is a summary—by Sir Arthur Hobhouse, as he was then, now Lord Hobhouse—of the opinions as to doles, embodying his own opinions; it is to be found on page 446 of the Report of the Select Committee of 1884; I think it bears upon the question which has just been addressed to me:—

Lord Hobhouse quoted as to this.

"Before I conclude, it may be well if I add a few "remarks on the nature of doles. The word has "come of late to be used as one of disparagement, "but do not let us be deceived by the use of words. "Doles are only direct gifts in money or money's "worth to persons whose title to receive them is "poverty. Such gifts, if distributed with great "care and judgment, are calculated to produce the "effects which we all desire from almsgiving. The "hardest headed member of the Charity Organisa-"tion Society can, in most cases, only give a dole "at last. But he gives when he has reason to "believe his gift will be fruitful. Most of us in "our private almsgiving, give doles, and, if we give "with judgment, they do good. If the adminis-"tration of endowments could select each case and "each occasion for giving, their doles would do "good. In very small communities, and with "small funds, this can be done. In some cases it "is done. The parson, the squire, or some influen-"tial resident in a village, constantly there and "knowing every inhabitant, can direct the stream "of bounty to the right place. But very few "people will do this, because the task is equally "laborious and invidious. Few people are in-"terested in the application of trust funds as they "are in their private alms; and in selecting an "object for private alms a man incurs little or no "obloquy for neglecting other objects, whereas in "administering trust funds he incurs much. The "result in that even in very small societies, and "with small funds, the application of doles becomes "mechanical and indiscriminate. In large com-"munities and with large funds, it is utterly "impossible to be otherwise. Once get to this "point and, according to the experience of every "person who has studied the subject with a "thoughtful and dispassionate mind, the evil pre-"ponderates over the good. It does not matter "whether the funds come from endowments or "from rates, or from voluntary givers, or whether "the recipients are paupers, or the class just "above paupers, or rich persons. In all cases "alike indiscriminate giving produces demoraliza-"tion, people will scramble for the gifts, they "will seek them by questionable methods, they "will simulate a degree of poverty which does "not exist, they will spend more time over securing "a gift than would suffice to earn the amount by "honest labour, and so doing they will lose their "pride in themselves, and acquire the fatal habit "of looking to others for support."

7689. I said by a representative body in touch with the people, and he puts it to the benevolent despot, the parson, or the squire, so that to that

Mr. Humphreys-Owen—continued.

extent you would say that doles would be of some value?—Gifts may be of some value.

7690. And then would not you also make this distinction between a gift of this kind to which the poor think they have a right, and a gift which comes from private charity, however delicately the charity may be administered; I mean that the moral effect upon the poor of the parish of having a right to a certain portion of the property of the parish is, on the whole, good, and tends to the stability of the State?—I think it lies at the foundation of the administration of all endowed charity that no individual has the right to anything; the foundation of every benefit is the discretion of the trustees.

No right of recipients to doles.

Doles in aid of rates harmful and of doubtful legality.

7691. Then leaving that, I know that, as a rule, you insert in your charitable schemes a provision that the money should not be used in aid of the rates; do you think that practically that is carried into effect?—I suppose that every gift to the poor can be said to be remotely in aid of the rates.

7691*. But, directly, do not you find that the recipients of gifts of this kind are very often also receiving parish relief?—In some districts it is so, particularly in Wales.

7692. And that, you would not think desirable under any circumstances?—I think it is highly undesirable, and I very much question its legality.

Almshouses: supervision. needed;

7693. I have only one question more; I think you said that almshouses were very desirable if there was supervision?—Yes.

can only be given with large charities;

7694. Have you any practical way of securing that for small charities?—No, I think not in the case of small charities. In the larger almshouses sometimes there is a master, who is a person in a superior position; in some cases a chaplain is appointed, who supervises them; or there is a resident representative of the trustees, such as a receiver or a clerk, a secretary, who exercises supervision very beneficial in some cases.

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would be difficult to ensure in country.

7695. If in a country district a proposal were made that there should be almshouses, would the means of supervision which has just been referred to be available; who would undertake it?—It would be very difficult to provide for it; it would mostly come to be done by volunteers.

7696. And there would be no power of inspection, either in your hands or in the hands of any other body?—We can always inspect any charity, and we should do so if any serious complaint were made.

7697. On complaint reaching you?—Yes.

7698. Would it happen that things might go from bad to worse, for instance, an almshouse fall into disrepair, or supervision become insufficient without your knowledge?—Very likely indeed.

7699. Therefore it would be only the gross cases that would come before you?—Certainly.

Fulham scheme.

7700. The instances that you refer to in the Fulham and Hammersmith scheme would represent, I presume, your fullest and completest policy in the matter of provision for old age?—I think so.

7701. I notice that you there mention such

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conditions as a "reasonable effort to provide for themselves." In the Oxford scheme, I think the words are somewhat different?—The Oxford scheme is much older than that. I have not got it before me; it is out of print, I have not seen it for some time.

7702. Might I hand it to you; in the Oxford scheme the words of definition are, I think, old age or sickness, with a preference to cases in which there has been misfortune?—Yes, that is so.

7703. Do you think that the later policy, which is represented by the Fulham and Hammersmith scheme, is one that could be generally applied with advantage?—Yes, I see no reason why it should not. Are you referring to pensions?

7704. I am referring to pensions, and in that case the pension system would be used in such a way as to promote thrift generally?—That is our object in framing the clause.

Power of initiation for county and parish councils desirable.

7705. Is it necessary always to proceed scheme by scheme, or is there any possibility of throwing, for instance, into the hands of a local authority, such as the County Council, any power of making schemes under conditions or regulations?—There is no power under the law as it exists.

7706. No, but would it be desirable that the work of making a scheme should be, in some measure, decentralised?—I have always thought that the establishment of county councils, and still more of parish councils, must tend to some decentralisation of the supervision of charities, and I should think it would be very well that county councils and parish councils should have some powers, at any rate, of initiative.

Power of inspection.

7707. And do you think that in these Endowed Charities it would be well to have a power of inspection, over and above what you now possess when a scandal or any extreme case is brought before you?—That the county councils should have power?

7708. Either the County Council or in any other way that occurs to you?—I think that as charities are at present administered the extension of inspection would be a good deal resented; and I do not feel at all sure that the local administrators of a charity would not more resent inspection by their neighbours then inspection from a centre.

7709. You have adopted the principle in the case of endowed schools of seeing how the schemes work by a visit of an inspector being paid periodically?—Yes.

7710. And has that answered?—Yes, I think that is so.

7711. Would a similar plan be of use in general charities?—I think it would. I think it is unfortunate that the mass of work which we have to deal with is such that we cannot—to use the words of the Committee over which Lord Playfair presided—we cannot help the scheme on its way by inspection.

Need of more co-operation with guardians.

7712. Is there, generally speaking, any kind of accord between the managers of an endowed Charity and the Board of Guardians?—Not very much I am afraid. In a good many cases of late we have put representatives of the board of guardians upon bodies of trustees with a view of

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promoting that, but beyond that I am not able to say that there is much co-operation.

7713. And can you say at all what the result has been, has it come before you?—No; I am afraid that I cannot mention any instances in which I know the effect of the presence of the representatives of the guardians upon the body of trustees.

7714. You are in favour of the method of appointing elective trustees as well as co-optative and representative trustees?—Yes, there is a passage in our report for this year which immediately follows the passage to which reference has been made, which deals at length with that. That policy was recommended by the Committee of 1884.

7715. And is the effect of that to link the endowed charities with the activities of voluntary charity in the place in any measure?—I am afraid I have no experience on that point; I do not know of any facts.

7716. Is one of the difficulties of managing endowed charities to ensure that there should be a certain element of personal charity connected with the gift?—I think it is; I think the administration is apt to be too much cut and dried.

7717. Have you any suggestion by which this kind of alliance between the personal element which is to be found in most towns, at any rate, and the managers of endowed charities, could be encouraged?—I think I should answer in the words of the Fulham and Hammersmith scheme, that the trustees should seek the co-operation and assistance of such bodies as the Charity Organization Society or other distributors of voluntary charity.

7718. And are the friendly societies, for instance, at all represented?—No; I do not know that they are; I do not remember an instance.

7719. But one alternative use of the money which forms part of the undistributed fund, is to assist provident societies, using those words in the broadest sense?—That is so.

7720. Is it often given to minor parochial charities, such as parochial coal clubs?—Yes, I think often.

7721. And is it often given, take the alternative, to these large friendly societies for any special purpose?—I do not think it is often given under that head.

7722. It has never been given, for instance, to a convalescent home, or any purpose of that kind connected with the friendly societies?—I do not remember a case. The money is often given in subscription to convalescent homes, but I do not remember a case; there may be cases in which the gift was made in connection with a friendly society.

7723. Are you of opinion that endowed charities should issue, for local purposes, an annual report?—I think it would be an exceedingly good thing.

7724. Do most of them issue financial reports locally?—I should not say most of them; a good many of them do.

7725. Therefore, except by express reference to those which are deposited with you in London, it is often impossible to hear what is done in regard to the actual management of these charities?—No, it should not be, because the trustees are not only under an obligation to render accounts to us in London, but they are under a like obligation to lay the accounts be ore the vestry, where a charity is a local charity

7726. Do you think that entails sufficient publicity, as a rule?—I should doubt it.

7727. Would it be possible to require the publication of an annual statement, not merely the submission of it to the vestry, but its publication?—It would be quite possible for us to do that in our schemes, and the main difficulty in doing it in every case is simply the expense. We do do it when we are asked in large cases, but where the income of a charity is 3*l.* or 4*l.* a year, it is a serious matter to publish. We have great complaints of the expense of our advertisements of schemes for the appointment of trustees for these small charities; therefore we are very shy in imposing further expenses upon them in the way of printing and publishing.

7728. That would be an argument in favour of concentration wherever it was reasonable?—It would, of course.

7729. And if a report was published, would it be out of the question that some statement should be inserted showing to whom the money has been given, and on what principle it is distributed?—I should think the more publicity given to the proceedings of the trustees the better.

Extension of areas desirable.

7730. Take the extension of the area of charities, what would you say was the principle applied in the case of the City of London parochial charites?—In the Act?

7731. Yes, in the Act by which the charities were extended?—The change made was to extend the area to the whole Metropolitan Police District.

7732. And the ground of that was?—That that was the outer ring of the area to which the charities were originally confined.

7733. That there had been a sort of depopulation of the City, and a larger number of the charities were dole charities?—Yes.

7734. I suppose that process is going on in many large towns, Bristol, for instance?—I should think certainly in Bristol.

7735. And would you be in favour of another further application of that principle to any particular towns, I would take Bristol, for instance?—I have often thought, speaking for myself, that the Bristol charities would never be effectually dealt with except by some such Act.

7736. Barton Regis is the union next to the Bristol Corporation, and it, as far as I could gather, had very few charities. It is practically part of Bristol; would it be out of the question, for instance, to apply the charities to the whole of the area, including Barton Regis?—If you were proceeding by Act of Parliament, it would not be out of the question.

7737. You would need an Act of Parliament in each instance to extend the area?—It would be very difficult to do it without an Act of Parliament, in the face of opposition.

7738. Do you think it would be well to have any general powers in addition to those two you particularly mentioned which would allow of the extension of charities to larger areas condition-

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ally?—Yes; it is very often a very great difficulty that we have to encounter, the difficulty of extending the area.

7739. Taking a county next, rather than a town, it would appear from the returns in the "Digest," that the sums in the various parishes are very unequal?—Exceedingly unequal.

7740. And have no relation to existing population?—None whatever.

7741. Do you think it would be fair, when the complexion of a county is much the same throughout, agricultural, for instance, to propose any change, by which these sums would be available for the county; taking for granted that they are large enough to make it worth while?—It would on a broad view; but the opposition to such a measure would be tremendous.

Large dole charities encourage pauperism.

7742. But may one say that very frequently where there are large charities in a rural district, there is a great deal of pauperism?—In a rural district?

7743. In a rural district. In a rural parish, I should say?—I am afraid I have not examined the statistics of pauperism with sufficient closeness, I should suppose so; but I cannot say so with any certainty.

7744. With regard to London, in the district of the St. Olaves Union there are very large charities I believe?—Very large indeed.

7745. A large number of those are of the type you mentioned, dole charities?—They are; yes.

7746. Is there any scheme in progress for their reformation?—A scheme has just been established, within the last six or eight months.

7747. And that includes what are known as the Plaistow and Stratford Charities, in the parish of Rotherhithe?—I do not think so.

7748. I showed you just now an extract from the Thirty-fifth General Report of the Vestry of the Parish of Rotherhithe. It refers especially to the Poor's Land, Stratford, and Plaistow Charities. Is the description there given of these charities, from which it appears that a good deal of land in Stratford and Plaistow is being let out in building leases, and the increased income is being used in the distribution of an increased number of loans—is that a fair example of what is going on in any part of the metropolis at the present time, or would it be an exception?—I should think it is going on in several parishes at the present time, the same sort of thing; I cannot say exactly as to the extent.

7749. And, therefore, in the metropolis there would still be need of a good deal of reform from the point of view of a better administration of doles?—I think there is; but I should think, on the whole, perhaps not so much as in the country.

7750. I was struck by the fact that apparently in St. Olave's the old age pauperism was large, and that at the same time their large poor rate was increasing. Is there anything to account for that specially to your knowledge in that district?—All that I know that would account for it is that there has been 3,000*l.* a year applicable for eleemosynary purposes.

7751. And that would be an attractive force to a certain class of people?—There can be no doubt that the existence of charities of that sort attracts people to a parish. The most striking part of Mr. Gladstone's speech to which I referred is on that subject.

Chairman.

7752. I think you have endeavoured to meet that danger in certain cases by putting in a condition that no persons should be recipients of assistance who had not resided there for a certain number of years, so as to avoid the danger of a sudden influx of persons coming?—That is the express object of that provision, my Lord.

Mr. Loch.

7753. Would it possible that there should be issued by the Charity Commission any kind of Year Book containing information with regard to all parochial charities, or would it be too gigantic a scheme?—It would involve a reconstitution of our office, I may say. It would not be impossible; but it would be impossible with anything approaching our present staff.

7754. And taking into account the number of reforms that still remain to be carried out in charities, say on the lines of the Fulham and Hammersmith scheme, have you a sufficient staff to overtake such work?—By no means.

7755. Therefore, however desirable it might be to make these proposals, the staff of the Commission could hardly carry them out?—No. We can hardly keep pace with the work we have, and if there was a large influx of schemes we should require a large increase of staff.

7756. And the creation of County Councils has largely increased that work by the constant references that they make to you?—It has considerably increased the work.

7757. What is the kind of reference they make?—They ask a great deal for information as to particular charities, and as to the general aggregate of charities in their own county. We have issued supplements to the general "Digest" in many counties at due request of the County Council, and that has employed the staff very largely.

7758. And that is a sign that they are paying attention to this subject generally throughout the country?—There is no doubt the County Councils are paying attention to the charities.

7759. Therefore, if there was a change in regard to the administration of these doles, so that they were available for the aged, the chances are that there would be much more care taken in this matter just at the present time than, say, 18 or 15 years ago?—I should think so, and I think public interest in the counties is more actively exercised in the matter.

7760. The counties are registering the endowed charities, are they, under the clause which gives them that power in the Local Government Act?—No; I think hardly anything is being done in that matter. Many County Councils have communicated with us on the subject, and we have explained to them that the Act to which reference is there made has been obsolete for a long time, and the net result of those communications has been this, that the Charities Inquiry Act of last Session was passed, which empowers County Councils to contribute towards the expenses of

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inquiries which we conduct into the charities of their county. We have already begun under that Act an inquiry into charities in the West Riding of Yorkshire, with a view, in that case as in other cases which we shall take up, of re-publishing the Reports of the old Commission known as Lord Brougham's Commission. We have done that in the case which I have mentioned just now, in the County of Denbigh, with this result—the result which is going to be presented to Parliament, and which will be distributed in a few days. Here is a complete new edition of the Report of Lord Brougham's Commission for the County of Denbigh, including a reprint of the whole old Report, and then all the information necessary to bring it up to date, and that is what we expect will be the result of the Act of last Session.

7761. In course of time you would have a re-issue of the "Digest"?—A re-issue of the old reports, plus a "Digest." Here we have on the one hand a complete "Digest" for the County of Denbigh, and on the other a complete report of the charities of the County of Denbigh.

7762. Is there any objection to a voluntary charity as such being represented on the Board of Trustees?—None whatever.

7763. Has action been taken generally by voluntary charities on the 14th Section of the Charitable Trusts Acts of 1869, 32 & 33 Vict. cap. 110, by which they may be registered and send in their accounts to you?—No, not very largely. It happens generally when they want something particularly, only when there is some particular urgency.

7764. What would the kind of ground be upon which they would apply to you?—Well, the last case which I had before me under that section was a case in which the trustees of endowed almshouses insufficiently endowed were anxious to secure the advantage for the inmates of the almshouses of a charity which was not within the jurisdiction. They agreed with the trustees of the charity, and we said, "Well, we will make a comprehensive scheme for the old almshouses, fully endowing the people, if you, the trustees of the excluded charity, will come in," which they have done, and now we are proceeding to make a scheme for the two. The trustees of the excluded charity thought they could not apply their funds better than by making the stipends of the old alms-people on the old foundation sufficient.

7765. In that case you have made a sort of combination between an endowed charity and a voluntary charity?—That is so; at least, an excluded charity.

7766. Granted that a voluntary charity raises a large amount annually in London for pensions, do you think that by any readjustment of endowed charities there can be a combination formed for pension purposes between them and the endowments?—I see no reason whatever why there should not. In two cases that I can think of, not pension cases, we have made schemes working in voluntary charities. One was at Oxford in the case of an endowed dispensary, which we amalgamated with a provident dispensary.

Mr. Loch—continued.

7767. With regard to that endowed dispensary—the Cutler Boulter—that method has worked satisfactorily?—That, I believe, has been a great success, largely owing to the exertions of those who had founded the provident dispensary, and who at a great sacrifice of their position, so to speak, in managing the provident dispensary, had made the combined scheme work well.

7768. Therefore that was a particularly good instance of the utility of getting a certain amount of the living force of the voluntary charity allied to the endowed charity?—I think there could scarcely be a better instance. The other case I was thinking of was the one of St. Margaret's and St. John's, Westminster, in which funds were made applicable to assist a nursing institution.

Chairman.

7769. Were those the funds of a single charity?—No; they were the funds of several charities. The largest of the charities had already a dedication to nursing purposes—part to doles and part to nursing purposes. We took that charity, and we took some other dole charities.

Mr. Loch.

City parochial charities' scheme: possibly compensations.

7770. In the case of the City parochial charities under the new scheme which has now been adopted, and is in working order, in the event of the money not being required for technical education on existing lines, is it possible that any part of it should be applicable to pensions?—The scheme contains words which would seem to include such an application. I will read to the Commission what the trusts are of the surplus funds. Of course the scheme contains a very large dedication of the income to the support of polytechnics. The application of the residue may be to one or more of the following purposes. I am reading from the 46th section of the central scheme: "(1) The Central Governing Body may increase the annual grants to any of the institutions referred to in the foregoing 43rd, 44th, and 45th clauses. (2) The Central Governing Body may hold examinations for the students at any of the said institutions or at any similar institution, and may award certificates and prizes as the result of such examinations, and may pay, wholly or in part, the expenses of and incident to the holding of such examinations and the giving of such certificates and prizes. (3) They may award certificates and prizes on the result of any such examinations held by any other body, and may pay, wholly or in part, the expenses of and incident to the holding of such examinations and the giving of such certificates and prizes. (4) They may create scholarships to be competed for by the students at such institutions and tenable at any place of higher education. (5) They may apply or join with any other body or bodies in applying for a charter empowering them to grant diplomas for proficiency in technical or mercantile skill and knowledge. (6) They may apply such residue or any accumulations thereof to any of the purposes named in Section 14 of the said Act. for the benefit of the poorer classes of the

Mr. Loch—continued.

metropolis, or for preserving, providing, and maintaining open spaces and recreation grounds or drill grounds within the metropolis." It becomes necessary to refer back to the 14th section of the City of London Parochial Charities Act, and there we find what those purposes are. After enumerating certain special purposes, education, libraries, open spaces, provident institutions, and convalescent hospitals, the section concludes with these words :—"And generally to the improving, by the above or any other means, the physical, social, and moral condition of the poorer inhabitants of the metropolis." Those are very wide words, and I could not take upon myself to say they would not include pensions.

7771. If the pension scheme were linked to some provident scheme, apparently that would be so from the words ?—Yes, I suppose the pension would improve the physical condition.

7772. I was not thinking of the last paragraph but of the previous one ?—Certainly, the last but two—"To the promotion and the extension, in such manner as the commissioners may think desirable, of provident institutions and of working men's and women's institutes for the benefit of the poorer classes of the Metropolis."

Application of doles to allotments.

7773. I wanted just to revert to one point that I have referred to already. I think in the case of the allotments there is a distinct statutory provision by which doles can be applied to allotments ?—Yes; the Allotments Extension Act of 1882 applies exclusively to dole charities.

7774. Therefore, the application of doles by statutory provision has been made, not only to education, but to allotments also ?—Well, perhaps it would be going too far to say that, because what the Act contemplates is that the lands of dole charities may let in allotments still to produce income for doles. It was a question which was much discussed before the Committee of 1884, whether Parliament, in saying that, meant that the extension of allotments was to be promoted at the cost of the interests of the dole charities. I think the Committee inclined to the opinion that the dole charities need not suffer; but the question was very much debated.

Shoreditch charities.

7775. Might I ask a question or two about Shoreditch charities. These charities, I understand, are very large ?—Yes, they are large; but I do not think they are very large compared, we will say, with St. Olave's, or St. Luke's.

Almshouses: should be filled by trustees collectively.

7776. They have a good deal of almshouse accommodation in the district ?—They have a certain amount.

7777. In regard to one of these almshouses, I notice that, in a letter addressed by the Commission to the then clerk, there is this paragraph: "In respect of the mode of appointment to "Fuller's Almshouses, the inmates of which are "reported to be appointed by individual trustees "in turn, I am to express the opinion of the "Commissioners that the responsibility of the "trustees as a body for the administration of this "charity is not adequately discharged by appointments made in this manner. The whole body "of trustees are responsible for each appointment "made, and should exercise their collective judgment in the selection of the recipients"; would that be a general principle ?—I think so.

Mr. Loch—continued.

7778. Therefore, these appointments ought to be made by Committee, rather than by individual patronage ?—Yes; I think so, that should be so.

Publicity of vacancies may attract undeserving.

7779. With regard to the notification of vacancies, what is the method which you approve of for making known the fact that such-and-such vacancies are forthcoming ?—Vacancies in the almhouses ?

7780. In almshouses ?—I will take the Fulham and Hammersmith scheme. The clause there, which is a common form: "All appointments of alms persons (or pensioners) shall be made by the Trustees of the Branch concerned at a special meeting"—which means that notice must be given of the business—"and shall be made as soon as possible after an interval of one month from the occurrence of the vacancy to be filled up."

7781. Do you think that that publicity is necessary both for almshouses and for pensions, or would it be enough if the trustees reported annually and fully, but did not, as it were, court applications in this manner ?—Well, there is no doubt that that form does involve the trustees in very numerous applications; but, on the other hand, I think there would be rather a sense of unfairness if the poor were able to say that they could not get to know that such a thing was vacant.

7782. But then does it not seem that the Endowed Charity almost in a sense creates it own applicants, as apart from those that might be wanting relief, and yet might not be known as applicants and come forward as applicants ?—Yes; the notice suggests it to people who are not fit to be pensioners to come and apply.

7783. Who are rather alms-seekers, to use an ordinary phrase ?—I have no doubt it does; but then the scheme supposes they would be sifted out by the trustees on sufficient inquiry.

Charities not a quasi test.

7784. Do the trustees employ an inquiry officer ?—I do not think they do.

7785. Through whom, then, do they get the information ?—I think very often from the clergy and from district visitors, but it is often perfunctorily done, I think.

7786. There is no set form which they would have to fill up as an application form, which would entail the verification of evidence ?—No; we have not gone so far as that.

Parl. reform impracticable.

7787. It was stated by Miss Clifford that the clergy and others of Bristol, who had charge of these Endowed Charities, might be willing to introduce certain reforms, if the reforms could be made piecemeal; but that they would be rather timid about submitting the whole of their charities to the Charity Commissioners with the view to such a settlement being made, which might please them on some points but which on other points might seem to them prejudicial. Is there any way of meeting people half-way ?—Well, I should think so, if they would come and place themselves in our hands. I read that passage in Miss Clifford's evidence; but after inquiry I could find no justification for what was not her evidence-in-chief, but was a quotation from a letter.

Mr. Loch—continued.

7788. That is to say, if there was a feeling in favour of change, though it might not quite go to a reconstruction of the charities, you would be prepared to meet it and consider it?—I think so. We often refrain from making exactly the scheme we should wish, in consequence of local representations.

7789. With reference to the inspection of Endowed Charities, would a possible plan be this, which has been suggested to me: that counties might be grouped in such a way that the charities should be inspected as on behalf of, not only one county, but several: would that be advisable at all?—I should see no difficulty in that; I think some further inspection of charities would be very desirable, and as you ask that question I should like to add this, that I think some audit of charity accounts is very necessary as coupled with inspection.

Mr. Broadhurst.

7790. I only want to ask you one or two questions; and one of them, the first, is with regard to the opposition which was prevalent at one time in Parliament and elsewhere to your policy of applying these funds to educational purposes. What was the cause of that opposition; upon what ground did they oppose it?—It was suggested that money which was applicable exclusively to the poor was being applied to others besides the poor, or others along with the poor.

7791. In other words, the opponents to the various schemes felt that money which rightly belonged to the poor was being used for purposes which would in the main benefit the well-to-do people?—That, I believe, was the ground of the opposition.

7792. And that only? That was the only ground of opposition?—I do not remember any other.

7793. It was because this money, which was intended and really was the property of the poor, was being used to endow schools which would be mainly at the disposal of the well-to-do class?—Yes. Perhaps I might put it in this way: it was suggested that secondary education must necessarily be middle-class education.

7794. It comes to the same end; it is another way of approaching the same object. With that you agree, I presume, that there was some reason in that?—I think I should not wish to be taken to agree in the opposition which was made to those schemes.

7795. Not to your own schemes?—No.

7796. You would not like to be asked to oppose them?—No.

7797. With regard to your scheme at Hammersmith and at Fulham, you will in the future, I presume, be inclined to consult the "Labouring Bodies" in the neighbourhood where these charities exist?—Yes; we shall be very glad indeed if they would come, as they did in that case; we were very willing to receive them. We published the scheme in the usual way, and they saw it and came.

7798. What is the usual way; on the church door only?—Oh, no; a good deal more than that. I think I can tell you how it was done in this case; I am not quite sure that I can. The church door is one way. It was done by advertisement in newspapers; I have not got the particulars here. In a recent case, in Lambeth, we published on the doors of a hundred churches and chapels.

Mr. Broadhurst—continued.

7799. And chapels?—Yes.

7800. Do you always send them to the dissenting chapel doors?—No, not always, but we do very often.

7801. But you did in Lambeth?—Yes.

7802. Why not in other places also?—I think we are beginning to do.

7803. That is why I do not see your notices, because you never send them to my church. Why do you not send them to my church?—Well, I think we are beginning to do so.

Amount and conditions of pensions (Fulham scheme).

7804. I am very much obliged to you; I hope you will continue and develop that good system. Now you have provided pensions varying from 4*s.* to 10*s.* or 5*s.* to 10*s.* a week?—Five to ten shillings a week it is, in the case of Fulham and Hammersmith.

7805. But the condition—the title to it, is that they should be fairly respectable people, who have been fairly steady and respectable during their lives?—Well, we say, "poor persons, of good character." That is what you mean, I take it.

7806. Of good character; and who should have shown some evidence of thrift?—Yes, we suggest that.

7807 Is it a condition of title that they shall be absolutely in want, and have no other means?—No.

7808. Friends to maintain them?—No, I should not say that. If a relative could contribute something, some small sum, I should not say that that would be a bar to receiving a pension, not in itself.

7809. And in the almshouses you pursued the same policy?—Yes, the same.

7810. That is you take in, I understand you, merchants and widows of clergymen?—Oh, I was speaking then of particular trusts expressly for those classes. I was saying that that large sum, 552,000*l.*, includes almshouses specially for particular classes such as those.

Conversion to pensions desirable.

7811. You rather like the idea of applying these funds to pensions for meritorious aged poor?—Yes, I should think there could not be a better application of the money than to keep from the workhouse those in whose case the application of the workhouse test would be an undeserved hardship.

Application to technical education.

7812. But your recent epidemic of educational enthusiasm, I understand, is likely to break out again in another way; is that so? in technical institutions?—It is difficult to answer that question. I think I have stated that our enthusiasm led us equally to suggest another application of this money than to education. Parliament has not seen fit to allow us to do the one, but allows the other.

7813. Have you done anything with a view to increase technical education with these funds?—Well, something has been done.

7814. What?—A scholarship has been given in some cases where the money was applicable generally for the poor.

7815. What sort of scholarships? Now, would it be within the reach of the son or the

Mr. Broadhurst—continued.

daughter of an agricultural labourer probably?—Oh, I think so. Our object in giving a scholarship, or rather, perhaps, an exhibition is the right word, to go to a place of technical training, is to give, not simply the fee, but it is to give maintenance-money so as to enable the parents to forego the wages.

Chairman.

7816. It is not out of the funds with which we are now dealing, that technical schools are endowed?—No; not out of dole funds. I was thinking of money applicable generally for the poor.

7816*. But not out of these dole funds?—No.

Mr. Broadhurst.

7817. No; but it is money left by will to the poor?—"To the general uses of the poor." We have always considered that education is one of "general uses of the poor."

7818. Yes, but up to the present it has frequently been used rather outside the reach of the poor. However, I fear this is not quite the place where we ought to fight that battle.

Mr. Booth.

Gifts for "general uses of poor" amount to 64,000*l.* of doles.

7819. I think there is a little confusion, at least in my mind, as to the sum applicable for the "general uses of the poor." You have stated, at first, 562,000*l.* was applicable for almshouses and pensions, and 364,000*l.* or 365,000*l.* for "the general uses of the poor," and I gather that you use the word "doles" to cover it in a general way, although the whole of it was not? Yes, I did; that is so.

7820. But the 364,000*l.* or 365,000*l.* covers all those "general" purposes of the poor?—It does; and the extent to which it does so can be seen from that paper.

Chairman.

7821. I think the definition you give me in your report is this: This sum of 364,000*l.* was applicable to the distribution of gifts, in money or kind, or to the "general uses of the poor"?—That is so. The figure I was looking for, to give to Mr. Booth, is, that the "general uses of the poor," contribute 64,000*l.* of that.

Mr. Booth.

7822. Leaving 300,000*l.*?—Yes, leaving in round numbers 300,000*l.* But a great part of that money is given in doles.

7823. Still you mean what you call "general uses" does include some doles?—Oh, yes; because the "general uses of the poor" does include doles as well as other charities.

Dole charities alone can be applied to aged poor as a class under the trusts.

7824. But the 300,000*l.* is more strictly called doles?—The 300,000*l.* is more strictly called doles.

7825. The two together form, as it is said here, "the total funds of endowed charities applicable, directly or indirectly, to the purposes of the relief of the aged poor as a class?"—Yes, applicable.

7826. In what sense applicable—applicable, why?—In the terms of the trust.

7827. That trust would not state that it was applicable to the relief of the aged poor?—Oh, no; certainly not.

Mr. Booth—continued.

7828. The statement here is, that these two sums together are the total funds of endowed charities, applicable, directly or indirectly, to the purposes of the relief of the aged poor as a class?—They may be applied.

7829. Because?—Because the words are wide enough.

Chairman.

7830. You do not mean restricted to them; you mean they may be applied to them?—They may be applied to them. That is my meaning.

Mr. Booth.

7831. And it excludes all such trust funds that could not be so applied under the trusts?—It does; yes.

7832. Irrespective of any alteration which might be made, if application were made to the Court of Chancery?—Yes.

7833. They could be applied to this purpose without any application?—They could; yes, that is the point.

7834. This sum of 364,000*l.*, I suppose, includes most of the small items—the smaller sums?—Yes; it includes such sums as are mentioned in the Report; those small doles.

7835. In the larger sum—the 552,000*l.*, that would be mostly made up of larger amounts—amounts over the 50*l.* a-year?—Yes; in a very much larger proportion than the other, no doubt.

7836. To a very large extent, the small amounts are included in this; in the general purposes of the dole section?—Yes, I think so.

7837. Can you tell us what proportion of the whole come under the 50*l.*?—No; I am afraid I cannot tell you.

7838. Would it be a large proportion?—A large proportion in number.

7839. In amount?—Referring to evidence which I gave before the Committee of 1884 on the Charitable Trusts Act, I find it there stated that the number of charities below the 50*l.* limit might be taken to be 90 per cent. of the whole, but that their amount in income was not more than 15 per cent. of the aggregate income of all the known charities.

7840. Are the small ones, on the whole, the most mischievous, in your opinion?—I think a large distribution of money is more mischievous than a small distribution of money.

7841. Evidently; but that would be begging the question in a certain sense. Are the small sums chiefly distributed in those ways, and the large sums not so much so?—Well, I suppose, of the whole aggregate of charities those that are largest in amount are not so often distributed in doles; not so often, no doubt, large educational charities, large pension charities, and large almshouses charities.

7842. And are not so mischievous on the whole?—Yes.

7843. There are other forms of mischief besides doles?—There are.

7844. So that the more mischievous ones are those which can be most easily reached, because you have told us that those of 50*l.* and under can be approached by you, if you have applica-

Mr. Booth—continued.

tion from two parishioners or one of the trustees?—Probably so. There are, of course, some very bad cases of large charities, no doubt, cases of 2,000*l.* or 3,000*l.* a year given away.

7845. Is one of the difficulties that you have to deal with, with regard to the small endowments, that of the necessity of combining several in order to make a sum that is worth a scheme?—Yes; we have a good deal of difficulty in that respect. One of our chief objects insisting, as far as we can, on amalgamation of charities, is to avoid expenses of management. Sometimes, in a not very large parish, there may be three or four separate bodies administering annually sums of not more than 20*l.* or 30*l.* a year each, and each incurring certain expenses for management.

7846. One of the objects which you mentioned as being desirable is that of encouraging nursing, charitable nursing?—Yes.

7847. That does not require a large sum of money?—Well; the provision of a single nurse, if it falls altogether on the charity, cannot be done for less than 50*l.* or 60*l.* a year; but, of course, in many cases, the funds which we deal with go to supplement a fund raised by private contribution, and form a most useful supplement to it, because of their permanence.

7848. Then, you would think that it was worth while dealing, even with the small endowments individually in that way, to appoint or assist a nurse for the aged?—Yes, it would be worth while. As regards the money, we should always try to get the charities of a parish consolidated if we could, for the reason I have just mentioned, and also, to prevent overlapping of relief, we try to get the money administered by one body instead of by several.

7849. But you would consider the provision of sick nursing for the sick poor a thoroughly desirable object?—Oh, thoroughly.

Mr. Roundell.

7850. I would like to ask you a few questions on the lines of your last Report. With regard to the subject that Mr. Booth has just put to you, of parish nurses, you said that an application for provision for parish, or, as I would rather call them, district nurses to avoid the stigma of the Poor Law, is in the line of least resistance, page 20?—Yes.

7851. Could you tell us shortly in what way you make provision for those district nurses?—The way in which we make provision is in general merely to enable trustees to support or to contribute to the support of a nurse for the poor.

7852. Then, I should like to ask you in the same way about provident associations for the benefit of the poor, which you told us included all friendly societies. Would you also tell us shortly in what way you give assistance to these?—Of course the assistance is given by the trustees, and we merely make this general provision.

7853. Yes, but, how far do you enable assistance to be given?—We enable them in the way in which I read, I think, in this form. We enable the trustees to apply the money towards subscriptions or donations in aid of the funds of any provident club or society established for the supply of coal, clothing, or other necessaries, or in aid of the funds of any duly-registered provident or friendly society accessible to the inhabitants of the parish, and leave the rest to the trustees.

Mr. Roundell—continued.

7854. May I ask your opinion upon this point, which has occurred before now, whether, in your opinion, it would be right for the State to help friendly societies, and thereby the development of thrift, by giving them a larger rate of interest than usual? Just for your opinion upon that question?—Officially, it is a matter which does not come within my cognizance. I have an individual opinion upon that subject.

Deprecates State aid of friendly societies.

7855. Might I ask you that?—My individual opinion would be strongly opposed to it.

7856. Then, to take another subject, dispensaries and cottage hospitals, could you state in what form generally those are aided through trustees?—Oh, I think trustees very commonly subscribe to a cottage hospital, or a hospital in the neighbourhood, with a view of enabling them to send the poor there when they require aid.

7857. You enable them to contribute? Yes; sometimes they maintain a cottage hospital together in the parish out of the funds.

7858. We have had it from some of the Poor Law witnesses, with regard to the workhouse infirmaries for the aged poor who go there on account of the state of their health, and it has been suggested that it would be desirable to have in place of the workhouse infirmary something of the nature of a cottage home or infirmary; have you any opinion upon that?—Supported out of the rates or out of the funds?

Chairman.

7859. Out of the rates.

Mr. Roundell.

7860. As a Poor Law matter?—As regards Poor Law I have very little knowledge indeed. I should have thought a workhouse infirmary was sufficient for such purposes, as workhouse infirmaries are now, as I believe they are now, at least.

7861. I want to ask your opinion now upon the general question where monies have been left by founders in ancient times for the benefit of the poor, whether it is not a breach of trust on the part of the trustees of those charitable funds to give any benefit from them to persons in receipt of poor relief?—I believe the law to be so.

Doles to paupers wrong and illegal.

7862. May I call your attention to a letter from the Charity Commission of the 30th July 1891? This is signed by Mr. Fearon.

"I am to explain that the participation in the benefits of a charity for the poor by persons who are in receipt of Poor Law relief is prohibited by the principles of law, by which the administration of charitable trusts, similar to those which are applicable for the benefit of the poor of the township of Weston, is regulated.

"It may be useful to direct attention to the cases dealing with this question which are referred to in Tudor's Charitable Trusts (Third edition, pp. 104-106).

Mr. Roundell—continued.

"I am further to say that the infringement of the rule in question would have a tendency to destroy the incentives to thrift and provident habits which are furnished by the restriction of the benefits of charities to persons who are not in receipt of relief.

"I am to add that, in order to guard against the funds of the charities being applied, directly or indirectly, in relief of the rates, the trustees should take care to select as beneficiaries poor persons belonging to a class higher than those who are in the habit of having recourse to Poor Law relief." I would ask you whether I am right in saying that since the time of Lord Hardwicke down to the present time the uniform practice of the Court of Chancery has been to hold it to be a breach of trust for the trustees of these chariable funds to give any part of the funds to persons in receipt of parish relief? —I think the decisions go to that length.

No "right" to receive doles.

7863. We had it from a witness yesterday that in the opinion of some of the agricultural labourers of Norfolk a person had a right to outdoor relief, and Mr. Humphreys-Owen asked you a question this morning whether an individual has a right to benefit from a charity. Would you be so good as to state your opinion upon that?—As I think as I said just now, I think there can be no doubt that the principle of a charitable trust is that the trustees are to exercise their discretion in selecting the recipients of its benefits, and a great deal of misapprehension has existed on that point, and, I think, has tended, particularly in the Eastern Counties to foster the opposition to the abolition of doles given indiscriminately; it has been supposed that there is a right in individuals to these doles, and a great deal of opposition has been based upon that. In an answer I gave before the adjournment, I perhaps did not put it sufficiently strongly that among the poorer classes, and particularly among the agricultural labourers in the district I have just referred to, there is no doubt a very strong opposition to the abolition of doles, which exercises a good deal of influence over the trustees, just as in the case of the Lichfield charities, which I mentioned in an earlier part of my evidence. There the representative trustees have been, to a certain extent, swayed in refraining from putting their hands to the abolition of doles by the action of the labouring classes.

"Second poor"; use of doles to keep them from rates very desirable.

7864. Then we have had it in evidence over and over again, that with regard to those hard cases which lie just outside the province of the Poor Law guardians, the proper way of dealing with them is by charitable agencies. I should like to ask you your opinion how far with regard to these doles, which are so much spread over the country, so large in amount, and so very mischievous in their distribution, how far in your opinion it would be desirable for Parliament, if so disposed, to enable some of these doles to be applied for the purpose of keeping the aged poor, who are deserving, from the necessity of entering the workhouse?—I cannot imagine a better and more fit application of charitable endowments than to keep the poor from pauperism, and I believe to do so would be to carry out in many cases the particular object with which the charities were founded. The old charities were in many cases founded with reference to what is called the "second poor." That is a term which I should prefer to use, perhaps, to the term mentioned in the letter which you have just read, the higher class poor. The "second poor" in the old days was a term well known; it means the poor just not in receipt of parochial relief.

7865. I would now ask a few questions with regard to legislation. I should like to put in an extract from the 16th Report of the Charity Commissioners, which is of great importance:—

"We are, indeed, constantly engaged in making schemes for the reformation of dole charities, but they are isolated and are insignificant in extent compared with the vast number to be handled. We are very often baffled in our endeavours to reform them, and are also hampered by the narrow limits of the law, even when the bulk of the parties concerned are willing to apply them more usefully. We feel that the subject is one which requires some more certain and decisive action than any which can now be applied to it, and if the Legislature is of opinion that doles in general are productive of more poverty and ultimate misery than they relieve, and that the true way of giving relief is by helping the poor to help themselves, to endeavour to give them health and strength of body, intelligence and cultivation of mind, and habits of thrift, forethought, and self-respect, they will probably find some course by which funds now employed in the former of these courses may be diverted to the latter. That is your own Report? —Yes.

7866. And I take it that that makes out your case for legislation?—I should be quite content to rest the case for legislation upon those words.

7867. And then, not to go over points which have been already mentioned in addition to the change of law which would enable you to deal with charities over 50*l.* a-year, I take it what you really want is an alteration in the initiative. You cannot trust the initiative of the existing trustees, and you want an independent initiative? —Yes, I think that is required.

7868. And I think you stated that you thought an initiative might be got from the county and the parish councils?—I think so.

7869. May I ask you what you meant when you stated this morning on the subject of inspection that it would enable you to help a scheme on its way; I do not understand how inspection on your part would apply?—I think what was meant was this: I was using a phrase which was used in the Report of the Committee of 1886. The trustees do not always understand how to work a new scheme, and if some representative of the body that had framed the scheme were at their elbow with the experience of working similar schemes in other places, they might be able to get the scheme to work more quickly and perhaps more effectually.

7870. Then in your last Report you referred to a passage in page 5 of your 26th Report:— "it appears to us that a restriction should be "placed on the wanton expenditure of charitable "funds, which is involved in appointments made "under special powers by deed," and that opposition to such restriction upon what may be termed *private* appointments of trustees of charities arises out of an "imperfect appreciation of the "essentially *public* nature of charitable trusts."

Mr. Roundell—continued.

With regard to legislation, I suppose that if there were a more independent initiative that difficulty would be overcome?—Yes, that would be so.

7871. Then about these doles, which is so important. If I may refer you to your 20th Report, page 6, you speak about the necessity for power to abrogate the prescribed details which have become obsolete, and you go on to say, "If a declaratory enactment were passed to the effect that all tribunals having power to establish schemes shall be at liberty to take into consideration the propriety of effecting the modification of any of the original trusts, which by reason of the lapse of time or change of circumstances shall appear to be no longer beneficial to the object of the charity, we should confidently anticipate that this wise extension of power would be followed by a progressive amelioration of the management and application of Endowed Charities, which being affected through existing agencies and a familiar course of procedure would, to a great extent, be exempt from the distrust and apprehensions that are usually attached to any sweeping or sudden change, and are found not unfrequently to create serious impediments to its success." You would anticipate good results?—Yes, certainly I should.

7872. Then I should like to ask you, having regard to those social changes to which Sir George Jessel referred in his Judgment, I am putting a very strong question, whether the time is not come when this *cy près* doctrine of the Court of Chancery which hampers you so much ought to be superseded?—Well, I am hardly prepared to go as far as that.

7873. Will you say how far, please, because it is so very important?—Well, as regards charities mischievously administered, as regards the particular class of dole charities, I should say just what we ask for in the Charitable Trusts Bills, which I mentioned in the earlier part of my evidence. There we ask that power might be given to do something more than the *cy près* doctrine would allow, in regard to those charities.

7874. But I am not wrong in saying that this old doctrine of the Court of Chancery is practically now an anachronism, and stands in the way of great public benefits?—I should hardly like to put it so generally as that.

7875. Then, with regard to the Charitable Trusts Recovery Act of 1891, to which you referred in your last Report, you spoke of some charities being imperfectly reported upon. I should like to ask you what your machinery is for the discovery of these charitable endowments all over the country?—Might I ask which passage that is?

7876. The Charitable Trusts Recovery Act of 1891, page 30, Clause 38, of your last Report?—Imperfectly reported upon?

7877. That was mentioned in your evidence this morning. You told us this morning before luncheon, that certain cases were imperfectly reported upon?—Yes; I did not mention it in connection with this.

7878. I wanted to ask you what machinery you have for the discovery of these charitable endowments?—You must first find out the existence of a charity before you can inquire into it. If we once know that a charity exists, we have full powers of ascertaining all particulars about it; but we have only the same means that other people have of finding out the existence of a charity. You must first "catch" your charity before you can inquire into it.

Mr. Roundell—continued.

7879. Yes, I know that, and that is why I ask you the question. I know in Cheshire where several of these abound, that several of these have been lost to the public. May I ask you this: what was your method of inquiry in the county of Denbigh, which you say has been so full and successful?—We gave notice in every parish in Denbigh, whether or not we knew that there were any charities there (there were some as to which we did not know that there were any charities), that on a certain day an Assistant Commissioner would attend to inquire into the charities, and we wrote to the parish officers, I think, and to the trustees of any charities, asking them to give particulars of any charities which they administered, and also to give or to procure for us, or for our Assistant Commissioner, information as to any other charities.

Publication of accounts.

7880. I think Mr. Loch put the question to you, but I am not quite sure; is it not necessary for the preservation of these charitable endowments over the country that there should be a publication of their accounts, an annual audit, and a submission of those to the Charity Commission?—I think more publication of their accounts would be very necessary; I think I was forbidden to go into the question of audit.

Apathy of Parliament as to subject generally.

7881. You told us before luncheon that Bills had been introduced into Parliament for the amendment of the Charitable Trusts Act in 1878, again in 1881, and 1883; that they all failed of effect, and that none has been introduced since 1884, the date of the House of Commons Committee. I call your attention to what appears in the last report of the Registrar of Friendly Societies to ask whether you adopt it. "We make recommendations," he says, "upon these important subjects for the improvement of the Friendly Societies Act, and Members of Parliament pay no heed whatever to them." Is that the case with regard to your Charitable Trusts?—In a large measure, it is.

Mr. Humphreys-Owen.

'Right' to benefits of endowments, of class, not persons.

7882. I wanted to ask Sir Henry Longley whether he did not think that the position of the poor in a parish which has endowments is somewhat analogous to a class who have an interest in a trust fund subject to a power of appointment, and though legally no object of a power can say he has a right to it, still in popular language it would be said that he was entitled to a share?—It is not very unlike it, but I think the analogy is not very close. Perhaps I may supplement my answer by saying that the children in the case put all start on an equal footing, one would say, but labourers stand on different footings as regards means and desert.

7883. Quite so; but still every man may look for having his share under certain circumstances?—Yes.

Mr. Pell.

Almshouses.

7884. Would you, on the argument of advantage to the people, advocate the further creation of almshouses by private founders?—I do not

Mr. Pell—continued.

think I should be prepared to restrict it altogether.

7885. Not by legislation?—No.

7886. Not to prevent a man?—No, I do not think I should.

7887. Would you be in favour of powers being given over-riding the Statute of Mortmain?—I do not quite understand about the Statute of Mortmain.

7888. Well, by which a man could leave land for the purpose of endowing almshouses?—Now a man can leave land.

7889. Can he?—By very recent legislation.

7890. Well, then, your answer covers the whole of that?—Yes.

Should not be founded by State.

7891. Well now, would you be in favour of the founding of almshouses by the action of Parliament out of public funds?—No.

Endowed charities can be made useful.

7892. Would you agree with me that in the administration of most of the endowed charities all that can be expected out of reform is to render them as little mischievous as possible?—No, I would not say that.

7893. You think they can be converted to some useful purpose?—Oh, I think so.

7894. Do you think that the country has succeeded in doing that already with most of the charities?—No, not with most.

Doles to paupers.

7895. Has there been any suit in Chancery arising out of litigation in which the Court has decided that paupers cannot be beneficiaries of the funds of an endowed charity?—Yes, I think the cases are mentioned in that letter.

7896. I noticed some little time ago, Lord Selborne, in giving judgment, put the question, I believe, something in this way to counsel: "Is it not understood," or some words of that sort,

Mr. Pell—continued.

"that these funds cannot be so applied"?—I heard Lord Selborne say that myself, but I think he put it in a pretty decided way, as if his own opinion on the spur of a moment was so; but there are decided cases to which reference is made in the letter to which Mr. Roundell referred.

Opposition to abolition of doles.

7897. Mr. Roundell referred you to the 16th Report of the Charity Commission, in which you say, "we feel that the subject is one which requires some more certain and decisive action than any which can now be applied to it; and if the Legislature is of the opinion that doles in general," and so on; does not the whole thing turn upon that "if"?—Are you of opinion that the Legislature now, the House of Commons as at present constituted, would be favourable to any legislation which was to make things better for the people in general in respect of doles?—I am afraid I can hardly say.

7898. Put yourself in the position of a candidate for a county, now?—I think the opposition of the labouring class to the abolition of doles might have a material effect upon his prospects.

7899. Is not the Charity Commission now obliged to be a little more careful in the action it takes with respect to these mischievous charities; I mean that you would not express yourselves with the vigour which perhaps you did 10 years ago upon the question of reform in charity, or in the formation of new schemes; the drafting of new schemes?—I think we should. We meet with a great deal of opposition in many cases, but we always did do that.

7900. Especially with those clauses which are inserted in schemes prohibiting the trustees to give anything out of the funds to persons in receipt of parish relief?—Yes, we meet with a good deal of opposition to them, no doubt.

The Witness withdrew.

Adjourned till Tuesday, May 2nd, at noon.

TWENTY-FIRST DAY.

Tuesday, 2nd May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

The Rev. Canon HINDS HOWELL, Rector of Drayton, and Chairman of the Board of Guardians of St. Faith's Union, Norwich, called in; and Examined.

Chairman.

7901. HAVE you long been a Guardian?—Forty-two years, my Lord.

7902. Always in the same union?—No.

7903. In what unions?—I was seven years in the Okehampton Union, in Devonshire.

7904. Afterwards?—And 35 in the present, St. Faith's, or as they call it, St. Fais, near Norwich.

7905. Is that purely an agricultural union?—Nine-tenths probably.

7906. And what does the other one-tenth consist of?—Chiefly shoemakers; a very large number. It is agricultural; but there is a large ingress of shoemakers, because it runs into the city almost of Norwich, and it is increasing at an enormous rate.

7907. In the course of your long administration, has any suggestion occurred to you for making any alteration in the law with respect to the treatment of the aged and deserving poor?—It has not only suggested itself to us, my Lord, but I am happy to say we are carrying it out, and have carried it out for many years.

7908. Well, would you be good enough to describe your system?—I have been always strongly in favour of great amelioration with reference to the strict letter of the law in reference to the subject of your Commission, and strong in opposition to in-door relief to the aged poor. I have been strong upon that point, and I am happy to say my guardians have been with me. I am speaking as the chairman of the guardians, and if you will allow me I will explain it in figures.

Chairman—continued.

7909. Let me first ask you what is the population of your union?—Twelve thousand one hundred and eighty-three.

7910. Of how many parishes does it consist?—I am afraid I shall have to count them, because they have varied; some have been taken away from us. There are 29.

7911. And do you know the rateable value of your union?—The assessment? I am afraid I have not got it; it has been varying so considerably since the depression in agriculture. There is hardly a single meeting of the Board without also an Assessment Committee for the purpose of reducing the rental of land. I may say we meet every fortnight, and there is hardly a single meeting without an Assessment Committee for the purpose of considering the assessments. I should say in some instances it has gone down as much as 35 per cent.

7912. You could not state, generally, within the last few years, what has been the increase in the value?—I resigned the situation of Chairman of the Assessment Committee; and the consequence is, that I have had nothing to do with the assessment question. The Assessment Committee sits generally at the same time that the Board does, and, therefore, I have preferred looking after the applications for relief, and treating that question in preference to the other.

Chairman—continued.

Wages.

7913. What is the general rate of agricultural wages in your district?—They vary slightly; but at present they are 12*s*.

7914. Does that mean the regular weekly payment, or does it mean the average earnings throughout the year?—The regular weekly payment; but the farmer would not consider that as the payment of his labourer. For this reason: that during hay-sell and harvest, and mangold and turnip growing, they get paid by the job.

7915. And would that give a general average, as we have been told, of between 13*s*. and 14*s*. a week?—That would very much increase the wages above 12*s*.

Number of indoor and out-door paupers

7916. Well, now, we will go to the number of the poor, you were, I think, about to give us?—I was about to give you an account. I will take, first, those who are receiving out-door relief. We have 219 persons between the age of 60 and 90, who are receiving out-door relief, 68 males and 161 females; and we have only, altogether, of inmates in the workhouse, 95, while we are relieving out-door to the extent of 692.

7917. But 692 of what age?—Well, I can tell your Lordship.

7918. I mean are you speaking of 692 of all ages?—Yes, my Lord; I could tell you afterwards the ages of those who are receiving out-door relief.

7919. I do not want to go into the question of what are generally called the "able-bodied" receiving relief, but simply of the old, which you can take at 60 or 65, as you please?—Our house was built for 449, and in March there were 95 inmates in the house. Of those 25 were males and 29 females, and 41 children. Of those males 15 were between 60 and 80, and there were nine females between 60 and 80. The other males and females to make up the 25 and the 29 consisted of people—we have not a single able-bodied labourer—who are able probably to do a little work in the gardens, and several of them half imbecile; and those males and females in the house consist of persons who have no one to look after them when they are at home; and therefore a great many of them prefer being in the house, because you will see in the statement that I have made there of the points, that we never press anybody to go into the house except under one circumstance which you will find mentioned. That is one of my last points.

The workhouse offered to the aged who are friendless,

7920. Perhaps you may as well give at once those connected with this subject of the inmates?—The St. Faith's Board has never forced an aged person to enter the workhouse except as a test, when children have been considered capable of providing a sufficient maintenance or part of the amount required.

and as test of power of children to maintain their parents.

7921. You have in those cases declined to give relief except in the workhouse?—Except in the workhouse, and hardly in one single case have they ever come into it, because very frequently we give notice to a son—never to a married man with children, in no case whatever; but when a man has been in a good position, we have sent to ask him to come and see us, and before he has left we have come to some agreement, and he has consented to contribute; but cases of that kind are few and far between.

Chairman—continued.

7922. What are the circumstances of those children which you consider justify you in pressing them to support their parents?—Where the man is not married, or where he is married and has only one child and is not a common labourer; or where a man has a mother living with him and is not married, and she is, in fact, his wife and does all his work; in those cases we have refused, but as you must have observed from the great number of those who are receiving out-door relief, those cases are very, very uncommon. Where a man is living where there are two young men in full work with full wages and their mother lives with them, we say, "Do you employ anyone "beyond your mother to do your washing, to "do your cooking, and, in fact, to do all that a "wife would do?" He says, "No." "Very "well, then you must keep your mother." But they are not very often. I put that down specially because I am very anxious to show not only my own but my board's great desire to relieve all deserving aged poor out of the house.

Only th able to afford i called u to cont bute.

7923. Where do you draw the line between deserving and undeserving?—Well it is a difficult question, but I hope I shall be able to explain this. It does not often happen with a woman, but occasionally a man may apply who we know is a notorious drunkard, and that is the only limit we shall put to the deserving. We should say to a drunkard, "No, you must "go into the house." We have very few cases; there is not what you would call great drunkenness amongst the people about us, and there is an increasing desire for sobriety. I myself am not a teetotaler, therefore I think I am bound to say it; I must say it: and there is a large number of Bands of Hope in our union and other unions where there is a great decrease I think in the drinking trade. Here and there we find one or two parishes which are more given to it. For instance, those very near Norwich will have greater temptations thrown in their way.

Deserv all tho who a not dr ards.

7924. And wages higher, I presume?—No, my Lord; of course the shoemakers work, and a good rivetter is a man very considerably in advance of a labouring man; if he works well and works constantly he can earn from 25*s*. to 30*s*. a week.

7925. Now do the drinkers lie among those more than among the poorer workmen?—We have very few applications from that class at present; some few years ago we had a great number. In the case of younger men, who joined the Militia, and as they went, generally speaking, on the Friday or Saturday to Yarmouth to be drilled, on the following Wednesday their wives would come up for relief.

Wives of Milit men ply ing f relie

7926. To go back; the only undeserving among you are the drunkards?—I should say entirely.

7927. What is the number of aged poor above 60 whom you are relieving out of doors?—I am afraid I have not got that, my Lord. There are 157 males, and 244 females, and 291 children.

Nu ers of a l out-or pau s.

Mr. Ritchie.

7928. They cannot be over 60?—No; I did not say they were. We have altogether 692

Mr. Ritchie—continued.

persons that we are relieving out of doors, giving out-door relief. Well, of those I can give you the ages of 219 as old people.

Chairman.

7929. I do not want the exact ages, except so far as to say are they above 60?—They are between 60 and 90.

7930. How many ?—219 out of that 692. Well, of course, this 692 that we are relieving at this moment, consist of a great number of those temporarily relieved.

7931. But I wish to keep as much as possible to the aged poor, if you please ?—Well, if your Lordship is not fully satisfied, I will go through the whole of it. I have got so many between 60 and 70, 70 and 80, and 80 and 90.

7932. I should rather like to have those? —Between 60 and 70, we have 28; between 70 and 80, 51; I have taken one district separately; between 80 and 90, 16; that is the eastern district. Now I can give you the western district. Between 60 and 70, 29; between 70 and 80, 81; between 80 and 90, 12. It shows the healthiness of Norfolk.

Mr. Roundell.

7933. That makes 217 ?—It ought to be 219.

Chairman.

7934. Now would you be good enough to tell us what amount of weekly relief you give to these old people ?—Every case is decided on its own merits. They are not all alike. For instance, an old man would be living with a daughter or a son-in-law, and they each vary very materially. It varies. If you ask me another question which I may put into your mouth, "How am I to understand that the poor "people can live on what is allowed," I tell you, "I do not know."

7935. But you have not told us yet. I should like to know, the maximum and the minimum? —2*s.*, 2*s.* 6*d.*, 3*s.*, 3*s.* 6*d.*; and what I object to so much is the varying in the summer and winter.

7936–9. It appears from the book generally that the scale is 2*s.* 6*d.*?—Yes, that is very general in the summer.

7940. Well, will you tell us how you expect a person receiving 2*s.* 6*d.* a week to live?—Your Lordship has asked me, I think, how I expect a poor person receiving 2*s.* 6*d.* to live on it. I tell you it is a miracle to me, and they cannot do it without some help or another.

7941–3. From whom do they get the help?—Well, as I tell you, a great number of them live with their children. In my own parish, which is a small one of 408 people, there is no poor person in the parish that does not live with a child. There are very few there, and they are helped. No one in my parish wants.

7944. As chairman of the union, you know the condition of the other parishes; are you prepared to say as much for the other parishes?—Well, I am sure that they must have some help to live, but where it comes from I cannot always state. I see the commencement here is that several of them lived in cottages; that would imply that they have to take some sort of

Chairman—continued.

cottage or the other. Then I come, "living with the mother;" that is, a young person. The first person that I see of any great age, 78, lives with a daughter. There are two old people here living together.

7945–6. Now we can accept that generally as your statement, that this sum of 2*s.* 6*d.* a week is given to those who live with their relations; what is done in the case of an old person who does not go into the workhouse and does not live with relations? —Well, most of them, somehow or the other, live with children, the sons-in-law or the daughters-in-law, a great number of them live in that way, and, if you ask me, as your Lordship has done, how they can live on that amount, I tell you I do not know.

7947. No, but that is not my question; my question was, how those who have no relations get on; you have told us that most of them, that very many of them, live with relations, but there must be some who have no relations? —There are some who have no relations, there is no doubt.

7948. Well, what is done with those?—They have to live upon what is given them.

7949. And what is given them?—In some cases 2*s.* 6*d.*, in other cases 3*s.*, and if they are ill we supplement it.

7950. Is that 2*s.* 6*d.* and 3*s.* supposed to cover payment of rent?—It is given them, and they do with it what they please, I presume. I tell you honestly that my great object in coming here to-day is to speak the truth, that the poor cannot live as they ought to live on the amount provided by Boards of Guardians as a rule. That is my principle.

Out-door relief totally inadequate when there are no relations.

7951. You are Chairman of a Board of Guardians, and you say, that you and your guardians are on a thorough harmonious understanding with each other?—So far; you cannot make a large Board, consisting of sometimes thirty, see things exactly as I want to see them. That is an impossibility.

7952. Your power of granting relief to old people is not limited?—Not limited, if all agree; but I could not get my Board of Guardians to give such an amount as I should like to see every man have, or woman either.

7953. How do you propose to remedy that defect, as you may call it, in the law?—Providing them with some means, which the law cannot do in the present day; make the Board of Guardians still provide a certain amount, and by some pension or the other added to it. And with reference to the great portion of them, I brought this before a great friend of mine, Sir Courtenay Boyle, some ten or twelve years ago. Our workhouses in Norfolk are nearly empty, and I suggested to him utilising two or more of them by making them into hospitals for the aged poor, treating them in a totally different way, not requiring them to wear the uniform of a pauper (a word which I detest and hate—I wish there was no such word in the world), and by providing them with proper maintenance, according to their ages, in hospitals, which might be formed out of some of our workhouses; they are aged; they want care; and

Would convert the nearly empty workhouses into "hospitals" for the aged.

Chairman—continued.

except they live with a daughter or something of that kind, I cannot tell your Lordship or this Commission how they manage. I cannot tell, it is an impossibility to me.

7954. As chairman, and as a clergyman, you would frequently visit, I presume, these poor people?—We have no poor in my parish.

7955. Have you nobody in your parish receiving outdoor relief?—Some few outdoor. We have one or two in the house, who have no one to look after them, and therefore they went in by advice; they had no one to look after them, and they went into the house. There is one woman. With respect to the others, I must mention, that my parish is not a poor one, for this reason; it is largely employed in the manufacture of paper for the "Times," and a large number of my people consist of artisans, and people who work at the mill. There is a certain number of women—at one time we had as many as 40 or 50 women—who used to go from my parish to the Taverham mills, where a large portion of the "Times" paper is manufactured; and therefore there are none of them poor.

7956. Would you give a little more in detail your scheme for making up what you consider to be the insufficient allowance made by the guardians for the support of the aged poor?—I would like to have it supplemented from the Consolidated Fund.

Out-door relief to be supplemented by pensions paid out of Imperial taxation.

7957. But somebody would have to distribute it; somebody would have to be responsible for the distribution?—Yes; the committees of the various Boards might still have a finger in that, by compelling them to allow—still to continue the relief to these persons—that they should not be brought before Boards every quarter—it is a hateful work—every quarter, to reset certain amounts to be given to the poor. Let them, when once they become pensioners, except for crime or other misfortunes, let them continue to have for the rest of their lives a sufficiency to live on. Well, that is, if they prefer living outdoor; if not, I would desire to provide for them amongst the numerous empty workhouses in Norfolk. Our workhouse, as I have shown your Lordship, is built for 449, say 450; we have 95 inmates; it is virtually empty; and it would make an admirable place for carrying out such a proposition as I make; that is, that there should be a hospital for those who are not able to provide themselves a home amongst their immediate friends and neighbours; and let them be treated there upon a totally different system from what the law permits us to do at the present moment.

7958. We have been told that one reason why old people dislike going into the workhouse is that they are taken away from their everyday life, removed from their friends and neighbours; but if your plan of converting a certain number of workhouses into hospitals to which they could go without the taint of pauperism were put in execution they would be removed still further from their relations?—I am quite aware of that fact. It has struck me, of course; I could not help being struck by that; but I do not think that that is an impossibility. I have lived in different parts of England, two parts especially; but really it is more of a sentimental than a real grievance. I do not find the poor (I do everything in my power to bring about amongst them greater intercourse) visit; I cannot get them to do it. I have recently had some very nice people, several cottages filled with nice people. Nothing in the world will induce the neighbours to go and see them, nothing. If they meet they will say "Good morning," but there is no great intercourse amongst the poor.

7959. You think there would be no objection on the part of the aged poor to remove into these hospitals?—I do not think so at all.

7960. And you would propose that they should be supported there, not out of the rates, but out of the Imperial Funds?—Out of the Imperial Funds; not relieving the unions of what they pay at present, but supplementing that payment by something sufficiently good to the outdoor people to say, "Now, you can live upon this." I cannot say that they live upon this now. They must have help.

7961. We have heard that even such freedom as is now given to the inmates of the poorhouse of going out and visiting their friends is frequently abused. I suppose it would be part of your plan that if the residents in these hospitals abused the privilege given them they should be sent to the workhouse?—That was not my plan.

7962. Well, what is your plan?—I should hope that they would not abuse the privilege given them. I do not see why we should start with such a principle that they would abuse a certain amount of liberty given them.

7963. But I suppose we must pay some amount of respect to the statements made to us and the facts brought before us. What I wanted was to know how you propose to maintain the discipline of these hospitals? You said you hoped that the people who lived in them would not abuse their privileges; but we must have something more than "hope" to go upon?—How do you maintain the discipline of the Army and Navy, of schools, public schools? Surely you would not punish a whole body for merely the dereliction of an individual here and there?

7964. No; but what would you do with the individual who proved himself undeserving?—Wait until it is proved.

7965. Well, we want a little more information than that?—Well, information as to my scheme, I suppose.

7966. Yes?—Well, I should say that a person of that kind ought to be expelled and punished; sent back to the workhouse. There are plenty of our workhouses in Norfolk which are on railway lines, and it could be managed in that way I think to a great extent.

7967. Your fifth suggestion is that some enactment should be passed to compel boards of guardians to pay for aged poor living with their children; living out of the unions to which they belong?—Yes; I will give you an instance. A man went to live in the parish of Brandiston; there is his case; went to live

Approximate consideration.

Chairman—continued.

with his sister at Brandiston which is just over the border.

7968. "He had lived in Cawston all his life, "where for the last 34 years he had occupied "about 4 acres of land until last Michaelmas, "when by reason of age and infirmity he was "obliged to relinquish his occupation and come "to reside with a married sister at Brandiston. "At the time of leaving this little farm his "stack and crops made about 10*l.*; this sum "he has paid away to various persons to whom "he owed money; is now quite destitute and "requires relief, has only one son, who is a "police constable with large family and lives in "London," and having removed from one parish to the other, does he receive no relief?—He applied, of course, as was the proper plan to do, to our union, and we allowed him half-a-crown, and we then wrote to the union to which he belonged, and, of course, I knew, when I gave the order for the letter to be written, what the answer would be, but still it had to be done. They declined to repay the amount which we had given. The consequence is that we have to stop the pay to that man, because this union always declines to repay any amount; and they sent an order instead; that is, an order for the workhouse. Well, now, I desire in any fresh enactment of the law that such cases should be allowed, and that the union to which the man or woman belongs should be compelled to repay, as most unions do, as Norwich and ourselves, for instance. We have a large number of poor living in the city of Norwich; living with children there, living with friends there, and they write to say, "We have paid to Mary Smith, or "John Jones, so much;" we immediately accept the pauper, on finding that they belong to our union; we accept the persons receiving this relief, and every quarter we receive from Norwich a statement of the amount they have paid, and we repay it. Well, this union to which I specially allude will not do it in any one single case. Since that case was refused another case has been refused, where a woman has gone to live with her daughter; we relieved the person and they will not repay us.

7969. What is the result? do you continue to relieve this person who has left the parish in which he has a settlement and come to you, or does he return to the parish of his settlement?—He gets no relief whatever now; and so as to the case of the woman, which is more recent than that; her case comes into the next quarter's book. It is in the same union that that has occurred.

7970. The points that you have mentioned have in one form or another come before us very frequently, generally accompanied with the suggestion that what remains of the law of settlement should be abolished; are you of that opinion?—I should be very pleased at it. As Mr. Henley states in the one case, the daughter will keep her mother and the sister will keep her brother until a year is up; then he is irremovable, and he becomes chargeable to our union. If he gets ill between this and the end of the year, and the medical man is called in and

Chairman—continued.

certifies he is ill, we must relieve him, and not only relieve him, but find him everything that he may want.

Sir Herbert Maxwell.

7971–3. Have you made any inquiries or drawn up any statistics showing the age at which old people or poor people become chargeable; you have given certain statistics as to the paupers over 60; between 60 and 90; have you any statistics to show at what age these persons become chargeable?—I am not clever enough for that, for the simple reason there are numbers of people who are old at 60; there are other people like myself who are not old at 80.

7974. I think you hardly understand the drift of my question?—No, I do not, if I have not answered you correctly.

7975. You have handed in certain figures showing the number of persons receiving relief over the age of 60?—Yes.

7976. What I want to know is, whether you have any means of showing at what period of life those persons become chargeable; whether they became chargeable before they were 60 or afterwards?—No, I have not entered upon that subject at all; I could not answer you.

Mr. Henley.

7977. How do you deal with your club cases, where a person is receiving money from a club?—Well, the way we deal with them is this: we take the exact amount that he would have if he did not belong to a club; we calculate what it would cost us to keep him and his family if he did not belong to a club.

Half the amount ordinarily allowed, given to persons in receipt of money from club.

7978. In fact, what relief you would then give him?—No; what relief we should have to give him if he did not belong to a club, and then we give him half, and then we go on increasing it. Supposing he is on the club for a considerable time, as his club decreases in the amount paid we raise the allowance to him.

7979. I have got a case here of a man and his wife. The man is 64 and the woman is 63. He is a farm labourer, and he is wholly disabled, and he is getting 3*s.* 6*d.* a week from his club. He lived at Booton and Brandiston all his life, had only done one month's work since January 1892, had 10*s.* a week for the first 26 weeks; during the last half-year has been receiving 7*s.*, now only having 3*s.* 6*d.* weekly, which payment will continue so long as sickness lasts. Wife has been very ill with erysipelas, but now slightly better. Has no children, and no money other than that named coming into the house. The old people are getting 3*s.* 6*d.* from the club and 2*s.* 6*d.* from your ordinary parish relief?—2*s.* 6*d.* from the guardians, but that does not include any relief on account of sickness.

7980. But that would be shown here?—No, it would not be shown there. We enter all our entries under our auditors' directions. Possibly I may be able to find somewhere else whether he is obtaining whatever the medical man orders, mutton, &c.

7981. It would be entered first in the medical relief book, and then would it not be transferred

Mr. Henley—continued.

to the application and report book?—It is transferred here, but not to the same page.

7982. That would not be the whole amount that these people are getting?—Not necessarily.

7983. They are getting really no advantage from the club?—No, 3*s.* 6*d.*

7984. Your ordinary relief to an aged pair would be 5*s.*?—Five shillings. Well, we are giving them half, you see; in some cases it comes to considerably more.

7985. As far as I understand, you are in favour of very extended out-door relief to the aged infirm old people?—I am thoroughly in favour of it.

7986. And certain classes of persons you would send into what you call a hospital, which would be an almshouse?—Yes, it would be an almshouse.

7987. I daresay you are aware that the Poor Law Commissioners warned the public, when the Poor Law Amendment Act was passed, against tempting people to look to an almshouse at the end of their lives as a refuge, as it would deprive them of all incentives to thrift if they were certain of getting into almshouses?—Thrift will come some day I have no doubt, but I expect it will be a long time coming. Of course there is a good deal of thrift being taught now, because the Education Department has pressed on managers of schools the great necessity of inducing parents and children to put the money by which they used to pay, and they are doing it to a very large extent.

Thrift a matter of the future.

7988. With regard to non-resident and non-settled relief, you are I daresay aware that your opinion is opposed to the views of almost every board of guardians in England. Do you advocate non-resident relief and non-settled relief?—Most thoroughly, entirely.

Approves non-resident relief.

7989. Why do you advocate it?—Because the other principle acts so cruelly to a poor man who goes away. We are absolutely at this moment paying in many cases for people living in Sheffield, places in the north of England, because they are living with their child, living with a son, living with a daughter; and I maintain that whenever that exists we are bound to allow them to go on.

7990. How are you going to ascertain whether a person belonging to your union that you are giving non-settled relief to, living up in Northumberland, we will say, whether that person is alive or dead?—It is the simplest fact in the world, because they are paid through the board there. I can recollect the time when I was a guardian in Devonshire, when the same thing did not exist, but it used to be paid by postal orders, by money being sent by the relieving officer to people. I recollect an old couple having been dead for two or three years, and we were still paying, but now it is all done through boards of guardians.

Relief of persons from senile decay.

7991. What do you do with persons who are, at the end of their life, suffering from senile dementia?—Do you mean with respect to our own poor?

7992. With respect to people belonging to your own union?—And living elsewhere?

7993. No; living in a cottage in your own union?—Well, if there is anyone to take care of them, they are left there.

7994. Well, suppose there is nobody, and they are dirty in their habits, and the people in the cottage are not able to do for them?—I suppose you mean non sane, not insane?

7995. People who are worn out, and at the end of their lives get silly and dirty; what do you do with those cases?—They have to go to the house, although, I am happy to say, we have none of them.

7996-7. What do you do with harmless idiots?—They are living in the workhouse; they are not at all troublesome; none that we have had.

Mr. Pell.

7998. How long have you been chairman of this board?—Fifteen years; and I was vice-chairman, previous to that, for seven; and I was several years vice-chairman of a board in Devonshire.

7999. In the statistics which you were good enough to give the Chairman, of the paupers in your union——?—People receiving relief; I never called them paupers.

8000-1. Did you include in those persons who were only in receipt of medical relief?—We very seldom have that.

8002. No, no, but I want the answer; do you include in those persons who are in receipt of only medical relief?—Certainly not.

8003. You do not?—No; because I do not know really who are in receipt of medical relief.

8004. Are not those your initials here; will you look at the report book?—That was a midwifery case.

8005. You do not know who is having medical relief?—I should know by the medical officer's report, but that I have not got.

8006. But here is the report and application book which is put before you as chairman. If I were a guardian in your union I should look in this book to see who was having medical relief. I do not find any entry whatever made. Is there nothing entered; why are they omitted?—We have a medical return. I see that every board day.

8007. In your report and application book there is not one single instance in which you have entered the date of the visit of the relieving officer?—You will find it at the commencement here.

8008. I do not know about that?—But I do.

8009. But there is a column, and a very important column, in doing what is right and just by the poor, by which the guardians should know when the relieving officer visits these poor creatures?—Yes; but I do know.

8010. I daresay you do; but there is no entry in this report and application book?—Mr. Henley has very kindly called my attention to that fact this morning.

8011. There is also no entry whatever of when the relief you order is given to the poor; and therefore there is no possibility of knowing, as a guardian, whether he ever got it or not?—Yes, there is. I beg your pardon; you will find in this column the order was made on the sixteenth of the eleventh month. Very well, the

Mr. Pell—continued.

next pay day would be Monday, Tuesday, Wednesday, Thursday, or Friday, or whatever day the relieving officer goes to that village.

8012. Then the relieving officer brings you a return that he has paid it?—That he has paid it.

8013. I have some little knowledge of your Union, which is a remarkable one for the amount of pauperism in it. Is it not a rule in your union to invariably give an order for the doctor in all midwifery cases, when a woman is about to have a child?—Not always; each case is taken upon its merits.

Mr. Broadhurst.

8014. You stated that there is no limit to the amount of relief you can give weekly to a person?—There is no limit.

8015. Except a limit imposed by a vote of the board?—By a vote of the board. But in cases of extreme illness we have a limit; our limit is a very wide one. I cannot give you a case in that book, but we have had cases of fever, typhoid fever, in a cottage which cost us 25*s.* or 30*s.* a week.

8016. But to an ordinary healthy man and woman living together, aged persons, in a cottage, do you give up to 5*s.* a week sometimes?—Quite that. I think I may say that recently we have had a case where a woman happened to be very old, and we allowed her an extra 2*s.* 6*d.* for a nurse; she was getting 7*s.* 6*d.* a week.

8017. In the case of an aged man and wife entering the workhouse, do you find that they prefer to live together or live separate?—Not as a rule; they prefer being separate. Whenever a married couple comes into the workhouse, aged people, I desire the master to let me know, because they often come in on the relieving officer's order. A relieving officer can give an order to come into the house, and I will go and see them. Well, I will say, "You are not in the "rooms which are specially built, furnished, and "everything else for you to live in." The answer of the woman probably is, "I have had enough "of he"; and very often it is the other way, "I "have had enough of she." It is more often on that side.

8018. But in your opinion there are many of these poor old people outside who do not go into the workhouse whose relief as generally granted by the guardians is not sufficient to keep them in decency and in sufficient nourishment?—Yes. I am afraid it is not of itself.

8019. Especially with regard to warmth in winter; I mean as to clothing and blankets?—Well, that they have.

8020. And you think many of them would live longer than they do, if they had more comfort?—Well, I think from my statistics here most of them have lived long enough.

8021. Yours is a very healthy part of the country?—Exceedingly; there is great longevity. It is an exceedingly healthy county.

8022. Nine-tenths of the population in your union (not of your parish, but of your union) are agricultural labourers?—Agricultural labourers; there is no doubt about it.

8023. And you say their wages are 12*s.* a week.

Mr. Broadhurst—continued.

Does that mean 12*s.* a week all the winter?—Not always. In some parishes it is so.

8024. And some less or more?—It generally drops in some of the parishes 1*s.* a week in the winter.

8025. And in winter there is loss of time?—Yes. There is a certain loss of time in the present day; there is no doubt about it.

8026. So that the prospect of thrift in the future on those wages in those parishes is not very bright?—Certainly not; of course, you yourself have lived in Norfolk, and there has been a considerable increase of wage. During the times I have mentioned, of course, there was an increase of wage. That is by job, you know, that is done by job work.

8027. Harvest and haysell?—Harvest and turnips, and mangel weeding.

8028. So that any very great thrift in that part of the population cannot be looked for?—I have occasionally got from an old farmer the amount he has paid in a year. It has never been less than 42*l.* or 43*l.* in the year, and what he would call his head man, his teamer, has got more than that. I have got that information, but I was not required to bring it up for this question.

8029. I suppose the wages there would have a tendency to be rather stiffer than in the remoter parts of the county; you are very near Norwich?—I am very near Norwich, and many of my lads I have got into better places.

8030. Do you find that the younger generation in your particular union are joining the sick benefit societies in larger numbers than the older people?—All the young men with me have joined.

Younger men all join benefit societies.

8031. So that, say in 50 years time, there will be a large increase in the number of people receiving assistance from those societies?—Yes; no doubt of it. They have got two very good clubs in my parish; one of them I have taken a great interest in because it is local; the other is the Rationals, and they have head-quarters at Manchester or some place or the other, and all their money, I think, goes there, and the number of members amounts to between 50,000 and 60,000; but that I have nothing to do with, because that is entirely taken out of one's hands. But with respect to the Foresters, I have got a very stable club there, which has been in existence about 20 years, and we have 2,000*l.*, 15*l.* a man, which, of course, makes it a good club. I had to fight a very hard battle about this club.

8032. You spoke of supplementing the Poor Law relief by some money from the Treasury?—I did not say the Treasury. I said the Consolidated Fund.

8033. Well, say from the Central Government. Has anything occurred to you as to applying any part of charitable endowments to a national fund for that purpose?—Well, it would depend very much upon the national fund to which you would like to apply it. There are very large charitable funds, as probably you may know, in Norfolk which are utterly misapplied. In my own parish in my own neighbourhood we have very little. The whole amount of the charitable funds in my own parish is a coal fund, which amounts to 10 guineas a year, and that, of course, as you know, would be a mere flea-bite.

Charitable endowments largely misapplied at present.

Mr. Booth.

8034 With regard to the administration of your union you will be able to say that your cases are very carefully considered?—Most. Our cases are very carefully considered. I should look upon it as a reproach and a scandal to myself if they were not, because, of course, all questions pass through the chairman.

Cases carefully considered.

8035. That is to say, full information is got from the relieving officer about each case?—No doubt about it, and if there is not, he generally gets a rap over the knuckles.

8036. And the information is generally kept up to date?—Up to date always.

8037. And you can say there is little, if any, actual want?—I could not say there was no want in the Union generally. I was speaking specially of my own parish, when I said there is no want there, because we are very differently circumstanced to a large number of parishes. We have many artizans, and we have therefore a number of people who are able to maintain themselves, and therefore ours is different to a purely agricultural parish.

8038. But on your principle of administration, you would expect to hear of cases of want?—We are sure to hear of them.

8039. And practically to relieve them?—Well, not always. We very often hear of want, and when we come to enquire into it, there is not the same amount of want as was probably stated in the first instance.

8040. That is to say, you detect the flaw?—There is a flaw in the crystal.

8041. But still it comes to this, that on your principle of administration you expect to hear of want, and to investigate the case?—And to relieve them to the best of our ability. We do not relieve sufficiently.

8042. Then what has been the effect of your administration on the number who seek to get relief; you have been connected with the Union so long, that you can tell us what the result has been; have the numbers that come to you and are relieved, increased, speaking generally?—I do not think anybody that wants ever hesitates to come.

8043. That is hardly an answer to my question. Have the numbers that do come, and are relieved, increased during the 35 years of your connection with the Union?—Well, you know in a large number of the parishes in Norfolk, there has been a very considerable decrease of population, because people who can better themselves by going elsewhere have gone, and our decrease of population in some parishes is considerable.

Decrease of population.

8044. And have the numbers of poor people who apply to you for relief decreased in proportion to the decrease of the population?—Well, that I could not answer you honestly, because I should have to make guesses at it. All my answers up to the present have been honest.

8045. Is that information that you could get?—I could get it.

8046. What, speaking generally, has been the effect of your administration during the 35 years; if it has been consistent?—You must remember this: the increase of wages has been very considerable since I have been in Norfolk. When I first came to Norfolk the wages of a labouring man were only 8*s*. a week.

Mr. Booth—continued.

8047. I will put my question in this way: do you admit that there has been an increase in the numbers relieved in proportion to the population?—No. I do not admit it, because I do not know it. I could not answer you honestly, and you would not wish me to make a guess, would you?

8048. No. I only want the impression on your mind, if you could tell us?—I have got too much to do to have impressions. The wages were only 8*s*. a week when I came to Norfolk.

8049. I understand that you are in favour of increasing the amount that is given?—No doubt about it; for old people especially.

8050. For old people in each case?—Yes.

8051. In order that they may have more sufficient means?—Yes.

8052. Well, if that were done, how would it affect the numbers who would apply?—Well, now, is not that a question that I cannot answer; would you answer it?

8053. I should try to if I were asked it?—You would? Well, will you answer it?

8054. I am not a guardian. Then, with the extra amount that you propose to give, would you give it on the same principles, strictly according to the need of the person who applies?—Well, I should consider that if we ever come to this pension principle. The need in each case would be very much the same.

8055. The same principle would be followed?—No; not, I think, the same principle, but the same amount. I go a step further, not only the principle of the need, but the need itself, would be the same in each case. Say a poor woman, or a poor man living with a child, should be treated exactly in the same way as we treat them now, *plus* something more.

8056. A uniform increase?—Well, I do not say a uniform increase, because a child who undertakes to look after the mother may be in a very much better position. One may be in a better position than another; all those cases must be tried upon their merits.

8057. But what I want to get at is this: would increasing the amount extend the area over which it was distributed? Suppose you have now over 200 people who come, and you increase the amount you give, would that bring into the area of your operations a larger number of people; would it alter the standard of poverty which you have in your mind when you give?—I should assume, speaking not simply as a guardian, not simply as a chairman of a board, but simply upon the broad question, that if there was an increase of income to a poor person needing relief the chances are—I am not speaking positively—there would be a greater number who apply, because there would be a greater benefit to be given. I suppose that is human nature, is it not.

8058. Well, then, if more was given would it not check the amount that is now received from friends or relations on which they succeed in living?—I hope you will not consider me rude to you, but you are asking hypothetical questions which I do not think are really practical.

8059. Then you do not see your way to an-

Mr. Booth—continued.

swering that question as to whether the help that is now got by these poor people to eke out what you give then would be withdrawn?—How could one answer that.

8060. You would give them more, and trust that their annual income——?—Is not sufficient to maintain them as they ought to be maintained.

8061. But if a poor person who now gets 2*s.* 6*d.* from you is receiving 2*s.* 6*d.* from some other source, and you increase that 2*s.* 6*d.* to 5*s.*, how are you to be sure that the poor person will be any the better off? May not the 2*s.* 6*d.* he is now receiving from some charitable and friendly source be withdrawn?—I could not answer that.

Mr. Stockall.

8062. Have you many members of friendly societies receiving parochial relief?—They are not large; they crop up every now and then.

8063. What proportion do you think they bear to the whole?—I could not answer.

8064. You spoke about thrift coming some day, though it would be a long time. I want to understand what you mean by that?—Well, I do not think it will come in the present day; I do not think it will come in the time of the old people of the present day.

8065. But you say a large number of the younger men are now members of friendly societies?—Well, yes. You count that as thrift, of course; and they have joined in much larger numbers, because, not only lads, but boys now are admitted both to the Foresters and the Oddfellows, and also to the other club which I have in my parish—the Rationals. They call themselves Rationals, although they cannot tell me why they are so called.

8066. Then do you limit your reply to the question about this thrift coming to the old people?—No, because it is too late for them to begin; they have nothing to be thrifty with. People who are receiving relief cannot surely exercise thrift.

8067. But you say that the younger people are in the majority of instances thrifty by belonging to these societies?—Well, they are thrifty so far as that is concerned, but I do not call that simply thrift, it is simply necessity, because they feel that if they became applicants for relief they would not get the same amount as they do from belonging to a club.

8068. Then what do you mean by thrift?—I would rather ask you that; if you will tell me what you mean by thrift I will answer. I look upon those questions as outside this question a great deal.

Chairman.

8069. Do not say that?—I would appeal to you, my Lord, as chairman, whether I have not answered very fully the question which I was specially to be required to answer upon, and which was sent me by your secretary.

8070. I think you have fully answered the questions as to which you desired to be examined?—I desire to answer every question honestly and truthfully upon those points. I

Chairman—continued.

am thoroughly in accord with the principles stated in that paper which was sent me, that something better is wanted for the poor man than he can get now.

8071. Do I gather from what you have said, that you would prefer not being examined any further?—I am much obliged to you for allowing me to appear before you.

8072. Do I gather from what you have said that you would prefer not being examined any further?—I have not the slightest objection to questions which I can answer honestly and fairly, but hypothetical questions as to what thrift may produce in the future, and such questions, I think outside the question.

Mr. Loch.

8073. How long has this system been at work which you approve of, which you have mentioned with regard to the more ample out-door relief; you said it was at work now?—You mean with respect to my own union?

8074. Yes?—Ever since I have been chairman; and I did everything I could before I was chairman. I have been 15 years chairman.

8075. Have you had any special distress during the last eight or nine years over and above the normal?—No, I think not; nothing has occurred to produce any great distress.

8076. How do you account for an increase in your in-door relief and an increase in your out-door relief since 1887?—I do not know that there is any increase.

Increase of pauperism since 1887.

8077. I take that from the Returns?—Mr. Lockwood's?

8078. From the Parliamentary Returns?—Those I have not seen.

8079. Accepting the fact, how do you account for it?—Well, I can hardly tell, except by having out-door relief instead of in-door relief.

8080. You have said that the relief that you gave varied in summer and winter, dropping, I understood, in summer?—On account of coal. We do not require the aged people to come to the board. I have set my face entirely against that. We make them report cases, and the relieving officers as soon as the winter begins state:—"Mary so-and-so hopes you will add "another sixpence as coal-time has come."

8081. And you also said that wages always dropped in the winter?—Wages drop, yes. I have nothing to do with that.

8082. Do you connect these two things together at all?—Not the slightest.

Mr. Humphreys-Owen.

8083. What is the rent of a cottage in your union?—It varies very materially.

8084. Do they generally have gardens or not?—Generally gardens.

8085. And allotments besides?—Ours is a noted union for allotments, and when the Allotment Act passed I got my people together in my own parish and asked them whether they would like me to go in for it. They said "No," they were quite against it; the whole of my

Mr. Humphreys-Owen—continued.

people are; they like to have gardens, but certainly not allotments.

8086. You know that those who opposed the system which you adopt of giving out-door relief very freely say that it has an evil effect upon the morals of the poor. I will read you a passage:—"Those whose minds have been moulded by "the operation of the Poor Laws, appear not to "have the slightest scruple in asking to be paid "for the performance of those duties which even "savages are in general willing to render "gratuitously to their own kindred. 'Why "'should I tend my sick and aged parents when "'the parish is bound to do it? Or if I do "'perform the service, why should I excuse the "'parish, which is bound to pay for it?'" Now, do you find there is much or any of that feeling amongst the younger people in your parish?—Not in my own parish, but I have had occasionally persons who were asked—we cannot summon them, but we ask them to come up and give a reason why they should not relieve their aged father or mother; that is the point, is it not.

8087. Yes, quite?—Well, we have them occasionally, and their answers are cruel and absurd in the extreme to my mind as a clergyman and a Christian. I go a step further, as a

Mr. Humphreys-Owen—continued.

Christian man. We never press a person, or never attempt to send for a man if he is married with a family, never think of it, but in the case where a mother may be living with a son, and doing all that he wants, that is, acting the same as if he had a wife and a couple of children, he would have, of course, to support the wife, he would have to support the children, and never dream of asking for relief for them; but he permits his poor mother to ask for relief, and the reasons given are sometimes of the most absurd and unprincipled kind. One man told me not very long ago "My mother is nothing to me "now," that was the answer.

8088. That is a sad state of things, but do you think that that is general, or is that exceptional?—I can only answer for my own union.

8089. And what do you say about your own union?—Well, I should think occasionally we get answers of that kind; in other cases, very frequently, by a little private quiet talking, I impress upon them that it is the duty of the child to honour its parents, and that a part of that honour is to support them, if able.

8090. And they do not retort upon you in any case, that it is the business of the parish and not theirs?—No.

[The Witness withdrew.

Mr. George C. T. Bartley, M.P., called in; and Examined.

Chairman.

8091. I think you have long been actively engaged in promoting thrift and provision for old age?—I have.

8092. Since what time?—Since about 1868, when I first took up the subject.

8093. Have you ever acted as a guardian of the poor?—Yes; I have been an elected guardian of Brentford Union, and also an *ex-officio* guardian in St. George's, Hanover-square.

8094. And did you take an active part in their proceedings?—I did for some years.

8095. I think also you have written various works on subjects connected with providence?—A good many books on providence and its relation to the Poor Law. I may say that chiefly all my questions have had to do with the connection between thrift and the Poor Law; it has been my special point.

Founded Provident Knowledge Society.

8096. I think the result was the advent of the Provident Knowledge Society?—That led to the advent of the Provident Knowledge Society, a society to promote thrift, in which the late Lord Derby took considerable interest, and assisted me to found.

8097. I hold in my hand quite a bundle of papers published at a 1*d.* a-piece; I believe you are the author of them, or most of them?—Yes, I wrote them all. They are a sort of hand tracts, which our principle was always to sell, not to give away. My view was that if you sold one it was sure to be read by a good many people, whereas if you gave them away the chances were that they were not read; and we circulate those in very large quantities, all of them being written for some special object in a very popular sort of

Chairman—continued.

form. They do not pretend to be anything but just a sort of little tracts to attract individuals.

8098. Have they had a large circulation?—They have had a very large circulation. The first one was on pensions, and that has had the largest circulation of all, which shows that the sentiment and idea of a pension is a very attractive and popular thing.

8099. Have you been able to trace any influence produced on the public mind by the circulation of these tracts?—Well, that is a very difficult thing to say. We used to employ a number of persons to lecture, and to go about to workshops, and little cottage lectures, and so on, and I have done a great deal of that myself, and, although one ought not to say so perhaps, I think it has tended gradually to bring this subject forward, for when I commenced it in about the year 1870, or even before, it was a subject that had very little attention, but it has gradually grown; and although I do not mean to say for a moment that it has helped, I think possibly it may have been one of the items that have led up to the public looking into this subject more fully than they otherwise did.

8100. Your name has been very prominent in connection with the foundation of the penny bank?—Yes.

8101. Could you give us some information about it?—Well, one great cause that led to this was the view that every means of saving should be extended, and at first I did my utmost to extend penny banks under the Post Office system, and the Provident Knowledge Society encouraged that to a very great extent, and

Chairman—continued.

many hundreds of penny banks were established under the Post Office through that agency. The drawback to them was that they soon expired. They were carried on by the curate, or by some philanthropic lady, or other persons, and these people moved or changed, or the ladies married, and so on, and the consequence was that very few of them extended for more than two or three years. In order to get over that difficulty, I tried to start a permanent penny bank that should be based, if possible, on a commercial idea; that is to say, that it should be so carried out that ultimately it might even become a self-supporting institution. That was my ideal. Owing to the assistance of a good number of those who are interested in this work, especially I may again refer to the late Lord Derby, who took great interest in it, we established an institution which we now call the National Penny Bank; that has been going on for some 18 years, and it has been so successful that we hold now nearly a million of money. We have got nearly 100,000 depositors, and we absolutely pay our way; we pay all our clerks; it is a regular institution, and it absolutely completes the idea that I always had that it should pay a dividend; so that its continuance is absolutely secured.

8102. What is the proportion of working people?—The great bulk of them are working people. We had a return made a few years ago, and in the occupations there was pretty well every trade and every occupation from the lowest. Of course we have a certain number of others who pay larger amounts in, but the largest deposit is the sixpence. Many persons have joined with a few pence at lectures that I have given, and have told me afterwards that they have joined with a few pence, and ultimately have got 10*l.*, or 20*l.*, or 30*l.*

8103. Do you place any limit to the amount?—No practical limit; of course the amounts are not large, but we have no nominal limit.

8104. Do you find that men who have once taken to subscribe continue subscribing until they would begin to withdraw in consequence of the pressure of old age and sickness?—Well, I can hardly say that, but when they once begin to save, when they get to see how small sums accumulate, there is no doubt whatever that they get very rapidly into the habit.

8105. Can you make out what they do with the sums as they accumulate?—Well, a great part of it goes out for certain incidence of expenditure, especially at Christmas, which is a great withdrawing time: but we find that, as the bank goes on, people save up for special things. They know that if the money is in their pocket it very soon disappears, and we have many people (and we encourage it) who put in small sums, even knowing that they are going to withdraw them in a few days. We allow them to withdraw all small sums practically at call, and really it does amount to at call, although we have a provision in case of need; but, practically, we pay all small sums of 2*l.* or 3*l.* at call, and many people absolutely put the money in, knowing they are going to withdraw it in a few days, simply because they know it will not melt in the bank and it may in their pockets.

Chairman—continued.

8106. As it has only been founded for 18 years, you can hardly say what effect it has had in making provision for old age?—No, of course not.

8107. That question of the provision for old age, I think, has occupied your mind a good deal?—It has; yes.

8108. Would you be good enough to say through what various stages of plans you have passed?—Well, my first idea 25 years ago, when I read a paper at the Society of Arts on Provision for Old Age as a National Question, was to adopt the deferred annuity system of the Post Office. Theoretically, and I must acknowledge that I still think so in every way, that meets an immense want; theoretically it is as perfect as it can be, but practically it is impossible; and when I say that, although I have got 100,000 depositors, or nearly that, in my penny bank, and although I have lectured hundreds of times on this subject, I am not aware that I have ever induced one person to buy a deferred annuity. Although I acknowledge that, theoretically, it meets almost every want that you can demand; and in those little tracts that you have you will see that they are based very largely upon the principle of these deferred annuities, which have been arranged to meet the different wants of the people by buying pensions in lump sums, and in small sums, and so on, but, practically speaking, nobody will take advantage of it. The reason that I suppose is at the bottom of it is this, that when people are young old age seems indefinitely far off, and when they get old enough to begin to think of providing for old age and buying a deferred annuity, and look to the tables, the tables, if they are actuarially correct, are so unattractive that they will not go in for them. And somehow or other in this country there is not a feeling for deferred annuities. I had an instance some years ago. I was asked to frame a scheme for a large body of persons where a large fund was to be given to increase the interest. It was so large that it enabled me to calculate the rates, that the money would bring in 5 per cent. with this additional money that was granted; and although the tables were most attractive, as compared with anything that we could ordinarily expect, even then not one of the people would go in for it.

Deferred Annuities not popular.

even when supplemented by private endowment,

8109. Do you think that any contribution by the State could add to the attractiveness of an insurance?—Well, of course, theoretically it would; but if it was done on the deferred annuity principle I do not think it would practically. I think there is something about a deferred annuity, each person accumulating for a deferred annuity, which takes away from the attractiveness in it. I mean, I only speak from practical experience. I was quite the other way of thinking when I began this work, and my great effort was to induce people to go in for deferred annuities, but I can only speak from practice.

or by possible contribution from the State.

8110. Upon the whole, the benefits seem too remote?—They are too remote; they are not practical.

8111. And I suppose the working men know

Chairman—continued.

that before they come to old age there would be many other occasions upon which they would be needing assistance?—Yes; he sees the practical wants are ill-health and being out of work. Those he recognises, but old age he does not recognise, and trusts, as he says, to Providence, more or less. Of course, if it is wrapped up in some other way, as in friendly societies, that makes a difference; but the deferred annuity by itself, in my experience, is a most unattractive form, and at present is not cared for.

Sickness and out of work more pressing needs than old age.

8112. Have you any other objection to a national system of pensions?—Well, my next objection is the enormous cost of the book-keeping. Anything like a national system of deferred annuities by periodical payments is an enormous matter as regards the book-keeping. Of course, theoretically, it can be overcome, but the cost must be very great, and the difficulties almost insuperable. I may mention, take my own penny bank with 100,000 depositors; attendance to that requires 60 or 70 clerks; it is a large business; and if you multiply that, instead of 100,000, into millions, because, of course, if a national system were adopted it must amount to millions of persons and millions of transactions, the cost, to my mind, would be enormous.

Enormous cost of administration of any national system of pensions.

8113. Then I gather you do not attribute the want of success that has hitherto attended the schemes of deferred annuities to a spirit of thriftlessness, but that the people would prefer to apply the spirit of thrift in some other directions?—I am very strongly of opinion that the statement that the people of this country are thriftless is not correct. From my personal intercourse, and in the work that I have had to do, I am quite convinced that the national characteristic is not thriftlessness. To a large extent it is induced by the opportunities that exist for its exercise. Wherever you put facilities for thrift you find people take advantage of them. That was the principle of our penny banks; we established them wherever we could at corner houses, just like public-houses, and we thought that that was a plan which would commend itself, and they would see them. We light them up brilliantly; we make them look as attractive as we can, and the people come in; and to take all the experiments that have been made, the old trustee savings banks with their 40,000,000*l.*, the Post Office savings banks with their 70,000,000*l.* or 80,000,000*l.*, building societies, friendly societies, co-operative societies, wherever they are established, and wherever they are carried on properly and systematically and energetically, the people take advantage of them; and therefore I have quite come to the opinion that the national characteristic is not thriftlessness, but that it will take advantage of any sound, in fact, possibly, some unsound, systems, if they are put before them, very often at very great sacrifice to their own personal interests at the time.

Opportunities for thrift always taken advantage of.

8114. What effect do you think the Poor Law has upon the spirit of thrift?—Well, my view is very largely that the effect of the Poor Law has been rather to encourage thriftlessness than the reverse. I do not say it is so much now. The better system of out-door relief, the more careful consideration of cases during the last 15 or 20 years, has, in certain districts, promoted a better spirit; but sitting, as I did, at the board of guardians, when I was elected, I continually saw cases in which it was obviously to the advantage of the individual to have been thriftless rather than the reverse. The first question that was usually addressed to a man was by implication, or practically in words, whether he had absolutely nothing. If he had got anything left, any decent furniture, or any provision of that sort, it was rather held as a reason why he should not come for relief, whereas after sickness, or other things of that character, there were many cases in which a little relief, or a little charitable assistance, would have been of great benefit to the individual. But unless he could prove himself to be destitute, the first principle that the Poor Law used to have, and it has even now in many unions, is the object of the person applying to show that he is destitute, not to show that he has done something to provide for himself, and the basis of my movements, and my efforts, have been to reverse that principle, to make it worth the person's while to try and prove that he has tried to do something, even if he has failed.

Bad effect of the Poor Law, especially when laxly administered.

8115. Have you not observed when a man applying for relief has shown that he had made attempts to be thrifty, although, from various causes, those attempts had failed, he was more readily assisted by the guardians, than otherwise?—Well, I am afraid I have seen constantly the reverse. I do not say universally at all, and I think a great change has come over the spirit of the administration of the Poor Law in late years; but I have seen it constantly the reverse, particularly with a certain class of guardian.

8116. Then your principle would be that those should be better treated who proved that they had endeavoured to do something for themselves?—Yes, that is my strong opinion: that is the basis upon which I should place the relief of the poor.

8117. Starting from that theory, have you endeavoured to promote changes in the administration of the Poor Law?—I have theoretically; of course, I agree that every adult person should be able to provide for him or herself, and for his or her old age; that is the theory, and every aid that is given under the Poor Law, I think, should bear that strongly in mind; that all legislation should remember that the aim and the object should always be the highest object for a State, that every individual should be able to provide for his whole wants during life, and for old age, and that all assistance should be so framed, if it is necessary, as not to discourage that notion, but to encourage it.

8118. You said "theoretically." Do you think that that is a view that is capable of practical application?—Well, I do; I think so.

8119. Do you think that all labourers in all parts of the country are in a position to be able to put by something against old age?—I will qualify it later. I do not think that they are all competent at the present time to provide for old age, but what I say is, that I think legislation should be so framed as to encourage them to do it, although we know they cannot do it at the

Chairman—continued.

present time, but that legislation should not absolutely relieve them from the idea that their duty ultimately should be to provide for themselves.

8120. You think that any legislation which tends to destroy the spirit of self-reliance would be mischievous?—I do. I might amplify that by an illustration which I have always thought of, a broken leg. It may be necessary to support the broken leg for the time being, but the support ought to be such as gradually to strengthen the leg itself, and ultimately to do away with the bandage that is required. I would not like to see a broken leg so mended that a man always required a crutch, but if it is possible so to mend it that even the mending tends to strengthen the limb itself rather than for the man to depend always upon outside help.

8121. Then how would you practically apply that to, the case of a man applying for relief for some temporary distress?—Well, I might perhaps divide old age. You mean in old age especially.

8122. I am trying to apply your illustration. First of all there is a broken leg. What is the broken leg represented by?—Well, there are two phases; there is, first of all, the relief earlier in life, and, secondly, in old age. I will deal first of all with the relief in early life. My theory in the Bill that I have ventured to introduce into the House of Commons for two or three years is based upon this, that when a man applies for out door relief, first of all he should be asked what he has done for himself. This is under the Out-door Provident Relief Bill; and that his relief should be——

8123. I want you to illustrate that by your own simile?—If he becomes temporarily disabled, or injured, in this way, that he should be asked whether he belongs to a friendly society, or whether he has done anything to provide for himself; and, if he has not done anything, that he should then receive merely the indoor relief of the drastic nature; but if he has done anything to provide for himself—supposing he has been a member of a friendly society, and has been deriving from that society so much a week for so many weeks, which has kept him, but that that time has run out, which is a common occurrence, I would then allow out-door relief to be given to that man proportionately in length of time and amount to the amount of relief which he had received from his friendly society; so that if he had received, we will say, twenty weeks' benefits from his friendly society, but was still ill, still unable to work, that the very fact that he had received twenty weeks' relief from his society should enable him almost, I would go so far as to say, to claim that he should receive a corresponding relief from the union.

Mr. Hunter.

8124. You mean the same amount for the same period?—I will not absolutely define it to that, but relief proportionately to the amount of his provision for himself, so he should receive a corresponding provision from the Poor Law.

Chairman.

8125. Well, you were going to say that you divide destitute old age into three classes?—That is, relief during earlier periods of life. But now to turn to old age. I venture to divide old age into three main classes. There is the old age of men whose earnings enable them to provide, but who have not done so. That is a certain section. There are the old age of men whose earnings render it impossible, or almost impossible, for them to provide sufficient for comfort in old age, and there is the old age of widows and single women. Now concerning the old age of the first class, that is to say, those whose earnings would enable them to provide sufficiently for themselves, I think very little need be troubled about them. If that was the only class we had to consider I do not think that any special legislation would be necessary. I think that if persons have been receiving a fair amount of wages, and able to provide for themselves, I do not think there is any occasion for any special legislation. I think that the best plan would be to leave those to the Poor Law as it at present exists. And any general system of State aid to that class, in my judgment, would be most mischievous; it would do away with all idea of self support; it would do immense mischief, and it would be much more humane to leave those absolutely to depend upon the Poor Law, as at present administered. Well, then as to the second class, those whose earnings render it impossible, or almost impossible, for them to provide sufficient for comfort in old age; this is, I take it, one of the great classes that this Commission is considering. Now this class consists, of course, of many agricultural labourers, casual labourers, and men physically weak. Now I know there is a school who think that those men should absolutely provide for themselves; but I must candidly say that I cannot agree to that. I think that this class requires the greatest possible care bestowed upon it. A considerable proportion of them can and, I would venture to say, often do now, do a good deal for themselves; many of them, even with the very smallest wages, belong to clubs and friendly societies, and also save. And here I would say again that a general system of State-aided pensions to these, given without regard to any other consideration, and simply as a right, would in my opinion be mischievous; but on the other hand I think that there ought to be something done for them, and that what is done ought to be done on the basis which I referred to before, to encourage them to do something for themselves. It is on that principle that I have framed the Bill that is before the House of Commons on Old Age Provident Pensions. That Bill endeavours, I do not know whether successfully or not, to meet that case. It breaks these into three categories; first of all, those who have lived all their lives without any parish relief. Well, it seems to me that a man, if an agricultural labourer, or a casual labourer, or a dock labourer, or other, who has earned, we will say, very small wages, and who has lived all his life without any parish relief, deserves something more than to end his days in the workhouse. I think that somehow or other that man ought, although he cannot provide a sufficient sum actually to

Those whose earnings make it impossible to provide for old age.

need help which will encourage them also to be thrifty.

Old Age Provident Pensions Bill.

Three classes.

Different scales of pensions as rewards for varying degrees of thrift.

Chairman—continued.

give him a pension from his own savings, still I think that something might be done for that man. Secondly I put all those who have done something for themselves, that is to say, if they have bought a Post Office annuity if they have an allowance from a Friendly Society, if they have put by in a savings bank, or if they have done anything by which they have shown indications of thrift, I then, at 65 years of age, propose that they should have a weekly pension of 3*s.* 6*d.* *plus* a sum not exceeding 1*s.* 9*d.*, the amount given in addition to the 3*s.* 6*d.*, and to be equal to what they had saved themselves. By that means the more they had done for themselves the more they would get, which I think is the right principle. There is the third class, of those who by any special misfortune have not been able to provide for their old age. Well those, I am sure, of the Commission who have visited and worked amongst the poor, know that there are a great many cases that are deserving of something by reason of their physical condition, or special circumstances, who possibly have brought up their children themselves, and who have depended upon their children's relief when they are old, and whose children have died, and a great number of cases which will strike you directly. There is a certain number of cases, not an insignificant one, of persons of that class, but to sweep all into the workhouse does not seem right, and I think that those cases might fairly be considered on their merits also. Of course the great difficulty of my proposal is that every case requires to be carefully investigated, and I must candidly say that in my judgment no system of relief, or no system of any proposal to meet this difficulty, can be done without careful individual attention and individual investigation. I don't think it is possible to have a system by which you can carry them in classes. The investigation, it must be remembered, would only take place once; it would take place when the claim was made, at about 65 years of age, and although it might be a troublesome investigation, although it might require a good deal of trouble and often a good deal of expense, still I think that that investigation would be of great use, and would really benefit the object that we have in view, namely, to prevent any *bonâ fide* cases from being hardly treated, and, on the other hand, to prevent any discouragement of thrift throughout life.

Investigation necessary for classification both expensive and difficult but would be done once for all.

8126. Do you think that the existing machinery for investigation is sufficient for the purpose?—Well, I think not. I think it would want a little more. I may say this, that I would rather that this assistance that I propose would not be given in the nature of Poor Law relief. I rather want it to take a different form to that. I know that that may be a sentimental notion, but sentiment is very powerful, and that is why it should not be considered as Poor Law relief; and I would not allow any of the penalties attaching to Poor Law relief to be contingent upon the receiving of those pensions; and, therefore, I propose that a local committee of the Local Authority should investigate these cases in addition possibly, or instead of the guardians.

Pensions should be entirely separate from the Poor Law.

Chairman—continued.

8127. But they would go upon the poor rate, I suppose, for the purpose?—Well, I prefer to call it a special rate, to call it the "pension rate," but that is more a sentimental notion than a matter of principle.

Lord Lingen.

8128. It would be a local rate in any case?—Certainly a local rate. I am very strong upon that. It will be seen, I might remark upon this, that if my proposal were carried out, the greater the amount of the assistance given under this Bill, the greater evidence there would be of thrift. The cost of my Bill, which is, of course, an important point, would be, I think, comparatively insignificant. The greatest cost would be, if everybody claimed a pension for never having received Poor Law relief during the whole of life, I calculate that if that were done the amount paid in pensions would about amount to the sum now paid for Poor Law relief; but it must be remembered that if ever that high aim were fulfilled, of course, inasmuch as if people had had no Poor Law relief throughout life, the whole of the cost of Poor Law relief would be done away with. Of course, that is a result that would never be accomplished, but I give it as the maximum cost of the scheme. What I mean to say is this, that supposing that everybody took advantage of my Bill, and received the highest pension, namely 7*s.* per week, in consequence of never having received any relief during life (that is the point), then the result would be as I have said.

8129. You have stated incidentally that you propose to give 7 *s.* a week to the first of these three classes, that is to say, to persons who had never received any relief up to that age?—Yes.

8130. Well, what would you propose to give to the second class?—To the second class I propose to give 3*s.* 6*d.* a week, and an additional sum not exceeding 1*s.* 9*d.* a week, which sum would be equal to the amount of their own savings.

8131. And the third class?—To the third class I propose to give simply 3*s.* 6*d.* per week.

8132. You have not stated any exact calculation, but you have stated that you are of opinion that whatever sum this might amount to would be fully made up by the saving in the administration of the Poor Law?—I think so. I have prepared here a careful paper on the Bill, if I could hand that in. It is rather technical, the finance, if that would meet your views.

8133. I should be obliged to you for handing it in?—It gives the three classes.

8134. Does it make any calculation as to the cost of your scheme?—It does. It goes very carefully into that point.

8135. Perhaps you could give me the result and put in the paper?—I have given the result. If all took the 7*s.* pension, Class A., the cost would be, as estimated in the paper put in, about half that of the present Poor Law. (*Paper handed in.*)

Mr. Loch.

8136. By "all" you mean all over 65?—Every person over 65 who had claimed the pension. The cost, if all were under Second Class B.,

Mr. Loch—continued.

would be about 3,500,000*l.* Against this would be the saving in the cost of Poor Law relief, 2,500,000*l.*, leaving the net cost at about 1,000,000*l.*

Chairman.

8137. Do you assume that all persons that reach the age of 65 shall be entitled to it, or all persons who can show that they have no means of livelihood?—Only those who have no means of livelihood, not every person in the country, certainly. As regards the third class, Class C., if all took the 3*s.* 6*d.* pension, the cost would be a net decrease of about 250,000*l.* a year. I might say in passing that I have calculated the number taking advantage of this:—"There "are about 1,300,000 persons in England and "Wales of 65 and upwards, and 245,000 of "these, or say one in five, are in receipt of "Poor Law relief, costing about 2,500,000*l.* If "this Bill were taken advantage of, it is pro-"bable that the inducement to be thrifty and "self-reliant throughout life would tend largely "to reduce these 245,000, who, under the more "or less lax administration of the Poor Law "relief, and the encouragement it has so long "given to thriftlessness, are now dependent on "the Poor Law at 65 years of age."

8138. I think you said that in some of the unions, as at Bradfield, only one in 25 are dependent on the Poor Law?—Yes, that has been very much reduced from the general average.

8139. Only one in 25 of those over 60 years of age?—Are dependent on the Poor Law. Yes.

8140. Have you already stated what your calculation is as to each of those three classes?—I think so.

8141. That is to say, Class A. would cost how much?—It is a little involved because, of course, in estimating, I must put down the saving that would accrue during life, because the condition of receiving this relief is that they have never received any during life, and, therefore, you must balance one with the other.

8142. You mean that the good effect of the knowledge that they would gain 7*s.* if they kept off the poor rate, and that they would lose it if they came upon the poor rate, you would balance that against the other?—Exactly.

8143. And that, of course, is rather an incalculable thing?—I have explained it rather fully in these paragraphs, which perhaps go into it more amply than just an answer to a question.

8144. Can you tell us what the aggregate payment of these three different classes would be?—"The immediate effect of the measure "would be a somewhat increased cost, depending "on the number of persons now over 65 years of "age who could at once claim its benefits. No "statistics exist as to this number. It is not "likely, however, that it would exceed 50,000, "or a sum about 600,000*l.* a year, from which, "however, would have to be deducted the cost "of those of them who are now receiving Poor "Law relief. As the number of recipients "increased by the working of the Bill, as shown "above, the net cost to the community would "decrease." And, "Generally, therefore, the "ultimate result of this Bill would," in my opinion, "be not only to decrease materially the "rates, but to do so in a greater extent according "to the increased well-being of the poor; to "use, in short, the million a year now spent in "Poor Law relief not only to provide pensions "to all who have worked well and lived respect-"able lives, but also to act as a powerful incentive "to thrift and self-reliance rather than as a "premium to pauperism and thriftlessness."

Chairman—continued.

8145. Now shall we pass to the third category, the old age of widows and single women?—Well, as to the cases of widows and single women, they are special objects. It is a most important section, and there is no doubt that a great part of the old aged poor in the workhouse is composed of those two classes, and I think that few there are but will acknowledge that for them to provide sufficient for a comfortable old age is almost a matter of impossibility in many cases. I think the strictest will agree that it is very difficult, in fact, there are very few societies that take in women under Friendly Society systems, and beyond savings and annuities, there are no means by which they can provide for themselves; and, of course, though women very often work as hard as men, if not harder, the wives of men, still there is no direct means by which they can provide for themselves.

Widows and single women.

Admitted into very few friendly societies.

8146. What is, in your opinion, the reason why women, who are willing to make the contributions as men, should not be admitted to the same advantages as men?—Well, I think it is more prejudice than anything else. Of course, there are certain efforts being made; certain societies are trying to do it. I myself cannot see any reason why they should not accept women. There is the condition of child-bearing, which is a certain risk, but it is provided for amply by the tables, and, of course, it is known that women do live longer than men, and, therefore, their contributions would have to be larger.

8147. But that is in the case of old-age pensions, which friendly societies do not usually give; on the other hand, I suppose they are much less subject to accidents than men?—Yes, I should think they were. I do not know the statistics, but I should think so. I see no reason why women could not be included in friendly societies, and I think it would be a very great advantage if some arrangement were made by which they were.

8148. Well, how would you propose to deal with the case of women?—As regards women, I would strongly object to any general system by which, as a matter of right, and without any effort, they should all get a pension. I think that that would be mischievous, just the same as with men. I think that the basis of any assistance to women should be on the lines of my Bill. My Bill includes women just the same as men, and I think that it should be proportionate to their own efforts, and because they are deserving, because, maybe, if you were to lay down a rule that every woman at a certain age was to get a pension, you would, of course, invariably cut away all effort at self-reliance from the whole class, which I think would be a very great evil.

Pensions to women to be proportionate to their own efforts.

Chairman—continued.

8149. Then women at this moment are subjected to this difficulty, that they have not the same opportunities for thrift, and the same opportunities of bestowing their savings, that men have?—Well, women are more thrifty than many people think, and I find in my penny bank that an enormous number of women do save. Domestic servants, for instance, are a very much more thrifty class than many people think. They very often lose their savings by marrying foolishly after they have made them; but you would be surprised at the number of domestic servants, and other persons of that class, and married women, who do save, and very often without the knowledge of their husbands.

8150. I have no doubt of the truth of what you have just now said, and I have had plenty of practical experience of it, at the same time I think it may be said that women, on the whole, have not the same invitations to thrift that men have?—Certainly; exclusive of friendly societies; I quite agree.

8151. I suppose they do not very often embark their money in building societies?—No, not often; there are a great many in the savings' bank.

Mr. Chamberlain.

8152. There are one or two things which I do not quite understand. What would be the effect of your Bill in inducing persons to make a contribution for somebody else, for some dependent, or poor person, in order to obtain this extra relief; for instance, as I understand, under Clause 6 it would be possible for me when an old servant reached the age of 65 to pay 10*l.*, and thereupon to be able to demand for him from the rates a contribution of 3*s.* 6*d.* per week. Would not the effect of that, I do not know whether you understand my point, be to cause persons to discharge themselves of their proper liabilities towards their dependents and poor people who are connected with them in order to throw them upon the rates?—Well, I do not think it would. Take a case such as this: this person that you suppose has to be provided for somehow, if the employer chooses to provide for him or her, of course the case does not arise, but the supposition is that the person is going to be put upon the rates. He will cost at least 3*s.* 6*d.* however you deal with him, but by this proposal I suggest that, if a lump sum is paid, something extra should be given. Well it is quite true that it might possibly happen that a rich man or a person in a better position might do what you suggest and pay a sum for a dependent, but on the other hand, the clause is made to provide for children and others to help their parents, that is the view that I have in my mind; or if they have saved the money themselves. You see many people can save a small sum themselves, 10*l.* we will say, which will do nothing for a pension, but which is a very large saving from that individual, and it is to meet those cases that I put in that class.

Possibility of employer finding sum supposed to be saved and demanding contribution from the rates provided for by the Bill.

8153. Yes, but if that class remains, in all cases in which it is taken advantage of there is no encouragement to the thrift of the person benefited, because the payment may be made

In which case thrift would not be encouraged,

Mr. Chamberlain—continued.

wholly by some person outside?—It might be. Yes.

8154. And we know that now an obligation is felt on the part of employers and friends and relatives to make some sort of a provision which shall keep their poorer dependents from the rates, but if this clause were to become law it seems to me that they would have a direct temptation to pay down 10*l.* and be done with it?—The 10*l.* would only secure——

8155. Three shillings and sixpence a week?—Yes, 3*s.* 6*d.* a week, with an addition of 3*d.* a week for every 5*l.* paid up to 1*s.* 9*d.* It is the great difficulty of many smaller people, I see a great number of cases of persons who earn very small sums who do have, we will say, a Post Office Savings' Bank account; they do save up to a certain amount, and their children do save up a little. Well I do not think it would be a bad thing, the 10*l.* may be too little or too much, I will not lay great stress on the amount, but I think it would be a desirable thing if by paying a sum they can get some advantage of this sort, and that they can convert their savings into that channel of a conditional pension. I see the difficulty that you raise, and of course that struck me before, and no doubt that may be protected or hedged in in some way or other. I should not wish this to be used as a means in any way of people getting rid of their liabilities in that way, certainly not.

8156. Then it would not be difficult to discriminate between the moral claim of different people; for instance, a claim to the highest pension is, that the person has never received Poor Law relief in any form?—Yes.

8157. Well, of course, a man who has, let us say, been in receipt of a considerable salary, but who in his declining years is brought by intemperance to the workhouse, might never have received Poor Law relief, and yet he would not have anything like the credit which would be due to a poor man with 10*s.* a week who had been obliged to go for occasional relief?—That is true. If he ever had been convicted for drunkenness, of course that is a bar.

8158. Yes, but without having been convicted it might be some intemperance or some misbehaviour which reduced him to poverty after having been all his life in a condition in which Poor Law relief was unnecessary to him?—Still he would only then draw 7*s.* a week; it is not enough.

8159. Yes, but is not the case of a labourer who is only receiving 10*s.* or 12*s.* a week, and who has been forced in times of distress or bad work, or even of illness, to go to the Poor Law, is not his case more deserving than that of a man who has never been to the poor law, because he has received very much larger wages?—Yes, certainly, there is no question that that is so.

8160. And yet the poor labourer would be debarred from getting the advantage of your scheme?—I don't think it would work so. If a working man or a labourer had got it into his head that it was worth his while to keep off the Poor Law, I think the effect would be, I don't say in all cases, but in a great number of cases, that he would have a great inducement even in those

Mr. Chamberlain—continued.

times of trouble to depend upon friends and otherwise, and to depend also upon his own savings. He would get the idea that it was worth his while. Now he does not feel that it is; he knows that, whatever the effort he makes he practically cannot provide for the future, sufficiently to keep him out of the house, and therefore he does not really care to do anything at all. It is a mistake to suppose that none of the labourers do provide a small fund; in my judgment a great many of them do, even with those small wages, much to their credit. They do make great efforts, but they do it in a secret sort of way, because they feel that if it is known, and even in old age when they are in the workhouse, it has to go to help to keep them there, which they all resent, whereas if they could feel that it would help to keep them better in old age, I think that many would make even a greater effort than they do.

8161. I understand that that would be the the general tendency. I suppose you would admit that it would be very difficult to make an exact discrimination between the merits of the different classes? — Very, very difficult, no doubt.

8162. For instance, with regard to saving, a man who was a bachelor all his life could much more easily make a saving against old age than a person who had a large family ?—Clearly.

8163. And a man who had a healthy family would much more easily make provision against old age than a man who had a sickly family ?—Certainly.

8164. And of all these differences it would be impossible, I suppose, to take account in a Bill? —Practically impossible.

8165. Well, then, as regards the cost of your system, in taking the minimum you assume that only those persons would receive the pension who are now in receipt of Poor Law relief?—Well, I take that as the amount. I take the number in my estimate of the cost as the number now receiving relief.

8166. Two hundred and forty five thousand? —Yes.

8167. But is not that rather a sanguine view: is it not much more probable that if it were made easy to get relief, and to get relief on a much larger scale than anything that has hitherto been provided, the numbers would be greatly increased? —Well, I do not think so, for this reason: it seems to me, that in order to get the pensions provided in my Bill, an effort would have to be made; and my view is this, that the very fact that that effort is made throughout life would indirectly tend to keep a great number off the rates altogether. I think the very fact that many would try all their lives, that they really would be more successful than they have any idea of, and would never come on the rates at all. And I would give these examples, as I ventured to say to the noble chairman, people to whom I have lectured, people in quite small positions, have come to me and have begun their accounts with a penny or twopence. They have said, "Well, you have chaffed us in your lecture, and we have come to join with a few pence, more out of a bit of chaff than anything else;" but they have come to me years afterwards and have told me that they have got 5*l.*, 10*l.*, or 15*l.* put by, and have said that if I had told them at the first moment that they would ever have saved 15*l.* they would have believed it just as much as if I had told them they would have saved fifteen millions, and that principle will, I think, affect here. A man will say, "Well, if I gradually"—it is a matter of growth and beginning—"begin to save, I cannot tell what the good result may be. Well, I will try." And he will begin, and he will find that before his time of 65 years of age comes the effort that this Bill will instil into him will render him independent of ever wanting a pension at all.

8168. At the present time 245,000 persons in England and Wales go to the Poor Law, in spite of the humiliation which most of them feel in connection with it, and the disqualification, and the difficulty of obtaining even inadequate relief? —Yes.

8169. But now you are going to take away the disqualification, and you are going to take away the sense of humiliation, and you are going to double the relief?—Provided that they have made the effort.

8170. Provided only that they have never before received Poor Law relief; that is to say, up to the age of 65?—Yes.

8171. Well, do you not think that there will be a great number of persons who are, under existing circumstances, able to provide for themselves up to 65, and who hesitate, even after 65, to come upon the Poor Law, who will now take advantage of all those great benefits; and will not their children and others, who now make sacrifices to support them, be inclined to say, "You are entitled to your pension"?—Well, I think not. I think it will have the effect, as I say, the other way. Of course it is quite possible that there may be some of what you may call the very bottom of the middle class, who might claim it, and I am not altogether sure that it would not be fair that they should. There is as much poverty and as much pinching amongst some of the bottom of what is called the middle class as there is even amongst the artizans and the poorer classes.

8172. I am not suggesting to you that they would not have the right to it, but I was only suggesting it as influencing the calculations or to the possible cost?—Of course I fully acknowledge that my calculations are only opinions. I mean that I could not for a moment lay down the law that I am right. I have given the subject a great deal of study and attention, but I should not like it to be thought that I by any means wish to take it that those were absolutely correct statistics. They are my own opinions and based upon the points given; but it is possible that it might work out differently.

Partial provision to the satisfaction of the local authority to entitle to the pension of 3*s.* 6*d.*

8173. I want to ask of you a little explanation about Sub-section *d* of Clause 6, as to those who have partially provided for themselves in other ways to the satisfaction of the local authority, that they should be entitled to a pension of 3*s.* 6*d.* per week, together with such an addition, and so on; now, what have you yourself in your mind as to partial provision? Is

Mr. Chamberlain—continued.

it to be in proportion to the 3*s.* 6*d.* per week which they are to receive as pension?—No. What I want to lay down here is not any one particular form of saving. The people of this country are very peculiar in their ways of saving. They have many different ways of doing it; some like to save in one way and some in another. This clause would meet the case of those who provided in any sort of way.

8174. And to any sort of amount?—No, they must all require it, you see.

8175. Yes; but there is nothing here as to the amount of their saving or provision?—No, but they will only get aid to the extent of 3*s.* 6*d.*, *plus* a sum not exceeding 1*s.* 9*d.*

8176. Then, suppose a man has 1*l.* in a penny savings bank, that is a partial provision, is that to entitle him to 3*s.* 6*d.* a-week?—No. You see Clause 4, Sub-section *d.*: "The pensioner shall be able to earn the wages of his calling and shall declare himself to be in need of a pension, and shall be so regarded by the local authority."

8177. Yes, but that does not affect the point I am putting to you here: Is a man whose whole thrift consists in his having put 1*l.* into the penny savings bank——?—Yes.

8178. He is destitute, he is in need of a pension, and as I understand your sub-section——? —I thought you meant 1*l.* a week. You mean a lump sum of 1*l.*?

8179. Yes; a lump sum, that would be very obvious; suppose he were 65, or whatever age you like to name?—That 1*l.* would be worth say 2*s.* a-year.

8180. Pardon me, I have not made myself clear; let me say first what I want to put to you: I am putting it to you that, under this clause, a man who has practically only made a sham provision may claim the full advantage of the clause, and I give as an illustration the case of a man who, the day before he is 65, puts into a penny bank 20*s.*, and then, having done that, goes to the guardians and says: "I am a person who, under this clause, has partially provided for myself, and I claim from you a pension of 3*s.* 6*d.* a-week"?—No. But then I think the only answer to that is this; the local authority would say: "What have you done?" He would produce his pass-book showing that he had paid in 1*l.* the day before, and that would not be, in the words of the clause, "to the satisfaction of the local authority." The local authority is to settle the point.

8181. The local authority would have full discretion to say what partial provision they thought would be sufficient to entitle these men to 3*s.* 6*d.* a week?—Certainly; and I can conceive a man who had put by 1*l.*, 2*l.* or 3*l.* would be considered to have made a great effort on his part, and another man might have put by more, and the local authority might not consider that sufficient.

8182. And of course a board in one district might take rather a harsh view of the situation, and demand a much larger contribution than most people could make, and another may be very easy?—Well, of course that might be so; but I think the general tendency would be to

Mr. Chamberlain—continued.

carry it out on one principle. Of course it should be so.

8183. Now, suppose the case of a man who has made what we should all think a fair provision: say that, for instance, he has insured himself for 3*s.* a week, or anything of that kind. The question of Poor Law relief does not affect this part of the Bill at all?—No, I ought to have mentioned that. He would not be cut out from receiving the advantage of Clause 6 from having received Poor Law relief. My great idea is, somehow or other, to prevent men during life from receiving any relief. What I want to do is to see the masses of the people not dependent upon the Poor Law during an active life. I believe myself that by habits of care, and really more by habit than by anything else, most of them could do without Poor Law relief —able-bodied people in fair work—and this Section A. would be a great stimulus to that result. Then, of course, there are a great many others who, from sickness and other causes, do temporarily have aid, and these other clauses would affect those; though they might have had relief they still might have saved something or made some effort.

8184. Now, I will take this case: Suppose a man has saved 50*l.*, and then falls into trouble, and goes, while still keeping his savings of 50*l.*, to the Poor Law, and asks for temporary relief, the Poor Law would say to him, "You have got 50*l.*, and we cannot give you any relief till that is exhausted?"—Yes.

8185. Suppose, then, he exhausts that 50*l.*, and afterwards receives Poor Law relief until the age of 65, what would be his position under your Bill?—I think his position would come in under Clause 7. Clause 7 would meet his case.

8186. Well, would not he come under Clause 6, Sub-section *d.*, as a person who had partially provided for himself, although the provision had been exhausted?—Well, it might be so, but it was not my intention to do that; he still might possibly come under that; but in order that he might not be cut out at all, Clause 7 is what I have sketched out as a means of meeting those specially hard cases which no doubt do exist.

8187. Clause 7 does not refer to the exhaustion of previous provision or thrift?—Well, exceptional misfortune or distress, I should consider that a case, certainly, which might be considered to come under that. He had had ample means; possibly a long illness, or accident, or some other circumstances, and the very fact that he had saved 50*l*, and had provided for himself, and all that, would come, it seems to me, clearly under that 7th clause.

8188. You would agree that he would have quite as much claim as a man who had been able to retain his provision, not having had any accident or misfortune?—Certainly; that is the man I want to include, and for that purpose I propose that clause, lest he should be cut out under Sub-section *d.*

8189. You said at the very beginning of your evidence that the working classes will not subscribe for deferred annuities?—Yes.

8190. I want to ask you whether you do not

Mr. Chamberlain—continued.

put that a little too broadly—a little more broadly than you mean?—I must say it is my opinion, though theoretically there is nothing better, it is a most perfect theoretic system; and all my work in the earlier days in these pamphlets and so on was to urge these; and if you ask me theoretically, I agree that they are about as good a thing as a man can adopt. But I can only judge from the facts. As I have stated, I have lectured hundreds of times at meetings; I have got one hundred thousand depositors in the Penny Bank; I have used all these efforts to try and push the purchase of deferred annuities for old age, and I am not aware that I have ever induced one person to buy one deferred annuity.

8191. But if you put it as broadly as you appear to me to have done, do you not cut the whole ground from under your own proposals; because your proposals are to stimulate people to make these deferred annuities which, in the same breath, you tell us they will not under any conceivable circumstances make?—But these are not deferred annuities.

8192. Provision?—That is another matter; they will make provision, but they will not pay regular sums, at least that is my experience—I regret it—for annuities.

8193. Do you contemplate their having made their provision in the form of annuities as well as in other forms?—I put it in as one of the classes, because I wish to encourage it in every way; and I find that where one person will buy—I will not say one person, because I do not know one yet that I have influenced to buy a deferred annuity, but I know tens of thousands of people will put by into the Post Office Savings Bank or into a Penny Bank if you open a Penny Bank anywhere—I don't care where you open it—in Birmingham or London, or in any street in London; I mean wherever you open it, I would undertake to say that in two or three months you will have several hundred depositors; that shows they will deposit.

8194. But your scheme contemplates provision of every kind?—Yes.

8195. It contemplates provision of every kind, small or large; it contemplates even the possible withdrawal of that provision at some time or another; and it makes all these subject to the discrimination of the local authority in giving relief—it makes all of them a claim, subject, however, to a sort of power of refusal to the local authority?—Yes.

8196. That leaves a great deal to the discrimination of the local authority, does it not?—It does. But then you must remember that these would only come up in batches. You will have every year a certain number of people who would arrive at the age of 65. No doubt, as I said, it is a troublesome thing to investigate; but still it is done once and for all, it would be distributed over the whole year, and the numbers at each week or each month would not be very large.

8197. I imagine that probably you and I would agree, if we were dealing with any particular case, as to whether or not the provision which had been made in that case were satisfactory: but you know with legislation, or the proceedings of public bodies, there has to be something like regulations to go upon?—Yes, certainly.

Mr. Chamberlain—continued.

8198. Would it not be extremely difficult to make any kind of regulation which would cover such a wide sphere of operations as you suggest?—I acknowledge that it would be difficult, but the problem is very difficult. If you were to say that the provision for old age, we are all agreed that something is wanted to foster the idea of people providing for old age. In the abstract, we all want to do it; but the problem is very difficult, and in my opinion the only sound way is not to do it simply *en bloc*, but to consider the individual cases as far as you can. I fully acknowledge, in regard to any board going into this matter, it must to a certain extent depend on the accidental position of that board, and the character of the board, and the ability of the board; but still the idea that I have got in my Bills is that you should have an aim and an ideal which will tend to elevate the people and to bring out their better qualities rather than the reverse.

8199. You believe in the possibility of stimulating thrift, all kinds of thrift?—Yes, that is what I want.

8200. And your experience, to which you have just referred, in the case of some of those depositors in the penny banks, shows that that can be done?—I think so.

8201. And that thrift grows by thrift?—Rapidly.

8202. And if you can put into a man's mind the idea of saving, it is very likely that it will go further than he has any anticipation of?—I am quite convinced of that.

8203. Under those circumstances, do you not think it might be possible so to stimulate people to make provision by deferred annuities as to secure in time a considerable progress in that direction?—I will not for a moment say it is not possible.

Deferred Annuities might be encouraged by legislation.

8204. At present no stimulus of any kind has been given other than the opening of offices for the purpose?—I will not say that in my own case; because when the Provident Knowledge Society was formed, which I explained before you came in, in the early days——

8205. No stimulus by legislation?—No; there has been none by legislation. I regret it very much. I think it would be desirable to stimulate it by legislation. I do not say for a moment that the time will never come when people will take to deferred annuities, I do not say that for a moment, but I say at present, and judging from 20 years of my own efforts in trying to push them, I regret to see the failure. But no doubt in time they may be taken advantage of better than they are now, and I should be very sorry for legislation to do anything to discourage them, because I think they are excellent.

8206. At the present time the State, if anything, is rather doing less than it used to do, because it is reducing the interest which it gave upon these savings?—Yes, it is so; and it is an unfortunate thing. But, as I said before, I do not think the rate of interest, although, of course, it is important, makes the difference.

8207. It makes a great difference in deferred annuities?—An enormous difference in amount. But I gave a case in which I was asked to frame a scheme, in which what you may call the endow-

Mr. Chamberlain—continued.

ment of the fund was so large that I could calculate the rate of interest at 5 per cent., and it made a most attractive scheme for deferred annuities, but it was to a special class of teachers, a large body of teachers of one particular denomination, and even then they would not take advantage of it, although those were more educated persons, and could see at once the advantages of it.

8208. But the middle-class very largely take advantage of deferred annuities?—I do not think so.

8209. Are there not in the large insurance offices a great number of deferred annuities?—Very few, I think.

Immediate annuities very popular.

8210. They are all by way of insurance?—Nearly all insurances. Immediate annuities is a very popular form; but then, of course, that is a very different thing altogther. Immediate annuities are, of course, very popular; as you will know better than I would, they are very largely granted by the State, something like a million a year, I think, is granted. But those are different things altogether; those, of course, do not touch this.

Mr. Ritchie.

8211. Will you tell me in what way you consider your Clause 5 stimulates thrift and providence, because it seems to me that any person who does not get drunk, and who has not been convicted, and who has not received Poor Law relief can, without making the smallest provision for himself, obtain 7*s.* a week?—If he needs it.

8212. I mean in what way does that stimulate thrift? I can understand that it prevents a man committing crime; it prevents a man getting drunk; and it prevents him coming on the Poor Law. But still if a man has got 2*l.* a week, it is not a very great merit that he does not go on the Poor Law?—But, as a matter of fact, a very large number of those with 2*l.* do receive Poor Law relief in some form or other.

8213. Would you go the length of saying that a very large number of them do?—I have statistics showing large medical relief, you know.

Having received medical relief would disqualify for pension of 7*s.*

8214. Medical relief? You consider that included under the term "Poor Law relief" here?—Certainly.

8215. But do you mean to say that very many persons who receive 2 *l.* a week receive medical relief from the Poor Law?—I do not say that people receiving 2 *l.* a week receive Poor Law relief, but I say that a very large number of persons who, during their working time are receiving 2 *l.* a week, do fall on the Poor Law, on the occasions when they are out of work, and from illness, a very large number. I once took out the absolute number of the individuals in a parish who had received relief during ten or fifteen years, and the number came very large indeed; a very large proportion of the population.

8216-17. Did you go into their earnings?—No; I simply took the names.

8218. But, as a matter of fact, it would be the case under this Bill, that a man who received 2 *l.* or 3 *l.* a week, as far as that goes, and who had made no provision whatever for his old age, would be entitled to 7 *s.* a week if he had not

Mr. Ritchie—continued.

gone on the Poor Law, and he had not been convicted of crime or drunkenness?—Yes; that would be so.

Risk of not encouraging saving among those earning high wages.

8219. Do you not think, as Mr. Chamberlain suggested, that would lead to an enormous number of persons relying upon that making no provision, and that you would have a very heavy drain upon whatever fund was provided for the purpose?—Well, I do not think so, because it seems to me that with regard to a man who has been living upon that amount of 3 *l.*, 4 *l.*, or 5 *l.* a week, as you say, the chances are that if he had been earning that amount all his life the attraction of 7*s.* a week would not be enough for him.

8220. Yes; but surely you went rather high when you said 5*l.* a week. £2, or 3*l.*, or 4*l.* a week, we know that there are very large earnings in some particular industries, and it is not at all an unusual thing in some industries for men to be earning very high wages; as far as they are concerned all they have got to do is to keep from the Poor Law and make no provision, then they would be entitled to this 7*s.* a week?—Of course if it worked in that way, that clause would have to be protected in some way or other.

8221. That would entirely alter your idea of the figures if that was the effect to any large extent?—Yes, of course, if it was found in the working of this measure; and, of course, all these measures must be experimental; that shoals of people came on in that way, that clause would have to be altered. I do not think it would be found so, myself; but, of course, I can only give an opinion.

8222. Under Clause 6, the person who does make a specific allocation of some of his earnings for the purpose of providing for old age would really be in a worse position than the man who did not do anything of the kind, under Clause 5?—Not necessarily, because he would receive what he got himself; he could get 5*s.* 3*d.* from the Pension Fund. But, of course, he would enjoy his own property besides; he would have 1*s.* 9*d.* of his own; therefore, he would be as well off, and if he had made more than 1*s.* 9*d.*, he would be better off than the other man.

8223. But you give him, under Clause 6, 3*s.* 6*d.* a week?—Plus, up to 1*s.* 9*d.*, an amount equal to what he has saved himself.

8224. Then that would be 5*s.* 3*d.*?—In addition to what he has got himself.

8225. Under Clause 6, Sub-section *d*, the matter really is entirely in the hands of the local authority itself?—Yes; to judge of his savings.

8226. They may judge for themselves entirely as to what they consider to be a proper provision by the applicant?—Yes.

8227. And they may give or withhold this 3*s.* 6*d.* a week?—Yes; you must leave it to the local authority.

8228. And that is exactly the position of the guardians now, is it not, really?—Well, this goes further than that. Of course they would be the judges of whether he had provided to their satisfaction; but still he would have a right to claim it if he could prove.

8229. Yes; but still it is to their satisfaction?—Yes; it must be to their satisfaction. If

Mr. Ritchie—continued.

they were to exercise that in a hard manner, of course he would have an appeal, I suppose to the Local Government Board, or somebody; but still, I think, you must take it for granted that they would act in a reasonable manner. But, of course, you must give it to their discretion I think.

Mr. Hunter.

8230. I am not quite sure if I understand you, Mr. Bartley. But, first of all, there is a pension of 7*s.* a-week?—Yes.

8231. And the qualification for that pension is purely negative?—A man need not have saved any money at all in order to get this pension of 7*s.* a-week?—If he has not received relief, that is so; that is one.

8232. The qualification is purely negative?—That is one class.

Mr. Hunter—continued.

8233. If, however, he may have had the misfortune to receive even sixpennyworth of medical relief at any time in the course of his life, he never could receive a higher pension than 5*s.* 3*d.*?—That is so.

8234. And to earn the pension of 5*s.* 3*d.* he must qualify by the payments mentioned in Section 6?—Yes.

8235. Well, now, have you any means of ascertaining of the total number of persons who come to 65, how many have never received Poor Law relief in the course of their lives? Is there any authentic record?—No, nothing exists.

Impossible to estimate the cost.

8236. And, therefore, any estimate of the number of persons who come under your 7*s.* must be purely in the nature of a guess?—I have not even attempted to guess it.

The Witness withdrew.

Adjourned till To-morrow, at noon

TWENTY-SECOND DAY.

Wednesday, 3rd May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

The Right Hon. Lord Lingen, K.C.B.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Sir Henry Longley, K.C.B., Chief Charity Commissioner, called in; and further Examined.

Mr. Henley.

8237. Will you give us the legal definition of the word "Dole Charity"; you gave us Lord Hobhouse's definition, which was this: "Direct "gifts in money, or money's worth, to persons "whose title to receive them is poverty"?—I do not know of any legal definition of a "Dole "Charity"; but I should say that one test of a dole is that it is precarious, and so distinguished from a pension, which is given, at any rate, for a term.

8238. Anything permanent would not be a dole?—No, I think not; I think permanence is a quality which is absent from a dole.

8239. A pension would not be a dole?—No; I think not.

Mr *Henley*—continued.

8240. In fact, it is a pittance?—Yes; I think that would be a fair description of a dole; an intermittent and precarious payment.

Powers of County Councils.

8241. Now, with regard to the county councils and county boroughs, I think they have no power with regard to charities, except register them?—They have not even that; the only power which they have, which, I think, the Act of 52 George III. cap. 102, gives to Quarter Sessions, now, I presume, represented by the county councils, is to extend the time within which trustees of charities are bound, under that Act, to register their charities with the Clerk of the Peace, and further, to fix the remuneration of the Clerk of the Peace, for carrying out the

Mr. Henley—continued.

Act. I think those are their only direct functions.

Charities for apprenticing and school fees, now undesirable

8242. I want you to tell us about charities in rural districts. I first take the charities that relate to the young, such as the apprenticing and putting forth; then there are payments for school fees for such poor persons as are unable to pay them themselves, and, thirdly, there are payments to the ordinary expenses of a public elementary school. I think you told us with regard to the apprenticing of boys, that in many places it is becoming obsolete?—Yes; I think it is.

8243. Therefore, it is possible that a certain sum of money might be turned from those charities for some other purpose?—Yes; I think so.

8244. It is I think generally known that free apprenticeship, as it is called, is taking the place of binding?—Well, I suppose that is so.

8245. Now I take these two other heads; payment of school fees, and payments towards the ordinary expenses of a public elementary school; when I speak of the ordinary expenses, I do not include any scholarships or matters of that sort, but the ordinary expenses of a public elementary school. You referred to a speech of Mr. Gladstone, when he was Chancellor of the Exchequer, in 1863. This is what Mr. Gladstone said:—"The opinions of the law officers "of the Crown have thrown considerable doubt "upon parts of it. If a person leave property "for the benefit of the poor of his parish, one "would suppose that this, in the sense of the "law, must be charity; but no; this it has been "ruled is not charity, because it simply goes in "aid of the poor rate, and in relief of those who "pay it." Now, bearing that in mind, school fees now, by recent law, are paid for poor parents, in fact, are paid for all parents?—Well, that is so, at least in a great measure. I believe some school fees still remain, but only to an insignificant amount.

8246. But generally they are paid for?—There is no doubt that is so generally.

8247. Well, now, with regard to the payment for public elementary schools, every parish is bound now to provide the school, and also the teachers, and all the appliances for the school?—Yes: that is so.

8248. So that in no sense can it be considered charity in applying any charity funds towards that: it is simply assisting the rates?—It is either assisting the rates, or, where there is no school board, it is assisting those who subscribe out of their own pockets to substitute a voluntary school for a school-board school.

8249. Quite so; but that is a voluntary act, and if they did not do that, they would have a school board forced upon them?—They would.

8250. In fact it means a voluntary penny while the schoolboard rate might amount to 1*s.*?—I daresay that would be so.

8251. Therefore in those two ways the charities are wrongly applied, if they are given either to the fees or to the ordinary expenses of the school?—I should think so. At any rate it is applied to do that for which the State has made provision in another way.

Mr. Henley—continued.

8252. Now those three heads, which I have given you, which are charities devoted to the young; could the Charity Commissioners sanction a scheme for diverting such charities in aid of pensions for aged persons?—No; I think not, under the *cy pres* doctrine. I think we should be obliged to find some other way of providing for education. It would have to be devoted to the young. I think it would under the law as it now stands.

8253. Well, now I come to other parochial charities for adults, and you have told us, I think, that you have sanctioned some schemes for contributions to charities, to coal clubs, clothing clubs, and various parochial clubs of that sort?—Yes; that is done to a considerable extent.

8254. I daresay you are aware that all the inhabitants of a parish, whether they are poor or not, small shopkeepers, and persons of that class, are generally allowed to contribute to these clubs and share in the profits of the charity at Christmas?—I have no personal experience on that point, but I have very little doubt that that is so. It is very difficult to draw the line and to say where those societies should stop.

8255. If that is found to be the case, would that be a proper application of charity?—Well, you would have to take each case on its merits, and see whether the individual did require assistance. I dare say in the case you put, it would be found some of them did not require assistance.

8256. I will take a village club, to which the village blacksmith, the carpenter, the publican, and the baker belonged; would that be a proper application of the charity?—I should not think that artizans earning good regular wages would be proper recipients of the benefits of the charity.

8257. They could hardly be classed, could they, as the deserving poor?—No; I should be very sorry to class them in that way.

Chairman.

8258. I suppose you mean to say that the great majority of them are poor, although many of them might be persons who could do without aid; is that your argument?—I understood the question put to me to be, "Would the village "carpenter and blacksmith be deserving recipi-"ents?"

8259. Yes; but the real question is whether you are justified in applying any of these funds to the support of these coal and clothing clubs, and you are told that there is a good number of members who could do without any charitable relief. I suppose your reason for recommending it was that there is in these places generally a large majority of persons really in poor circumstances?—Yes, I think that would be so, and it is difficult for us to distinguish; the trustees must distinguish.

Mr. Henley.

8260. Could these charities, which are principally for adult persons, be diverted to pensions for the aged?—The "Dole Charities" you are speaking of?

8261. Yes?—Yes, most certainly they could; and they have been and are being so devoted at the present time.

Mr. Henley—continued.

8262. And the Charity Commissioners would approve of a scheme of that sort?—Certainly. We continually make schemes of that sort.

8263. You were speaking the other day of two classes of almshouses, and, I suppose, the parish houses to which you alluded were houses provided under the 9th of George IV., where the overseers and churchwardens were empowered to provide houses or lodgings for the poor, and if they did not accept that relief they got nothing?—Yes; I should think very likely. I should think some of them are attributable to the older Acts. There are some older Acts of George II. or George I. which go into that direction.

8264. Yes, in George I.; that is the old Act?—I thought you said George IV.

8265. No, George I.?—I know that Act; I quite agree. Yes; I suspect they are attributable to some rough and ready mode of working out that Act.

8266. Those houses were done away with by an Act of George III., which, I daresay, you are aware of?—East's Act.

8267. They were found not to work?—Yes; I am afraid I do not quite remember, but I know they were done away with.

8268. We have had a good deal of evidence before us, and it is perhaps unfair to ask you a Poor Law question on the matter; but we have had a good deal of evidence here that it would be desirable really to revert to the old Act, and found almshouses out of the rates in different parishes. You have already said in your evidence, I think, that you would not approve of that?—I certainly should not, for the reasons given in our Report of this year.

8269. Now do you find that many of the almshouses, in cases that come before you, are not endowed with sufficient funds to maintain people?—Yes, there are a good many cases of that sort.

8270. Well, in the event of such cases, the guardians must give out-relief?—Well, I do not know; the people may get alms from private charity.

8271. Yes; but the persons are not destitute of lodging because they are in a house, but they may be destitute of either food, clothing, fuel, or medical attendance, or funeral expenses?—Yes.

8272. The guardians would be obliged themselves to provide that for people who were really destitute?—The guardians would be under the same obligation to relieve these destitute people as they are to relieve any other destitute people, assuming the existence of destitution.

8273. Now when these cases come before you, what remedy do you apply to get rid of that; to make the endowments sufficient?—We should do one of two things; we should try either to sell the almshouses and apply the income of the purchase money to some more useful purpose, perhaps in pensions, or we should look round the parish to see if there were not some doles which we could combine, so as to form a sufficient stipend to maintain the inmates of the almshouses. We often do both these things.

8274. Were these almshouses intended, do you think, for the very poorest class, the pauper class, or the higher class generally?—You mean the almshouses generally?

Mr. Henley—continued.

8275. Yes?—I should say for the second poor, as I mentioned the other day.

8276. I have got a deed here: "That the "persons elected shall be poor indeed, and "well reputed of for religion and good conversa-"tion; not cursers nor common swearers, not "idle persons, not drunkards, not having com-"mitted fornication or adultery; not hunters of "ale houses, not gadders or wanderers abroad "from house to house, not tale-bearers, not busy-"bodies, but such as shall live without common "scolding or brawling, and quietly and peace-"ably with their neighbours, and such as have "been born or dwelled for the space of 10 years "at the least in any of the towns aforesaid, and "if any by misinformation be elected or placed "there, wanting such condition, or, being elected, "shall afterwards marry or fall to such misbe-"haviours, that they then shall be expelled and "removed, and another placed in the room of the "person removed." It would be rather difficult to enforce such qualifications, would it not?—I think it would.

Mr. Broadhurst.

8277. No one would be entitled under that?—I should think it would be very difficult to come in.

Mr. Henley.

8278. Well, from the deeds that you have examined, would you generally draw the conclusion that the people were to be of not the very poorest?—I think there is a great deal of evidence to show that, on looking at the deeds, and in many cases the founders are careful to say that people who receive relief are not to share in the benefits of the charity.

8279. Now in this particular case a scheme was framed which was passed by the Charity Commissioners, which I suppose would be a good illustration of what you generally do. Under Sir George Croke's will, these persons got 2*s*. a week, which was inadequate, and everyone of them was receiving out-door relief. The number was reduced to half, four instead of eight, and the payments doubled, and one of your conditions in the scheme was, that they should not receive out-door relief?—I think it is a fair illustration of what we should try to do in such a case. That scheme is 13 years old. I dare say we should be able to make some better provision now, as the result of experience, but the main lines would be the same.

System of inquiry into charities: advantage of detailed county inquiries: cost and labour involved.

8280. Now I want to ask you upon another head altogether; about your system of inquiry into charities. You had a special inquiry into the case at Denbigh, you told us?—Yes.

8281. How much of that was paid by the county, and how much by the Government?—That was all conducted at the public expense.

8282. Because I see under the provisions of the Act a portion may be paid out of the county rate?—That Act was not then in force. I presume the Act to which you refer is the Charity Expenses Act of 1892. The Denbigh Inquiry was finished in the year 1890.

8283. Can you tell me the length of the inquiry, how long it took to inquire into the one county?—I can tell you, but it would be mis-

Mr. Henley—continued.

leading as to the future, because in that case we employed a gentleman who was allowed to retain his practice at the bar, and therefore we could only have his spare time, and the inquiry was necessarily protracted. In the future we intend, and we have begun already in the inquiries which we are pursuing, to require that an assistant Commissioner shall give his whole time.

8284. How long would it take a person who devoted his whole time to inquire, and to report to you?—I should think six or eight months in Denbigh. The time is necessarily long, because there is not merely the inquiry, and the writing of a report upon the inquiry, but the results of the inquiry have to be edited and annotated and expanded by the help of all the documents we have in the office.

8285. So that after eight months the assistant Commissioner could place the report in your hands?—I think he could, and, of course, if there were two it would be done quicker.

8286. And can you give me an approximate idea of the cost of that Inquiry?—If I had known I could have brought you some figures, but I am afraid I cannot tell you now. I can furnish the Commission with some very rough estimates.

8287. Was he paid by the day?—He was paid by the day.

8288. So on the days he did not work, he would not be paid?—On the days he did not work, he would not be paid. Perhaps I should add, that it is exceedingly difficult to find a gentleman properly qualified who is sufficiently familiar with the Welsh language.

8289. I think your evidence goes to show that your office is very fully worked?—Yes, we have plenty of work.

8290. I think in your evidence on several occasions you have said you could not undertake more work?—Except with an increase of staff.

8291. That you would require an increase of staff both outside and inside?—An increasing of inspecting staff would be required.

8292. And tabulating when the work got into your office?—Yes; but all the organisation is there; we should require no fresh organisation.

8293. I think we should both agree that it would be very desirable that some inquiry should be made in every county and county borough in England with regard to the charities; we should know more about them than we do now?—We have long suggested; for many years suggested, in our reports, that that should be done; and that it should be done in the form in which it has been done in the County of Denbigh; in which it is going to be done in the West Riding of Yorkshire, and the County of London, by the issue of a new edition, brought up to date, of Lord Brougham's Commission. And there is a special reason for this now, because the reports of Lord Brougham's Commission are made evidence in certain circumstances by the Charitable Trusts (Recovery) Act of 1891; and so we reprint, in the County of Denbigh and in the other counties, the whole of the reports of Lord Brougham's Commission, and then proceed to supplement them by the later information, and when the counties get that which is really a question of time and money, they will have abundant information.

8294. And at the pace you are going now, how long will it take you to complete this work?—Well, I can hardly say; we are going at any particular pace, because we are waiting for the counties to come in.

8295. It will take five or ten years, I suppose?—I should think it would. Lord Brougham's Commission took twenty years.

8296. I want you, for the moment, to put inquiries by the Charity Commissioners on one side altogether, and see whether you cannot be assisted by the local authorities. I will not take the hypothetical case of these parochial councils, or the district councils, which do not exist; we do not know when they may exist; but I will take, first of all, the vestry. I do not suppose, in fact, you have said so in your evidence, I think, that they would not like to give up the dole charities?—I think in many parishes there would be a very strong feeling against it.

8297. They have the orange squeezed, and they would not like to give up the juice; well, we will pass them over; then I think you will agree with me that the board of guardians are not the proper bodies to inquire into these charities?—I should think not.

8298. Then the only other authority, short of the county council, is the highway board, which we may leave on one side?—Yes, I suppose so.

8299. Now we come to the county council. Mr. Loch asked you a question, whether the county councils would not take up this work, and I should like to ask you what would be your objection to putting the county councils in the same position that you are with regard to inquiring into charities. I see under Section 9 of the 16 and 17 Vict., chapter 137: "The board (that is, the "Charity Commissioners) may examine and in-"quire into any charities in England and Wales, "and the nature and objects, administration, "management, and results thereof, and the value, "condition, management, and application of the "estates, funds, property, and income belonging "thereto, and the board may cause such exami-"nation and inquiries to be made by their as-"sistant commissioners, acting together or sepa-"rately in such cases, and at such times as the "board think fit, and the assistant commis-"sioners are to report their proceedings to the "board." 18 and 19 Vict., chapter 124, Section 6 extends the power of the board and their assistant commissioners "to inquire "into charities, and to require written accounts "and statements from trustees of any charity "or their agents, depositaries of charity funds, "persons receiving benefits from charity funds, "and persons having the control or possession "of any documents concerning the charity or "any property thereof." The county councils have already duties thrown upon them to inquire into certain boundaries and applications for large parishes, now, who desire to be made into local boards; well, for that purpose they hold these local inquiries; they have also duties thrown upon them under the compulsory Allotments Acts; if the guardians fail, or the rural sanitary authority fails to obtain allotments, the council are compelled to take the matter up, and hold an inquiry and deal with the question. Why could not this duty of making an inquiry into the charities and reporting upon them be

Mr. Henley—continued.

thrown upon the county councils? — There is no absolute impossibility in it; but I should very much doubt whether it would be economical, either of labour, or experience, or of money, to have 52 charity commissions, one in each county. When you come to consider the very special questions which arise, legal and other questions, when you come to inquire into charities, I should have thought, on the principle of the division of labour, that it was well to have that done by one set of people, who collect experience throughout all the country.

8300. Of course I anticipate that the schemes will go up, sooner or later, to the Charity Commissioners; but I fail to see why a greater expense would be incurred by people who would voluntarily undertake the work without payment, with the assistance of their clerk to the county council, than there would be if you had a paid officer from the central department?—Because I think it would be absolutely impossible to do it without an expensive staff.

8301. You think that the great difficulty would be with regard to the expense?—Well, I think that would be a considerable difficulty, and the want of experience, the limited area of experience. It is just like the Local Government Board; I should suggest a centralisation on that point for the same reason as the Local Government Board centralisation is carried out.

8302. With regard to the legal advice, every county has a very skilled adviser in the clerk of the county council?—I doubt whether he knows much about charity law.

8303. I suppose he would be able to get that up, would he not?—Well, he might.

8304. You would save the whole expense of the paid Commissioner going down?—You would save his travelling expenses.

8305. And the payment of his personal expenses?—No; I do not think you would save salary.

8306. Why not?—Because I think the county council would require to have paid officers to carry out such a work.

8307. Well, the words of the Allotment Act are: that inquiries were held by some members of the committee or some other person. But in practice, where that has been done, I can only speak now of one county, the inquiry really cost nothing; it was conducted by people voluntarily, and the clerk of the council did it as part of his duty?—I think if you were to look through the reports of the County of Denbigh you would see the reason of my answer.

8308. I have not had the opportunity of doing so?—I think the inquiry would involve looking into ancient deeds, and raising and solving many questions of law which would very soon necessitate the employment of skilled labour and paid labour.

8309. And would that apply to the dole charities?—Certainly.

8310. As well as to the endowed charities?—The dole charities are endowed charities. I should not wish to be understood to suggest that there is no function for the county council in connection with the charities, but I do not think that this inquiry is the function which is most fit for them.

Mr. Henley—continued.

8311. Then you think, probably, the best way would be to leave the law alone and allow the counties to employ gentlemen from your office and pay them?—Yes, under this Act. I think this Act will provide for what is wanted, and in that way the counties get the best information that can be got, at only half-price, because, the information being required for imperial as well as for local purposes, the Treasury, so far, have been willing to pay half the cost; and therefore the counties get what I hope will be a valuable article at half the cost.

8312. But who has to decide as to the cost of these inquiries: is it to be divided equally; it does not say so in the Act?—It does not say so in the Act. The Treasury and the county make their own arrangements: in the two cases in which arrangements have been made under the Act the cost has been divided equally, the West Riding of Yorkshire and the County of London. One Welsh county has applied, the County of Merioneth, but I don't think the Treasury have agreed, as yet.

Lord Lingen.

8313. Does the Act you have before you empower the Treasury to pay half the expenses?—No; the Act empowers the county council to make payments. The section is a short one. I will read it. It is the 55 and 56 Victoria, chapter 15. The first section is, "The council of any county, or county "borough, may, if they think fit, pay or contri-"bute towards the expenses of any inquiry "conducted by the Charity Commissioners into "any charities which are, by the trusts govern-"ing their administration in whole or in part for "the benefit of their county, or county borough, "or any part thereof." The Act, I think, starts with the assumption that the inquiries are made wholly at the cost of the Treasury.

Mr. Henley.

8314. If the legal difficulty could be got over, do you think, or do you not think, that the people in the country would be more likely to open their minds and hearts to persons living in the county than to a paid officer from London?—I think it is very doubtful whether they would. I have often thought that people are more jealous of being inquired into by their neighbours than by people from a central office.

8315. Yes; but I am speaking now of a large representative body, a county council; they could hardly be called the neighbours of the people in the different parishes. It is not like a vestry inquiry. You think they would be likely to be jealous of them?—I think it is not improbable. Any inquiry conducted by the county council would be conducted without the help of the immense amount of the information which is in our office.

Mr. Roundell.

8316. There is one supplementary question, please, Sir Henry Longley. The Question 7853, about enabling the trustees to apply money in aid of the funds of any duly registered provident or friendly society. In what form do you enable such assistance to be given; by way of subscription to the benefit society?—Yes Trus-

Mr. Roundell—continued.

tees often do that under the clause which I read the other day.

8317. In principle do you think it a good thing to have an extraneous subscription to a benefit society?—I am afraid that is a question I can hardly answer.

Legislative direction desirable for conversion of doles to pensions.

8318. Then, might I just ask one question bearing upon the recommendation of the Select Committee of 1884, which is, shortly, for enabling the Charity Commissioners to deal with these charitable endowments. They propose the analogy of the schemes under the Endowed Schools Act; would you propose any improvement upon that mode of procedure for the purpose of dealing with these charitable endowments?—I think it would be important, with the view of solving, if it is to be solved in this way, the question which the Commission have before them, that there should be some general statutory direction for the purpose, and I should say it would be almost hopeless to rely upon schemes being made in the case of individual charities; there must be some general indication of the mind of Parliament, I think, as there has been in the case of the diversion of doles to education.

8319. Then, I understand you, that having regard to the local jealousies and difficulties in dealing with these endowments, that we may look upon the intervention of Parliament as a necessity, in your opinion?—I think so.

Charity, endowed and private, should co-operate with a strict Poor Law administration, and help deserving off rates.

8320. To bring about an improved state of things such as this Commission has to report upon, you look to a strict administration of the Poor Law as a *sine quâ non*?—Yes, I think so; I think that neither endowed charity nor private charity can be relied upon, as I think they ought to be relied upon, to fill the gap, unless they are stimulated by a strict administration of the Poor Law.

8321. And do you look upon organised charitable agencies as a necessary complement to the Poor Law?—Certainly; I should like just to read a few words from the Report of the Poor Law Commission of Inquiry of 1834. They say (p. 158, of Reprint of 1885): "Where cases of real "hardship occur the remedy must be applied by "individual charity, a virtue for which no "system of compulsory relief can or ought to be "as a substitute."

8322. And the pressure that would be brought about by a strict administration of the Poor Law would directly and indirectly act upon charitable relief, both private charity and public charity from endowments?—I think so; and one could illustrate that by what has happened in the Whitechapel Union. The creation of the Tower Hamlets Pension Society was due, no doubt, to a strict administration of the Poor Law. Organised charity helps the Poor Law and the Poor Law helps organised charity, and encourages organisation.

8323. And you would take that Tower Hamlets Pension Society as a type of what true charity may do to supplement the Poor Law in the way of making honourable provision, apart from the workhouse, for the deserving poor in their old age?—I have always thought that that was the type on which endeavours to afford that sort of relief should be formed, and I never could see that what is possible in one case should not be possible in others.

Mr. Roundell—continued.

8324. And if Parliament were to enable charities left to the poor to be more beneficially applied for the service of the poor, that would show the way; it would be an object-lesson to private charitable people, and it would also greatly stimulate the establishment of organised charities throughout the country. The action of Parliament would form a guide to public opinion?—I think the endowed charities so organised and directed would have a very important effect in leading the way in the organisation of private charity.

8325. In the way that it is commonly said that a legislative enactment has considerable effect in moulding public opinion?—Yes; I should expect some such result as that from the legislative action that you suggest.

Mr. Loch.

8326. In recent schemes, I think, you have adopted a somewhat improved system of finding candidates for pensions and almshouses apart from or in addition to advertising?—Yes. I am glad to have the opportunity of supplementing an answer I gave you the other day. The difficulty which was suggested, I think, in the question that you put to me the other day, which arises from advertising each vacancy in a pensioner's or alms-person's place, has led us to adopt a clause which I think you have before you in one of the schemes which I have given you.

8327. The clause in question is taken from a scheme sealed 19th February 1892, referring to the Wyggestons Hospital Branch at Leicester. The clause is, "Once in every year a notice "(which may be in the Form No. 2 annexed "hereto), specifying the qualifications required "from candidates, and the proper mode of apply-"ing for appointment as an inmate, shall be "sufficiently published in the municipal borough "of Leicester, by advertisement or otherwise. "Every applicant must be prepared with suffi-"cient testimonials and other evidence of his or "her qualification for the appointment." Accordingly you leave, to a very large extent, the method of notifying this charity to the trustees?—Yes, we have been led to do that in some cases lately by the complaint, suggested by your former question, that the giving of a notice of every vacancy had bad effects.

8328. And at Leicester you have a further safeguard for good administration in that you have a clause by which a register of all applications for appointment is kept by the trustees?—That, I think, is in every scheme.

8329. "No appointment of an inmate shall be "made except from such register"?—Yes.

8330. In another scheme, St. Mary-le-Strand, you have also one clause of importance bearing on this question; it is a Court of Chancery scheme, but still it brings out one point, if you would allow me to show it; the date of this scheme is 1890. The clause in question runs as follows: "34. The rest of the property shall be "applied for the benefit of the poor of the said "parish, as follows (that is to say):—In "granting pensions not exceeding 25*l.* a year "each to any poor inhabitant of the said

Mr. Loch—continued.

"parish, giving a preference to widows with "children, and those who have brought up "children well and have been of good character "(not having received parochial relief, except of "a medical character, for the past year), such "pensions to be tenable for a year only, but to "be renewable at the end of the year." The point here is that the pension is not a permanent allowance, to be expected always, but subject to reconsideration, so that there is a distinct check upon the behaviour of the applicant, and so on?—Yes; but we have been in the habit of late, in our schemes, of putting in a clause which I venture to think is better than that, of allowing the trustees to give the pensions for three years. Perhaps the revision every year is a little oppressive, but I attach great importance to some such provision as that; it helps us in many ways, as is suggested by the question. It enables the trustees to review the cases and to see that the pensioners are still deserving, that they have not acquired means since the pension was granted which ought to render them independent of charitable relief; and further it enables them to deal with the cases of pensioners who go and live long away from the parish. I do not suggest that in all cases pensioners should forfeit their pensions by doing so; but it is really important that the trustees should have some hold over pensioners who go to live at a distance.

8331. Take that point next—having some hold over pensioners. I notice that in those schemes candidates are required to produce sufficient testimonials, and undergo examination too; but do you in any scheme require that there shall be an examination within so many years definitely?—Yes, I think I quoted a clause from the Campden charity scheme at Kensington, in my evidence the other day, to that effect.

8332. But it is frequently omitted from schemes, is it not?—Yes; we generally leave to the trustees the working out of that duty, which is unquestionably theirs, of making due inquiry.

8333. In a scheme which I have here also, Chester Municipal Charities, sealed 29th March 1892, there is a Clause 54, in which it is said as follows: "In the case of any pensioner having a "properly secured income from other sources at "the rate of not less than 7*s.* per week, the "amount of the stipend may be such as will be "sufficient to provide the pensioner with a total "income at the rate of not less than 7*s.* per "week. The trustees, in lieu of paying the "amount of the pension to any pensioner in "money, may from time to time expend the "whole, or any portion thereof, for his or her "benefit, as they shall think fit." With regard to the first sentence of that part of the paragraph that I have read, I presume that a result of it would be that the pension fund of the endowed charity would go very much further than it would if there was no such proviso?—Certainly.

8334. And that difference, whatever it might be, sometimes possibly a large difference, would be made good out of voluntary charities, or from some other source?—From any source other than Poor Law relief, which of course is prohibited by another part of the scheme.

8335. So that an employer, for instance, could give a certain amount of it?—Yes, one would have thought that he would.

Mr. Loch—continued.

8336. Then would such a proviso as this be suitable for insertion in a scheme: "That an "almoner be appointed, who will visit the "pensioner from week to week, or, in any case, "at regular intervals, ascertain if there be any "signs of diminished comfort, or any failure in "the amount of maintenance received, and, in "that case, report the same and any other rele-"vant matters forthwith to the committee." My object in asking that question is to see how these words: "A properly secured income from other "sources," can be thoroughly carried out, so that a pensioner receiving a part pension from an endowed charity shall yet certainly receive enough, though there may be a change in her circumstances?—I should think some such provision as that would be a very proper bye-law for the trustees to make. I should hardly like to put anything so very definite in the scheme, but I should think it would be an exceedingly proper bye-law to be acted upon by the trustees, and our schemes contain provisions that they may make regulations or bye-laws.

Regular visiting by almoners desirable.

8337. But that would be a proviso that might be suggested?—Certainly.

8338. Could any plan be adopted for introducing into comparatively old schemes improvements which are the fruit of experience and find their place in new schemes: for instance, this better method of finding candidates which has been referred to at Leicester?—A scheme can only be amended upon sufficient application.

Amendment of old schemes.

8339. But if it were generally known by those who were trustees that there were better methods, they could apply to you for the alteration of a special clause?—They could, and they do sometimes.

8340. And can there be any kind of continuous survey of charities with the view of introducing these improvements?—There could, but of course it would be a gigantic operation.

Continuous survey of charities would require special staff.

8341. That is to say, the staff would not be sufficient for the purpose?—No; not for continually inquiring. It is not like the inquiry I was asked about just now, inquiring into the charities at a particular moment; this would be a continuous inspection.

8342. Could the report of the investigating Commissioners be published under any conditions which might be of service to the general public?—I think there would be an objection to publishing reports *in extenso*, because often reports are made to a certain extent confidentially, and the Commissioners might be deprived of information which they would otherwise get, if the officer reporting knew his report was going to be published; but I should see no objection to the publication of extracts giving information.

Reports of inquiries might be partially published.

8343. And that would place at the disposal of the public a great deal of information which is now locked up in your offices, and suitable for publication?—Yes, but I should hope that all that information and a great deal more will be combined and made accessible to the public by the re-publication of the reports of Lord

Re-publication of reports of Lord Brougham's Commission desirable.

Mr. Loch—continued.

Brougham's Commission. That is just the sort of information we ought to give.

8344. And therefore would it be a good plan, if, in order to bring a work of that kind up to date and quickly, a certain additional staff were appointed for a time, as was done in the case of the City of London Parochial Charities, to carry out what is of very great importance from the point of view of this Commission, the point of view of old age pensions?—If the country wishes it to be done in a short time it would be necessary to organise a department for that purpose; in fact, we have already begun to organise a small department for the work as far as it has gone. As I said in answer to Mr. Henley, we have all the organisation necessary; it is merely a question of extension.

8345. And in your opinion, that would be the most economical and the quickest way of doing it?—I think so.

Mr. Pell.

Devise of land for almshouses.

8346. Might I ask one question? Has there been any change in the law relating to mortmain, which would enable a person at the present day to leave by will land for the endowment of a charity?—Yes, a Bill was brought into the House of Commons, I think, in the year 1890, by Mr. Cozens-Hardy, which, after some amendment passed into law; it provides, to speak summarily, without going into very minute legal distinctions, that land may now be devised to a charitable use, but, with the exception, which I will mention presently, if so devised it must be sold within a year. The exception is an important one, because if the land is devised, we will say, for the purpose of erecting upon it a school, or has a school upon it, or has an almshouse upon it, then it need not be sold; the distinction being, that if the land is required for the purpose of carrying out the charitable trust it need not be sold; if it is to produce income for the purposes of the charitable trust then it has to be sold.

8347. Then, as I understand you, land can be now devised by a private person for the purpose of establishing almshouses, and then it would not come under the provision of the recent Act which would require it to be sold within a year?—It would not. The Act makes some other important alterations in the law of mortmain, which are highly technical, and perhaps I had better not go into them now.

[The Witness withdrew.

Mr. JOHN DAVIES, Dyffryn, Merionethshire; called in, and Examined.

Chairman.

Dolgelley Union.

8348. WHERE do you live?—I live in the Dolgelley Union, Merionethshire.

8349. What are you?—Gentleman; I am of no trade.

8350. Have you been a guardian?—I have.

8351. How long have you been a guardian?—Three or four years.

8352. Of the Union of Dolgelley?—Of the Union of Dolgelley.

8353. How long ago was that?—It is four years ago. When I went to the County Council, I gave up the office of guardian.

8354. Are you now a member of the County Council?—I am, my Lord.

8355. Of Merionethshire?—Of Merionethshire.

8356. You have some suggestions to make, I believe, as to the treatment of the aged poor?—Yes, my Lord, with regard to their treatment, indoor and outdoor. I consider it a great hardship.

Out-relief general; in money, 4*s.* to 7*s.* a week.

8357. Would you be good enough to say what the custom is in your union of Dolgelley, with respect to the treatment of the old?—The custom is, with few exceptions, to give them outdoor relief, the old, and we have in that union very few, except old people, receiving relief at all. The majority of them are old, upwards of 65 or 70 years of age, and mostly widows.

8358. What is the usual weekly payment to these old poor?—To the old poor it averages 5*s.* a week.

8359. Will you tell us what is the greatest payment made, and what is the smallest, and the reasons for the differences in the payment?—It is seldom I have seen 7*s.*; very seldom.

8360. Do you give relief in kind?—Money.

Chairman—continued.

8361. Only in money?—Only in money, except in casual relief.

8362. In those cases in which 7*s.* were given, what were the circumstances which induced the guardians to give such a high rate of payment?—When the poor are bedridden, and they have a great deal of trouble with them and they require care.

8363. Do they, in those cases, ever suggest that the poor would be better off in the workhouse, better looked after?—Yes, they do suggest it; some do, but the suggestions are seldom carried out, especially in the case of women.

8364. Do you mean to say that women seldom go into the workhouse?—It is very seldom you see an old woman in the workhouse.

8365. And then if they refuse they have a payment varying from 7*s.* down to, what; what is the lowest?—Down to 5*s.*

8366. Is 5*s.* the lowest rate?—Well, I have seen less given to those that are able to do something. I know of cases of old women who are able to bake and sell bread, and they get 4*s.*

Contributions relative.

8367. In cases where poor women are living with their families, their sons, and their daughters, do you pay them the same as if they were living apart?—If the sons and daughters all have children, families of their own, we do.

8368. If there is an unmarried son, what do you do?—He contributes towards the keep of his mother or father, assists the relative.

8369. Then, in that case, do you give a smaller rate of relief?—We give, say 5*s.*; the relieving officer pays 5*s.* in money, and gets out of the son a 1*s.* of the 5*s.*, or sometimes 1*s.* 6*d.* out of the 5*s.*

Chairman—continued.

8370. But with very few exceptions; that is to say, the exceptions when they are able to do something for themselves, the lowest payment is 5*s.* a week?—Five shillings, with very few exceptions.

8371. How many have you got there in the workhouse?—We have at present, the end of the last half-year, 49.

8372. How many could the workhouse hold?—Well, I should say it could hold a hundred.

8373. How are these 49 made up?—They are made up of old men, and young women that have been unfortunate, and children.

8374. You said old men; are there no old women?—No old women. I have visited very many workhouses in Wales, and it is very seldom that I have seen old women there, except they be weak-minded imbeciles, and that is the case in my union. Those that are in the workhouses, or the majority of them, are little better than lunatics.

8375. What is the population of the union?—Fourteen thousand five hundred.

8376. Mostly country parishes, I suppose?—Country parishes; well, the towns in the union, Dolgelley and Barmouth, have from 2,000 to 3,000 population each.

8377. And what is the rate of wages in that county? — Labourers' wages, farm servants, married men who are considered first class, and who are up in the first division, get from 28*l.* to 30*l.* a year and boarding.

8378. But you speak of married men, do they board?—Not their lodgings; they go home to their families to sleep.

8379. That is the married men?—The married men.

8380. And the unmarried men?—There are some unmarried men who get from 28*l.* to 30*l.*, but as a rule these single men get from 22*l.* to 26*l.* with their board and lodging.

8381. They get their board and lodging?—They get their board and lodging.

8382. Can you reduce that to the average of weekly wages; supposing they did not get their board and lodging, what do you put their board and lodging as being worth per week?—I would not put it at more, particularly in those cases where they go home to sleep, than 3*s.* 6*d.* a week.

8383. The board and lodging of the single men?—The board and lodging of a single man to 26*l.* I would put at 4*s.* 6*d.* or 5*s.* a week.

8384. That would be in the case of the single men that you speak of; it would come to be equal to about 14*s.* or 15*s.* a week in money?—It would, my Lord.

8385. I think you said in the case of married men who do not lodge, that you consider the board equal to 3*s.* 6*d.*?—3*s.* 6*d.*

8386. Well, but could a single man find lodgings at 1*s.* or 1*s.* 6*d.* a week if he did not live in the farm-house?—Yes, in country places, my Lord.

8387. I have been told that you object to the contribution by children to the support of their parents as enforced by the law?—I do, my Lord.

8388. On what grounds?—On this ground, that I suppose there is something belonging to us that we cannot bear compulsion. I have known cases where guardians put upon sons to contribute so much to the keep of their parents, and rather than be compelled to do so, they go out of the country to South Wales and other places, whilst when they were let alone, they contribute a great deal more to the support of their parents than when ordered to do so by the guardians.

Chairman—continued.

8389. That is to say all the good and kind sons and daughters who can assist their parents do assist them voluntarily?—They do.

8390. But are there no bad and unfeeling children in the Union of Dolgelley?—Well, the bad and the unfeeling cannot afford it; that is, they spend their money other ways; they are spendthrifts.

8391. Well, do you think a man of that sort ought not to have a little compulsion put upon him to make him do that which the good men do voluntarily?—I admit there are exceptions, but as a rule I object to it.

8392–3. But, I suppose, as a rule nobody attempts to compel a child to support his parent if he does it voluntarily?—Yes, I believe it is a rule in our Union: it is a rule belonging to the Union; I forget if it is down in the bye-laws; I have a copy of the bye-laws with me; at all events it is carried out, even in cases of married people who have no children. There are two cases before me this minute of married people with one child, and the husband being nothing else than a farm servant obliged to contribute to the support of his parents.

8394. Suppose there were more than one child would they be called upon to support their parents?—According to circumstances.

8395. That is to say according to their wages?—Yes, according to his wages.

8396. By your regulations I see relations legally liable are in all cases to be called upon to contribute?—That is it.

8397. That does not say that they are to be compelled to contribute, and I presume that when they are called upon they state to the guardians what their circumstances are, so as to show whether they are, or are not, able to contribute to the support of their parents; is not that the case?—In the case of the unmarried men, unmarried sons and daughters, there is no exception made so far as my experience goes; they are always compelled.

8398. When a man getting his 14*s.* or 15*s.* a week marries, he is expected to support his wife, I suppose?—He is.

8399. And if he has children he is expected to support his children?—He is.

8400. And he is generally able to do so decently?—He is.

8401. Then, if he is not married, does it seem to you a hardship that he should be called upon to assist in the support of his father or mother?—It does not seem to me a hardship, but what I argue is this, my Lord, were they let alone to support of their own free will, they would do more than by compulsion.

8402. But I suppose if every person in this world did his duty the greater part of the laws that Parliament passes would be quite unnecessary?—No question about that.

8403. And those laws therefore are necessary

Chairman—continued.

in the case of persons who decline to do their duty?—They are.

8404. Then I suppose in your opinion it is rather a question of the amount of income which would justify the guardians calling upon the children to contribute towards the support of their parents, and whether they have a sufficient income to do so or not, is it not?—They take into consideration their income, yes.

Relieving officer too powerful.

8405. Is there any other point in the administration of the law to which you object?—Well, I always felt that the guardians have too little power, and perhaps the relieving officer too much.

8406. But has the relieving officer any power except that which comes to him from the guardians?—He has by law.

Powers as to the payment of relief.

8407. What power has he where he cannot be controlled by the guardians?—In certain cases he can by his own authority give as he likes, with respect to the powers of the relieving officer to discontinue or vary upon his own authority the amount of the relief ordered by the guardians.

8408. Is not he obliged if he makes any such change to come before the guardians and state what he has done?—What he has done, that is so; not before he has done it. The deed is done before he comes before the guardians.

8409. You mean to say that he orders things to be given, or else he discontinues. If he finds out, for instance, that the man does not want it he then discontinues it?—He does, my Lord.

8410. And having done so he brings it before the guardians, and the guardians, I presume, decide whether he has acted rightly or wrongly; is not that so?—When a payment is discontinued he does. That is payment in money I mean; when giving in kind he varies as he likes.

8411. Quite irrespective of the guardians?—Quite irrespective of the guardians, and justifies his actions by this clause in the law.

8412. Now, will you listen, if you please. Here is a statement of the law; "The relieving officer must in all cases pay the paupers at the times and places directed by the guardians, and he has no authority between the intervals of the guardians' meetings to vary the amount of relief which has been ordered by them; should he do so"; that is, should he vary it; "he must be prepared to show either obvious or manifest fraud on the part of the pauper or a cessation of the circumstances under which the relief was given, as in the case of illness, that the pauper has recovered, or got employment at adequate wages." Do you accept that as being the state of the law?—I do, my Lord.

8413. Do not you think that that amount of authority is absolutely necessary to be vested in the hands of somebody?—I do not, my Lord.

8414. Suppose an allowance was made to a man or a woman during illness, and the relieving officer found that the man was well and at work, do you think he would be justified in stopping the allowance?—He would.

8415. Supposing he found, and I may say that this very often happens, that a statement upon which the guardians had made their relief was a false one, that the people were earning a great deal more than they represented themselves to be; suppose those facts came to his knowledge, do you think it would not be his duty to stop payment until he had brought the matter before the guardians?—Well, I can hardly conceive a case of that kind.

Chairman—continued.

8416. You cannot conceive a man making a false statement upon such a subject?—I can; but of a man from my parish, for instance, making a false statement without my knowing his circumstances better than the relieving officer, I cannot.

8417. But the law is made you know for large and populous places, and not only for places thinly inhabited where everybody knows of the condition of his neighbour; and we are not talking simply of the union of Dolgelley, but the law and administration which are necessary for the whole country?—What I myself think is that the relieving officer, in such cases, and the guardians should co-operate; the relieving officer, at any rate before making any change, should consult the guardians of the district.

Cases of hardship by reason of undue relief.

8418. Would you be good enough to state cases of hardship which have occurred in your knowledge, forming the reason why you have this strong opinion about the limitation of the powers of the relieving officer?—I think, my Lord, I know of one case. I had to do with it personally, and that is only a type of several cases. I have not the least hesitation in stating that that woman literally starved herself to death.

8419. Well, give us a little more detail; what was the condition of this woman, what relief was she getting?—She was getting none at the time the relieving officer would have her to go to the workhouse.

8420. Yes, but what was she getting at the time?—She was getting nothing. At the last I succeeded in getting her so much in kind every week.

8421. Was she a widow or a single woman?—She was a single woman.

8422. Living alone?—Living alone.

8423. What age?—She was about 60.

8424. Was she a weakly woman for her age, 60 years?—She was not; she was a stout strong-looking woman.

8425. But she was unable to support herself?—She was unable to support herself.

8426. Was she living in lodgings?—No, she was living in a house of her own. She suffered from bronchitis at times.

8427. And the guardians declined to relieve her unless she went into the workhouse?—She did not go to the workhouse.

8428. But they declined to relieve her unless she went into the workhouse?—They did decline at the instance of the relieving officer. At last I got so much a week for her in kind, but it was too late.

8429. What was the reason of the relieving officer's advising the guardians not to give her the relief?—This was his only reason, that that woman when young had had illegitimate children.

8430. Forty years ago?—Thirty to forty years ago.

8431. Did that argument prevent the guar-

Chairman—continued

dians from giving the relief which was otherwise wanted?—The guardians at last conceded the relief in kind. The relieving officer at the time corresponded in regard to the case with the Local Government Board, and was obliged at last. He argued the law, which in my opinion was wrong, and in my opinion is still wrong, that the law did not admit giving to a woman in her circumstances, who had had illegitimate children, outdoor relief.

8432. Why did they depart from their usual practice of giving relief in money, and give her relief only in kind?—I cannot say what was the reason.

8433. Was she a woman of intemperate habits? No, she was not.

8434. Had she any illegitimate children living with her?—No, my Lord.

8435. She was living alone?—She was living alone.

8436. But in that case it seems to me it is the guardians who were responsible, and not the relieving officer. In such a case as that the relieving officer states what he knows, and the guardians decide. How do you make the relieving officer responsible for a case of that sort?—I make him responsible in this manner: the consciousness that he has the power that I objected to at the commencement of this discussion by law.

8437. Then what you objected to just now was not the power to prevent a person receiving relief, but the power to interrupt relief where he thought it was given improperly?—I object to the power given by law to the relieving officer.

8438. Yes; but in this case the relieving officer would be absolutely without any power. He would have to bring the case before the guardians, and the guardians would decide whether they would give assistance out of the workhouse to a women who had had illegitimate children. That is what it comes to?—Yes, the case stands thus, my Lord; the relieving officer, exercising the power he thought he had, would have it that the guardians had no right to give such a person any support whatever, any relief whatever, but compel her to come to the workhouse.

8439. Do you know any other case?—I know of a case of an old man who had been in comfortable circumstances and was harassed by the relieving officer; we as guardians stood against it, but after all he was troubled by the relieving officer wanting him to go to the workhouse. It had such an effect upon the old man who was in lodgings, and the people of the house told me after the relieving officer had been there, the last time he called, that he was shouting out in the night that he was carried to the workhouse, and the following morning he left the house without saying a word, went to a mill-pond and drowned himself. I mention these cases, my Lord, to show whatever power the law gives to the relieving officer it gives him that power that makes him the dread of the poor; they are afraid of him.

8440. It is the business of the relieving officer to inquire into all the circumstances of the man who is seeking relief, is not it?—It is, my Lord.

8441. What you object is that it is done in a rough and a brutal manner instead of in a kindly and considerate manner. That is your objection, I suppose?—Yes, and I need to say, that this roughness on the part of the relieving officer is based upon, I think, the too large authority that is given to him by law.

Harshness of relieving officer.

8442. The usual method in the union is, as I gathered from you, to give assistance to the old out of the workhouse?—It is, my Lord.

8443. Why do you suppose there was an exception made in the case of this old man by bringing pressure upon him to go into the workhouse. He was at the mercy, so far as that, of the relieving officer. The guardians objected.

8444. So is every poor old man in the same way at his mercy; what I wanted to know was, why the great majority of the old men being relieved out of doors, particular pressure was brought against this old man by the relieving officer?—I cannot say, my Lord,; that was the case, that was the fact.

8445. It appears that the poor old man, when he was pressed to go to the workhouse, went out of his mind, and drowned himself?—Drowned himself.

Antipathy to workhouse.

8446. May it not, therefore, have been that the relieving officer saw that this poor old man was unable to take care of himself, and that he would be better taken care of in the workhouse than where he was?—It is very possible that he believed that. I can mention to you a case which took place last week; an old man in my neighbourhood, who is a cripple, and the relieving officer particularly spoke to me himself about him, wanted to compel him to go to the workhouse. The guardian of the parish objected, and I saw that man with my own eyes last week, leaving the house in which he lives, and climbing up hill on his knees to reach a friend's house, to be there out of the reach of the compulsion to go to the workhouse.

8447. You know, of course, having been a guardian, that they have no power to put him into the workhouse; they have no power to compel him to go?—They have not, they have power to refuse relief.

8448. Just so; but he was climbing away for the purpose of escaping being put into the workhouse?—For the purpose of escaping being put into the workhouse.

8449. He thought that they had the power to put him into the workhouse?—Yes.

8450. But that was a mistake?—Yes, what he thought was, that his relief would be dropped unless he went into the workhouse.

8451. But how could he improve his position by crawling to his friend's house?—Well, he went there for a kind of shelter, I suppose.

8452. You can imagine that there are cases where old people, especially if they are helpless, would be better off in the workhouse than out of it?—There are cases.

8453. And might not, in this particular case, the relieving officer be fairly of opinion that this poor old cripple would have been better looked after in the workhouse than in his own?—Yes, I am of the same opinion in that case as the relieving officer, but I mentioned the instance to prove that the relieving officer, by the state in which

Workhouse sometimes needful.

Chairman—continued.

he is placed by law, has that influence upon poor people.

Power of relieving officer should be transferred to guardian of parish.

8454. I have no doubt that that is so. He acts as the agent of the guardians, and he is the person whom they see much more often than they see the guardians; therefore, I can well understand that to be the case?—The guardians do not interfere, because the law puts the power in the hands of the relieving officer.

8455. That is entirely wrong?—I remember, if you will excuse me, my Lord.

8456. You are stating to us what we know not to be the fact. I am very sorry to interrupt you, but when you state that all this is in the power of the relieving officer, I am obliged to remind you that it is not so. If you state that in many cases the relieving officers bring pressure harshly, so as to be the objects of terror to the poor old people, that I can understand; but when you tell me they have this power, to the exclusion of the board of guardians, then I am bound to tell you that you are mistaken as to the law?—I do not say to the exclusion of the board of guardians, but the guardian at home has not that right to interfere.

8457. The guardian at home, oh no; the guardian at home has only authority when he is acting with the rest of the board?—He is no guardian but on the board; and what I say is for the sake of the poor people, the aged poor. It would be very much to their comfort had the guardian more of the power in his own parish than the relieving officer has.

Workhouse well managed, but want of liberty and stigma disliked.

8458. How is your workhouse managed for the in-door relief; is there proper provision made for the comfort of the poor?—Yes; it is very well managed.

8459. They have sufficient food, and warmth, and clothing?—They have.

8460. And are they allowed, every now and then, to go out and see their friends?—They are, a certain distance.

8461. The objection to the workhouse is partly, I suppose, that they do not like losing their liberty, and partly that they have an objection to being, in the eyes of all the world, paupers?—Yes.

Out-door relief approved by himself and guardians.

8462. Does that objection extend to receiving out-door relief; is there the same objection to receiving out-door relief, as a matter of self-respect, as there is in going to the workhouse?—I have no doubt there are many that suffer a great deal of want, that do not apply for out-door relief; they would rather suffer than apply.

8463. I suppose you rather wish that that feeling should prevail, do you not?—We do not.

8464. You think that there ought to be no reluctance on the part of any poor man to go on the rates if he feels that he is in want?—I believe when an honest inquiry is made into an applicant's circumstances, he ought to be relieved.

8465. Would you give outdoor relief to a man, who is not an old man, but who, having lost his employment, or from any other cause, was in want of money?—It would depend upon the cause of losing the employment.

Chairman—continued.

8466. Supposing the cause was that there was not sufficient employment in the winter time to find the man work?—I would advocate casual relief for such.

8467. Is the general feeling in your part of the world in favour of out-door relief, rather than in-door relief?—I should say the majority of the guardians have that feeling.

8468. Are in favour of it?—Are in favour of it, yes.

8469. Is your population an increasing one, or a decreasing, or a stationary?—Increasing in towns; more in towns, but decreasing in the rural districts.

Population and wages fairly steady.

8470. But taking the whole together, the small towns and the country, does it decrease or increase?—There has been an increase the last 10 years.

8471. Does pauperism increase; have you more people on the rates than you used to have?—We have not; a little less.

8472. Have wages risen in the last 10 years at all?—I doubt it. There is a tendency at present for wages to come down.

8473. I suppose a great number of your people migrate down to South Wales and elsewhere, where employment is more abundant?—Very many go.

8474. And do not the wages of those who remain rise in consequence?—They do not; farm labourers.

8475. Have they been always the same within your recollection?—Oh, no; they have been lower than they are present, within my recollection.

8476. How long ago?—They were much lower 25 years ago.

8477. Do the people there belong to clubs or friendly societies?—Yes; in some places, Dolgelley, for instance. I understand there are eight clubs or friendly societies.

Friendly societies largely joined.

8478. Are those clubs on a sound foundation?—They are.

8479. They do not break?—They do not.

8480. And do you think a large proportion of the population of the working poor belong to these clubs?—I should say so. I believe at present the thrifty portion of the population of the rural districts join these insurance societies.

8481. Then in one form or another they insure themselves, either by club or friendly society?—They do, my Lord, the majority of them.

8482. Do you wish to say anything else?—Well, I should say just a word or two, as to the causes of poverty or pauperism. I was looking through a list of paupers in parishes I happened to know very well; one or two parishes besides the two in my own neighbourhood. One cannot attribute their pauperism to intemperate habits, very little of it; such cases are very exceptional.

Causes of poverty. Thrifty persons spend their money in raising status of children.

8483. They are sober people?—The fact of it is, my Lord, those men that are poor because of intemperate habits, do not apply at all; they are ashamed to apply.

Intemperate maintain themselves in old age.

8484. But what happens when they no longer can support themselves?—Well, the

Chairman—continued.

wives, as a rule, turn to do something, such as washing. In our part of the country in summer they do very well; they earn a great deal of money by washing, the wives of labourers, so many visitors come in.

8485. Well, go on, please?—The population, I can bear it out, of our county, Merionethshire, on the whole, are very thrifty. They aim at this: at bringing their children up to something better than themselves. If they possibly can do it, they give them that schooling, and that training, to fit them for offices, and such places, rather than send to work on the farms or in the quarries. The daughters, rather than send them to service, very many bring them up in shops, as milliners and shopkeepers, and that tells undoubtedly upon the income of the father.

8486. But what has this to do with the causes of poverty; you said you wished to say something upon the causes of poverty?—I do; I say that to show that they apply for relief when they have made the best possible use of their earnings; they have invested their money in the children.

8487. Then you think the principal cause of poverty in your part of the world is that the parents have done their duty well by their children by bringing them up well, sending them to school, and looking properly after them?—Yes; that has prevented them from saving anything for old age.

8488. Is there any other point that you wish to make?—I do not remember anything particular.

Lord Lingen.

8489. You told us that the indoor poor numbered 49. How many do the out-door poor number in your union?—According to the numerical portion of the list 441.

8490. And what was the poor rate in the pound in your union; how much does it come to, the last rate?—The last rate came to 1*s.* 1*d.*

Chairman.

8491. For the whole year?—The half-year.

Lord Lingen.

8492. You gave us one or two cases of what you thought were hardships in dealing with out-door poor. One was that of a woman, about 60, who was refused out-door relief. How long ago did that case happen?—About five years ago.

8493. It would not, therefore, be in this relieving officer's book that we have got before us now?—No; it would not.

8494. Was she during the latter part of her life a well-conducted person?—She was.

8495. Up to the time of her illness from bronchitis maintaining herself honestly?—Maintaining herself honestly.

8496. So that at the time she was refused she was in sickness?—In sickness.

8497. Did that case occur while you yourself were a guardian?—It did.

8498. Now, was that not brought before the board when the relieving officer refused her relief?—Yes. I mentioned that I brought the case before the board, and the relieving officer argued the case against me.

Lord Lingen—continued.

8499. Who represented it; the relieving officer?—It was I that brought the case before the guardians. She had applied to the relieving officer many a time, and had been refused, and at last I brought the case before the guardians, and, as I mentioned, the relieving officer, because of the circumstances she was in, corresponded with the Local Government Board to try and defeat my contention to have some relief for her. At last he submitted, and gave her relief in kind, and in a very short time she died, and in the opinion of her acquaintances in the neighbourhood, her next door neighbours, she had suffered from want.

8500. What happened to the relieving officer; was he in any degree censured, or called upon to explain his conduct?—No.

8501. How was that?—Well, on the board, as I have said, he would have it she was not entitled to relief, because she had had illegitimate children when she a young person. That was his contention.

8502. But would that disentitle a person to relief?—That was his contention.

Mr. Henley.

8503. To out-door relief?—Well, sir, I object to the power given to relieving officers in this manner, the advantage they take beyond what is given them by law. The guardian is a guardian on the board only; he has no business to make inquiries, such inquiries as the relieving officer does, into the circumstances of the applicant, and therefore the relieving officer comes before the board better acquainted than the guardian.

Lord Lingen.

8504. But I do not quite understand the course of this case. If it is true that a woman who has had illegitimate children cannot have out-door relief, I understand you to say that on your representation she got out-door relief ultimately?—She did.

Mr. Henley.

8505. Were these children dead or alive?—Alive.

Chairman.

8506. Were they living with her?—No; they were in service.

Lord Lingen.

8507. I should be glad to have my question answered, if you please. I understand that a woman having had—I may be wrong in the "having had"—but I understand that a woman having had illegitimate children could not legally receive out-door relief?—That was his contention, my Lord.

8508. But the guardians overruled that?—Overruled it at last.

8509. And gave her out-door relief?—Sometime at the last.

Mr. Henley.

8510. There was a case of sickness, which makes it an exception?—There was a case of sickness.

Lord Lingen.

Inquiries should be by guardian of parish, not relieving officer.

8511. When you object to the intervention of the relieving officer, how are the guardians to be informed of the particulars of a case of application for out-door relief. Do you contemplate that if there was no relieving officer it would be a better plan that each individual pauper came before the guardians at their meetings; is that your suggestion?—It is not. If you would allow me, my Lord, I would reform the matter in this manner, and empower the parish councils when established——

8512. But we have not got them at present: that we cannot go into?—But having not got them, I would rather transfer the power the relieving officer has at present to the guardian, for him to make inquiries, for him to take the cases in his capacity as a guardian before the board, having previously in his capacity as a guardian made inquiries into the case, and not the relieving officer.

8513. Do you see no difficulty in this way, that a guardian of a particular parish represents that parish but he does not represents the union, whereas the relieving officer, as a paid responsible officer is presumably a neutral person, and represents the whole union, do you think you would have a sufficient check upon the inquiries in a particular case if the guardians of the parish alone might bring them before the board?—Well, I believe we have that; we find that check in the neighbourhood amongst the ratepayers; the ratepayers as a body do not want, of course, to support a person that does not deserve support, and would soon let a guardian know if he misused his power as a guardian.

8514. But the guardian of the particular parish where the relieving officer has brought a case before the board, if he attends has always the power of checking the official statement by his own local knowledge, but the two together give you a guarantee for the truth that neither of them singly would have?—I do not find it so, my Lord. There is this distinction between the opinion of the guardian and that of the relieving officer; the relieving officer goes officially as the servant of the board of guardians to investigate the case; the guardian only gives his personal private opinion, having made no detail inquiries, and therefore the opinion or the result of the inquiries of the relieving officer has more weight before the guardians than that of the guardian.

8515. I think you said that the majority of the guardians were in favour of out-door relief for the aged, at any rate in preference to the house?—They are.

Ex-officio guardians.

8516. In giving the majority of the guardians, did you include the *ex-officio* guardians?—Well, I must tell you in my own union, and I believe in by far the majority of the Welsh unions the *ex-officio* guardians, with few exceptions, attend board meetings only when there is an appointment to take place. They take very little interest in the poor.

Chairman.

8517. Who is chairman of the Dolgelley Union?—He was changed last Saturday, and a new chairman was appointed.

8518. Who was the last one?—The last one was Mr. Morris Jones; he was an *ex-officio.*

8519. And the present one?—The present one is an *ex-officio*; the present one attends regularly, and has attended regularly for years, but has never been chairman before.

8520. If an *ex-officio* guardian becomes chairman he thinks it a matter of duty and conscience to attend regularly?—The *ex officios* are made chairmen in acknowledgment that the majority of the guardians appreciate their presence when they attend regularly, and only those who attend regularly are made chairmen.

Lord Lingen.

8521. The children that are in the workhouse are the illegitimate children of single women, and, I suppose, are in the house with their mothers; is that so?—Not all; perhaps the majority; and not in the house with their mothers; their mothers have gone, perhaps, to service, and left them in the house. And there are children, too, in the house with their mothers that have been deserted by their fathers, gone to America or elsewhere, and left their wives and families to take their chance.

8522. When a single woman leaves an illegitimate child in the workhouse, and goes out of it, and earns wages, have you got any hold upon her to make her contribute towards the cost of that child?—Usually she takes the child out with her, and gives the child to an acquaintance to keep for so much a week. She rather pays for the keeping of the child outside of the workhouse than inside.

8523. And does she get relief from the parish for that?—No, she does not.

Mr. Henley.

8524. Did you ever visit the workhouse?—I do occasionally.

8525. Have you got a paid nurse?—Yes.

8526. Is she trained?—No.

Duty of relieving officers to applications not carried out in his case mentioned.

8527. With regard to your relieving officer, you know that his duties are; I am very glad to see that you have got the orders with you, so that we can follow them together; his first duties are to receive applications, to visit, and to report to the guardians?—They are.

8528. Under Article 215, No. 2, he has "to receive applications for relief made to him within his district, or relating to any parish situated within his district, and forthwith to examine into the circumstances of every case by visiting the house of the applicant (if situated within his district), and by making all necessary inquiries into the state of health, the ability to work, the condition and family, and the means of such applicant, and to report the result of such inquiries in the prescribed form to the guardians at their next ordinary meeting; and also to visit from time to time, as requisite, all paupers receiving relief,

Mr. Henley—continued.

and to report concerning the same as the guardians may direct." Now, did the relieving officer, in the case of this woman that you spoke of, of 60 years of age, receive the application, enter it in his book, and report to the guardians?—I know this for a fact, he received the application.

8529. Did he enter it in his book?—That I do not know.

8530. I cannot pursue that any further?—I know this, that he did not ask for relief from the guardians for her.

8531. You understand his duty is to receive the application, to enter it in his book, and place that book before the guardians at their next meeting, who then decide upon the case; I want to know whether he did that or not?—He did not. The woman went to him, but he took no notice of her.

8532. Are you prepared to say he did not enter this application in his Application and Report Book?—I am.

8533. I thought you said just now you did not know that?—Yes; all I know is that the poor woman went to the relieving officer, and he took no notice of it. Whether he entered it in the book I do not know; he never mentioned it.

Chairman.

8534. If he entered it in his book it must necessarily have come before the guardians?—Well, it did not, my Lord.

8535. And that is your reason for thinking that he did not enter it in his book?—Yes.

Mr. Henley.

8536. When did this happen?—Five years ago.

8537. What was the name of this woman?—Barbara Jones.

8538. With regard to the relieving officer taking upon himself to alter the relief which the guardians have ordered, will you be so good as to turn in your book to Article 43, if you please? Will you read it?—"When the guardians have "allowed out-door relief, in money or kind, to "any applicant, the particulars of such relief shall "be entered by the proper relieving officer in a "ticket according to the form (K) hereunto an-"nexed, and such ticket shall be delivered by "him to the applicant or to some person on his "behalf."

8539. Then if you will turn to form "K," you will find the relief ticket. That is it.—I see.

8540. Now, you have been a guardian; do the relieving officers comply with that condition?—I am sure they do not universally.

8541. Do not you think it is the duty of a guardian, acquainted with the orders there for the protection of the poor old people who come before him, to see that the relieving officer complies with that order which has the force of law?—It is.

8542. Do not you think it your duty to have looked into the matter?—Yes, undoubtedly.

8543. Because you bring a charge here that the relieving officers have varied the relief?—Yes.

Mr. Henley—continued.

8544. This is by law the protection as between the poor and the relieving officer; you have never taken any trouble yourself to take care that these tickets are given?—No, I have not.

8545. Well, now, with regard to the conduct of this relieving officer; your opinion of the relieving officer is that he has been very harsh to the poor?—That is my opinion.

8546. Have you ever brought that to the notice of the guardians?—Well, not directly.

8547. No; but just answer my question, if you please. Have you ever brought that to the notice of the guardians?—I have in this manner, sir, brought it to the notice of the guardians that the poor complained to me.

8548. You have brought it formally to the notice of the guardians?—Yes, that the poor complained to me of the harsh treatment.

8549. In the board-room?—In the board-room.

8550. You brought it to the notice of the guardians?—Yes.

8551. And have you, in the presence of the relieving officer, repeated those charges against him?—Not exactly in the form I have placed them before you to-day, but the substance of them.

8552. I want to know if you have repeated those charges before the guardians in the presence of the relieving officer?—I fought that case, sir.

Chairman.

8553. I do not think he quite understands the question. Have you in the presence of the guardians charged the relieving officer with harshness to and negligence of the poor?—Not of the poor woman particularly.

8554. No, I do not mean that; but generally?—No; I have said this much in the board of guardians, that the poor have been complaining to me of harsh treatment. As to the case of the poor woman I mentioned, I fought the case out, and got relief.

Mr. Henley.

8555. Do not you think it is your duty as a guardian, if poor people are suffering from the harshness of any officer who is employed by the guardians, of whom you are one, to bring the case formally before the guardians and have it investigated?—Well, that comes to what I said before, Sir. That comes to the root of my complaint, the advantage the relieving officer has, the influence that he has in the board of guardians. I intimated it before when complaining of the power given to the relieving officers; they, in consequence of that very power, have more influence in the board of guardians than even a guardian himself.

8556. I cannot exactly follow you there. The relieving officer has no power except what is given him by law; the guardians can not override that power, they can not add to it or diminish it. But I want to ask you a very simple question: You charged the relieving officer with harshness to the poor; have you or have you not brought that conduct to the notice

Mr. Henley—continued.

of the guardians in his presence?—I say, except in the form I said before.

8557. Do you think it is a fair thing to a man to make a charge behind his back, and not to give him an opportunity of refuting it?—I was asked my opinion about the administration of the Poor Law, and my opinion is the Poor Law gives too much power to the relieving officer.

Mr. Pell.

8558. What parish are you a guardian of?—I am not a guardian at present. I was a guardian.

8559. What parish were you a guardian of?—Llanenddwyn.

8560. How do you get your living?—At present?

8561. Well, yes?—Well, I am of no occupation, Sir.

8562. Have you not some interest in a newspaper?—No; none whatever.

Relieving officer justified in refusing relief in extreme cases.

8563. Here is a case that I am acquainted with, on which I want to have your opinion, whether you think the relieving officer was right or wrong; the guardians ordered relief to a man, I will not be sure of his age, the doctor having recommended for him medical extras in the form of mutton, and the relieving officer refused to give it, having the power to do so; as the relief can only go through the relieving officer. When the relieving officer was asked by the guardians why he did not furnish this mutton, the relieving officer said: "I thought the man might kill one of the 20 sheep which belonged to him, and which he had on his land at the time." Now do you think in that case the relieving officer used a wise discretion or not?—It depends upon one's opinion of the doctor that had ordered it.

Chairman.

8564. The question is whether he ought to have had relief in mutton when he had 20 sheep of his own.

Mr. Pell.

8565. He had 20 sheep of his own, and could have taken a mutton chop out of any of them. The relieving officer had not the sheep, it was the pauper who had the sheep. Should you think the relieving officer was a harsh man?—No, he was not.

8566. That was an extreme case, I will grant you; but may not there be other cases in which the relieving officer would wisely stand between the ratepayer and the pauper where, for instance, if he came into the house of a pauper and saw a 5*l.* note upon his table, and he said, "Well, I shall not furnish you with the relief that is ordered; you can buy it yourself"; do you think the relieving officer would be wrong there?—No.

8567. Then you would give him some discretion?—Yes.

8568. Let me be quite clear about this. You know that the chairman of a board of guardians is bound to put into the hands of the pauper, or the relieving officer on his behalf, or somebody representing the pauper, a ticket of the out-door relief that is ordered him, on which ticket is stated how much money he is to have and what articles in kind; you are aware that that has to be done at the board in compliance with the law?—That is the law.

8569. You have been a guardian?—Yes.

8570. And have you seen that law violated?—Well, I would not like to say that it has been always observed.

8571. Sometimes it has not been observed?—That is my belief.

8572. I did not ask you about your belief. I asked you what you had seen and known, as a guardian, when you have been sitting in the board-room; can you say that that very necessary rule has always been observed?—Well, it is the case, in Wales especially, for boards of guardians to be led by their clerk.

Chairman.

8573. You are asked whether it was the practice in your board of guardians, whenever a pauper was allowed certain relief, for him to receive a ticket, on which ticket was named the amount that he was to have?—It was not the practice in the presence of the guardians to give it.

Mr. Pell.

8574. Has it ever been done?—Not in my presence.

8575. And you have never made any remark upon it, and protested in the interests of the poor against a proved remission of the duties of the guardians?—I did not.

8576. There was the case of an old man; an old man, you stated, who crawled up. How long ago did this case happen?—Last week.

8577. You have not got the report and application book for last week?—No; not for last week.

8578. Did the old man apply to the relieving officer?—Yes, and was getting relief.

8579. Did the relieving officer enter that old man's case in the report and application book, and so bring it up to the guardians?—Very likely he did.

8580. But the whole thing turns upon whether he did or not?—I cannot say; I am not a guardian at present; all I know is that the old man crawled to this place from his own house. He wanted to leave his own house to go somewhere to avoid going to the workhouse.

8581. Then you do not say that the relieving officer did anything wrong there whatever?—I do not.

8582. Merely that the old man crawled?—The old man crawled.

8583. I notice in the application and report book there is a column in which you ought to have entered the period for which the relief is ordered; whether the relief is to be given for a fortnight or for a week?—Yes.

8584. Now, I do not see that in any one instance there is a single entry?—That is very possible.

Mr. Pell—continued.

8585. Then how does the relieving officer know how long he is to continue the relief, if there is no ticket given and no entry in the report book?—I cannot say.

8586. Were you guardian when this application and report book was made up in 1892?—No, sir.

8587. But it was as badly done when you were guardian?—Yes.

Mr. Broadhurst.

8588. When you spoke this morning about the intemperate being ashamed to seek relief, what did you mean by that; did you mean that he would fear that the guardians would reprove him for his intemperate habits and refuse relief?—Yes, that they would reprove him.

8589. You have been speaking a great deal about the relieving officer; your opinion is that the relieving officer has too independent a position apart from the control of the guardians; is that so?—That is my opinion.

8590. You cannot discharge a relieving officer without order of approval from the Local Government Board?—No, we cannot.

8591. And the Local Government Board takes part in his selection?—It does.

8592. Now, in selecting relieving officers, is due regard had as to the character and general tendency of the man's habits?—That is no doubt considered, sir.

8593. But in your case now, what sort of a man; what was he before he was relieving officer?—I believe he was a bootmaker.

8594. But is any inquiry made as to his disposition; I mean as to whether he is a man of the kindly nature, who would be likely to treat poor people kindly, or whether he would be likely to bully them?—No doubt that is taken into consideration, sir.

8595. But in your case there is a tendency to bully, do we understand?—Yes.

8596. A tendency to be rough on the poor people?—To be rough, yes.

8597. And the poor people whom he visits have no means of knowing the law; they look upon him with a kind of terror as being an absolute power?—They do.

8598. You said the poor old man, though lame, ran creeping up a hill to escape from a visit of the relieving officer?—No, I did not say that.

8599. What was it?—What I said was this, that he went up the hill to seek for shelter; that is, to leave the house in which he was residing. The one reason or one argument used by the relieving officer for removing the old man to the workhouse was that he had no one to attend to him.

8600. And the old man, rather than be taken to the workhouse, crawled up a hill to seek protection from a neighbour or friend?—Just so. I brought that case principally to show their reluctance to go to the workhouse.

8601. And, in your opinion, many of the old people in your union would rather die than go into the workhouse?—Very many of them; they would rather, sir.

Mr. Broadhurst—continued.

Objects to contributions of relatives if wages low.

8602. And you are opposed to indiscriminately compelling poor men to help to maintain their parents?—I am opposed to it.

8603. But if a man was earning good wages, 1*l.* a week, and he had himself and wife and one child, you would not think that was hard on him?—I would not.

8604. You have in your mind, I presume, the ordinary labouring man of 12*s.* or 14*s.* a week with a family?—I have.

8605. And you think that imposing a legal liability upon him, in addition to his efforts at self-help by sick clubs and other investments, that it is more than his wages will stand?—It is. I have a case now before my mind. A young man married about 18 months ago; he has one child; he is compelled to contribute towards the support of his mother, having just bought furniture for his house with his savings.

8606. What were his wages?—His wages might have been, perhaps, 22*l.* or 23*l.* a year, and his board.

8607. Which would make it up to about 28*l.*?—Yes, it would make it perhaps more.

8608. £30?—£30.

8609. That is not much above 12*s.* a week?—About 12*s.* a week.

8610. Now, the people in your union, I presume, are as sober and as industrious as in any other union; they are about an average?—Oh, yes, they are.

8611. And you find no fraudulent results accruing from the out-door relief system in your union?—No, sir; I have been noticing that; no charges of theft or pilfering or dishonesty within my memory coming against the out-door paupers. Of all these cases in petty sessions of fraud you never see a pauper brought up.

8612. No; but what I mean more particularly is this: now you have people receiving from 5*s.* to 7*s.* out-door relief; I presume the 7*s.* means a man and wife?—No.

8613. An individual?—An individual who is bedridden, and requires care and nourishment.

8614. You have not discovered or heard complaints made of people receiving, say, the 5*s.* scale of out-door of relief working at night?—No, I have not. Our 5*s.* cases, by far the majority, are persons who are upwards of 70 years of age.

Thrift is reducing pauperism.

8615. In your opinion, will there be a less number of people, say, in 20 years' time coming upon the parish funds than there are at present in consequence of the various agencies for thrift? That is my opinion.

8616. Co-operation and friendly society?—That is my opinion.

Chairman.

Appointment of relieving officers.

8617. Did I understand you to say, in answer to a question of Mr. Broadhurst, that the Local Government Board interfered in the election of relieving officers?—The appointment does not rest entirely with the guardians; it has to be reported to the Local Government Board, and it cannot be changed.

8618. Who chooses him?—The guardians.

Chairman—continued.

8619. His name has to be sent up to the Local Government Board to approve of the appointment?—To approve of it.

8620. That is to say, they may object to him if they know anything against him?—Yes.

8621. You told Lord Lingen, I think, that the proportion of persons relieved out-door to those in-door are about 10 to 1; was not that it?—Forty-nine in and 441 out.

Large out-door relief gives much responsibility to relieving officer.

8622. That is exactly 9 to 1?—Yes.

8623. Considering so very large a portion of the poor are out-door paupers, it throws a great deal of responsibility upon the relieving officer to see that they are the proper persons to receive relief, and he necessarily must be very careful and strict in his inquiries?—No doubt that is so.

8624. And that, I suppose, may account for some, I do not say for all, of the imputations of harshness that have been thrown upon the relieving officer?—It is possible. If you would allow me, my Lord, with respect to the relieving officer, no tickets given, no entries made in the application and report book, it arises from what I intimated at first; in my opinion there is such power given by law to the relieving officer that he not only masters the guardians but he is led to be trusted.

8625. No, but that is really not the question. The question that was asked you is this: whether, when the guardians had made an order for relief, they enter that order upon a ticket, and the ticket is given to the person to be relieved; the relieving officer has nothing to do with that?—I was asked the question, was the ticket given by the chairman to the relieving officer in the board.

Mr. Pell.

8626. No; to the relieving officer, to the pauper, to the applicant, or someone on his behalf?—By the relieving officer?

To whom guardians leave some of their duties.

8627. Not so, but by the chairman of the board; handed over to the pauper if the pauper is in the room?—It is very seldom I have seen paupers coming making applications.

8628. You never see the paupers?—Very seldom. It is left, as I remarked, to the relieving officer. The paupers have cards, no doubt, but not given them by the chairman.

Mr. Loch.

8629. In this case of the woman you referred to, was there an inquest?—There was not.

8630. In the case of the man you referred to, who drowned himself, was there an inquest?—Yes.

8631. And was it at that inquest shown that his death had nothing to do with the administration of the Poor Law?—It was not.

Thinks out relief for parish areas would not lead to favouritism.

8632. Your proposal for dealing with the question of the relief of the aged poor is, I understand, to form smaller areas and to place the administration of the relief on people in those areas; do you think that that would not produce the evils of favouritism; because, before, when inquiry was made into this matter and small areas were then the areas for administration, it was said: "That the evidence showed, that "where the administration of relief is brought "nearer to the door of the pauper, little advan-"tage arises from increased knowledge on the "part of the distributors, and great evil from "their increased liability to every sort of per-"nicious influence; it brings tradesmen within "the influence of their customers, small farmers "within that of their relations and connections, "and not infrequently of those who have been "their fellow-workmen, and exposes the wealthier "classes to solicitations from their own de-"pendents for extra allowances, which might be "meritoriously and usefully given as private "charity, but are abuses when forced from the "public;" do not you think the smaller area would bring about those difficulties which formerly were found to be the case when smaller areas were the area of administration?—I do not.

Mr. Loch—continued.

8633. Why not?—In a smaller area the representatives of the ratepayers are in closer contact with the ratepayers; the ratepayers have an advantage to watch their proceedings, and should they show any favouritism, they would not be long without hearing it, and when an election came they would soon be removed.

Mr. Humphreys-Owen.

8634. Have you been quite understood about the relief tickets; I think I heard you say that the poor had cards given them?—They have cards to go to the relieving officer. What I said is this, that I never observed tickets given in the board-room either by the Chairman or the relieving officer to an applicant.

8635. Then, who are they given by?—They must be given by the relieving officer on the pay day.

8636. Your proposal, I think, is that you would not merely form small areas, but you would simply remit the charge of the outdoor poor to the parish and leave the indoor poor to the union?—Just so.

8637. And you think that the parish would on whole do justice quite as efficiently, at all events in country Unions such as you are acquainted with, as the present board of guardians guided by the relieving officer?—Yes.

8638. Do not you think that possibly the fact that the majority of your guardians would speak Welsh, and would use Welsh habitually, may have something to do with the imperfect filling up of the report book?—I question it.

8639. You do not think that they would be inclined to disregard it on that account?—No.

8640. Do many of the smaller occupiers in your district pay their own rates or are the rates paid for by the owners?—By the owners, the smaller.

8641. Should not you be afraid that if the cottagers did not pay the rates directly they would not feel the pressure, and therefore they might if you had your scheme carried out of parish rating to be led to impose a very heavy rate upon the owners of property?—No, I would not be afraid of it.

Mr. Humphreys-Owen—continued.

8642. Why not?—Because small occupiers now-a-days know the rates have to do quite as much with themselves as with the owners, and in fact that they pay heavier rates, comparatively speaking than even their masters.

8643. You mean that in Wales at all events they are intelligent enough to know that if the rates are heavy, that that will ultimately tend to diminish building by making building a less profitable investment, and therefore they have to suffer for it?—Suffer in wages, suffer in everything.

8644. What is the average rent for a cottage and a garden?—£4. I should say was about the average.

8645. I think you have had some experience, have not you, about distributing private charity as well as the parochial relief?—I have.

8646. Could you tell the Commission upon what principle you act in this distribution?—The first thing I always do is, divide the recipients into two classes. The first division comprise those that do not get relief, but, in my opinion, suffer want, from pride perhaps, or other reasons, they do not apply for relief; they rather suffer. I find those out to commence and make a class of them. And next are the deserving poor.

8647. That is, deserving poor who are in receipt of relief?—Deserving poor who are in receipt of relief.

8648. In the case of those who are in receipt of relief already, how much additional should you give; assuming, for instance, an old man had 5*s.* a week from the parish, how much more should you think it desirable to give him?—Out of the rates?

8649. No, out of private charity, out of your charitable fund?—Well, what I distribute, I distribute at Christmas time.

8650. You give it in lump sums at Christmas, not in the way of allowances?—Yes, in lump sums.

8651. I think you told us that there were several benefit societies in Dolgelly. Have you any in the rural parts?—Yes, we have.

8652. What kind are they; do they belong to to the Oddfellows or the Foresters?—The Oddfellows.

Mr. Humphreys-Owen—continued.

8653. Do you happen to know whether those clubs are in a tolerably sound condition?—I believe they are.

8654. Have you any clubs that occasionally break up and re-form themselves; dividing societies as they are called?—I have not heard of one in my district.

8655. Have you had any cases of suffering, either in-door or out-door, old persons who have put money during their youth into clubs, and then have been brought on the parish by the failure of the club?—No; there are in the county some that have suffered from this Liberator.

8656. But not from the break of any of the benefit societies?—No.

Relief should not require sale of furniture.

8657. Now, Mr. Pell asked you whether, if a relieving officers saw a 5*l.* note on a man's table, he would think it right to give him relief. You said, no; but you would not extend that answer, would you, to compelling a man to realise the whole of his property before you would allow him relief from the parish?—No, I would not. I consider that a very great hardship on the part of the relieving officer, and I believe he ought not to be allowed to do it. When a poor person applies for relief, the first thing he does is to go to the house and make a valuation of the furniture, and if he thinks he or she has anything that he or she could dispose of, unless he or she does dispose of it, he won't, as far as he is concerned, give her any relief.

8658. Should you go so far as to say that, if an applicant showed clear proof of having done a certain amount of saving in the earlier part of his or her life, that the relief should be given as a supplement to that, so as to prevent the home being broken up?—Yes.

Children rarely undutiful.

8659. Do you think that the administration of out-door relief at all tends to weaken family ties; do you find that the children are disposed to be undutiful to their parents and say that the maintenance of parents is no concern of theirs, but is only the concern of the parish?—No. There are cases to my knowledge, but very few. where I have heard children talk to that effect, but they are exceptional cases.

The Witness withdrew.

Adjourned till Monday, at noon.

TWENTY-THIRD DAY.

Monday, 8th May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. GEORGE C. T. BARTLEY, M.P., called in; and further Examined.

Mr. Loch.

8660. You have proposed two Bills, I understand, Mr. Bartley, one "The Old Age Provi-"dent Pensions Bill," and the other "The Out-"door Provident Relief Bill." In the former your test is poverty, is it not; and in the latter destitution?—Yes, you may broadly say that destitution must come before out-door relief is claimed; not absolute destitution as you will see in some cases.

Would give relief in other cases than those of absolute destitution.

8661. Then do you propose, as it were, differences and scales of destitution?—No, but in the Provident Relief Bill, the one you refer to, there are certain cases; absolute destitution implies possessing nothing, I suppose. I do not go as far as that. I allow furniture and things of that sort to remain. One of the objections in my opinion to the present system is that legally it involves absolute destitution, it means the taking away, or getting rid of all furniture and all other appurtenances, which I should avoid under the system of this Bill.

8662. Then practically you would accept throughout, rather a condition of poverty than a condition of destitution, strictly so-called, as the basis of relief?—No, I should not go as far as that.

8663. It would be a mean then between the two?—Yes, I think there is a distinct mean in practice; I acknowledge in theory it is more difficult to define, but there are many cases in practice in which absolute destitution should not be made the test for assistance.

8664. Why do you think so?—Because I think you encourage persons to qualify by becoming

Mr. Loch—continued.

destitute, or feigning to be destitute, which is very often done now.

8665. Did you come across cases where you believed in practice they so qualified themselves when you were a Poor Law guardian?—I did; many instances.

8666. Cases in which there was vice or ill-living, or cases in which there was nothing of that kind, but rather a desire to throw one's self upon other people?—Both, I think; certainly both.

8667. In this note that you handed round you say, "In some unions, as for instance, in Brad-"field, where the Poor Law has been carefully "administered for many years, only one in 25 are "dependent on the Poor Law over 60 years of "age." Do you approve, generally speaking, of the administration there?—Yes, I think so.

8668. So that great results have been obtained without any such scheme as you propose?—Certainly.

8669. With regard to that suggestion which is, as I understand, that there should be some kind of bounty placed upon thrift, have you ever found in practice a system of that kind?—No; I think there is nothing of the sort.

Scheme of giving bounty on thrift entirely new.

8670. Therefore, in applying this principle, with the aid of State funds, we are rather breaking new ground?—Certainly.

8671. In the Penny Bank do you give a bonus of any sort, over and above the commercial interest?—No; strictly commercial.

8672. Have you found that succeed in the Penny Bank?—Yes, very much so.

Mr. Loch—continued.

8673. Comparing that with what you have seen in many instances, parochial arrangements by which, as is usual, a bonus is given, are you satisfied that on the whole it would be better to adopt the principle throughout of paying the commercial interest rather than the bonus?—In banks.

8674. In all provident arrangements?—Certainly in all undertakings in which money enters in; but I think the difference between us is as to what we mean by thrift. I do not regard thrift as simply and solely saving money, it is the habit throughout life of making the best of the position, of the circumstances, and the facilities which exist, and hence the old age provision, it seems to me, is not absolutely and entirely a pounds, shillings, and pence arrangement, like any penny bank.

8675. Then the vaguer your definition of thrift, the more difficult it would be to be just, in apportioning the relief?—It would be extremely difficult to apportion it fairly, I acknowledge; every case, as I said, must be investigated by itself.

8676. And as to this machinery of investigation, you propose two concurrent authorities, I understand; one, the county council, for dealing with the old age provident pensions; the other, the board of guardians, as at present?—For the out-door relief before 65; yes, certainly.

8677. Then there would be two concurrent systems of relief?—No, I think not. The one system of relief would come up to 65 years of age; and then when a person received a pension under the provisions of this Bill, he would not be in any way connected with out-door relief.

8678. But so far there would be overlapping after 65; your Old Age Provident Pensions Authority would be giving relief on the ground of exceptional misfortune, and before 65 the same kind of test would prevail with the guardians, I understand?—Yes; up to 65 it would be the Poor Law still, after 65 for those who came within the provisions of this Bill, many of whom, I hope, would never have received Poor Law relief at all, then the new machinery would come into play for those persons that were deserving of it, and come within the provisions of this Bill, and that would not be under the Poor Law in any way.

8679. But you have to allow, after 65, for a lapse again to the Poor Law, because the Poor Law alone would have those institutions to which, in case of sickness, the applicant would have to resort?—Yes; in certain cases of sickness, or where the individual from want of friends or other circumstances, preferred the Poor Law relief, then the Bill provides that they should have a right to go into the workhouse, or be otherwise provided for in that way. There are many cases in which no doubt, owing to extreme old age and extreme infirmity, a simple pension of money would be practically useless to certain persons; and I propose to provide for those in this way: I hope that number would decrease, but there is no doubt, practically speaking, we do come upon cases in which persons of very old age, of extreme weakness, and no friends, in which it would not be really so kind to them to give them simply a few shillings a week, as to provide for them in some such institution as the workhouse, or union, or infirmary.

8680. Then, to a certain extent, even after 65, you have to rely upon the Poor Law organization of the country?—Yes; but still the payment would come even for these, as provided for in the Bill, from the pension fund raised by the Bill.

8681. True; but that would be in lieu of the rates?—My Bill provides that it shall all come from the rates.

8682. Do people in the Penny Bank take out their savings towards the end of life, and purchase immediate annuities to any large extent?—Well, I never heard of one doing it.

8683. Not immediate annuities?—I do not say they have never done it; but I have never heard of one.

8684. I understand that you hope to make people more and more independent by this assistance to thrift?—I do.

8685. Your allowances under the Bill are based on a method of sufficiency; the person receiving them, I understand, would have enough according to your statement?—Well, according to the present idea it is enough, in one sense; it would hardly be enough possibly in some cases; but take a couple, it would be a fairly liberal allowance for a couple.

Allowance made sufficient.

8686. So far as it is sufficient, do you not think it is likely to become stereotyped, so that we shall have a system of partial relief for old age?—No, I think not, because it seems to me if it grew very largely, and became really adopted as a sort of, I will not say general system, but as a very large system, it would show such an indication of a growth of thrift that the very machinery itself would suggest a gradual reduction of the system, that is to say, if you were providing in this way for a very large number of people it would indicate that the growth of thrift was so considerable that the time had arrived to reconsider the system; and I hope ultimately the idea would be that by the development of thrift you would gradually do away with the necessity of any provision at all, and keep the high ideal, namely, that persons of all classes should receive such wages, and be in such prosperity that they should provide ultimately for themselves. I look upon that as an essential feature in every scheme, that that aim should be held up, although it may be an ideal which will not happen possibly in our time, or for a good many generations.

The growth of thrift ought ultimately to do away with the necessity of any provision.

8687. But to make the change you propose, when it came to be made, you would have to have a new Act of Parliament?—Possibly.

8688. And carried by the votes of persons who would by the Bill be beneficiaries?—Possibly. I do not know what votes will come in time.

8689. They will be beneficiaries without losing their franchise?—Yes.

8690. At present, the general evidence seems to show that friendly societies' men seldom come upon the Poor Law; would that be your feeling?—I think there is no doubt whatever that a great many are saved from coming on the Poor Law by the habit of thrift,

Mr. Loch—continued.

Thinks a good many members of Friendly Societies come upon the rates.

which friendly societies have effected. I could not say that a great many members of friendly societies do not come upon the Poor Law, as I think they do.

8691. Where have you observed that?—Well, I have noticed it from intercourse with individuals. I do not think there are any tables which show it. The tables which have been published I do not think give much information, because they do not specify how long they have been members of their friendly societies. As a rule it is put in a somewhat vague way; but I have come across myself a great many individuals who have been for some years members of friendly societies, who certainly have ultimately come into the workhouse.

8692. Would they be more frequently recipients of outdoor relief than indoor relief?—Well, I think that entirely depends upon the spirit of the guardians of the particular locality.

8693. Then you do not think that, under Section 5 of your Bill, inasmuch as most friendly societies' men could qualify under that section—most, I think you would allow, have not received Poor Law relief—you do not think that under that section there would be a large increase in claimants?—I think that would be a very gradual system. I think at first it would be a long time before that became largely developed; but my idea of putting it is to hold out a prospect to individuals to make an effort to keep off the Poor Law throughout life, and to reward that by enabling them to receive some assistance if they have never had relief during life.

Growth of thrift.

8694. You have shown that there has been a great growth of thrift and provident habits, have you not?—I think so.

8695. Why do you despair of these being sufficient to cover, without bounty, the needs of old age, if left alone?—Well, I think, looking at it practically, it will be a very very long time before that state of affairs arrives, and there is a sort of sentiment which is very strong, and which I must say I feel very strongly myself that if a man with very small wages, such as an agricultural labourer, leads a respectable life, and brings up his family well on 12*s.* or 13*s.* a week, it does not seem right that he should end his days in the workhouse; and it is to meet such cases as that, and to bridge over the period until the time comes when, by a better organisation and a better system of distribution, those cases will become impossible.

Not sufficient at present to provide for old age.

8696. But now you have outdoor relief given in most instances to those people, have you not, in many unions?—Yes, you have; but I think that is an evil. I think the system of outdoor relief in those cases is degrading. The man has to prove his destitution; he has to prove that he is in a miserable condition; the premium now is to prove that he is destitute. My proposal is to turn it the other way, and to say, "We will give you this, provided you can prove "that throughout life, however small your means "have been, you have done something to improve "your position." That is the view.

Relief given as a reward for thrift.

8697. But it is the practice of boards of guardians, we have been told, to take into account the savings, or rather the friendly society pensions or receipts of those whom they deal with, and to take them at half, so that there is already a bounty on old age provision in a sense?—But I am not sure that it is strictly legal.

Mr. Loch—continued.

8698. Granted, but it is the practice?—Well, if it is the practice, it shows that the principle of my Bill has been forestalled in practice.

8699. And it has failed?—I do not think it has at all; because there are some unions, certainly one union that I have sat upon, where no consideration has been given for that, and the man would be told distinctly that he had got a provision, and therefore no more would be given him.

8700. But where no consideration has been given to that; for instance, at Bradfield, the people are independent; is not that a contradiction?—No doubt that is so. Whether that has been brought about by a considerable amount of hardship, I cannot be prepared to say. Very often it is kind to be hard; but I do not think the public would support a general system, such as you have at those unions, carried out throughout the whole country; I think there would be a revulsion of sentiment against that, if it were adopted very largely.

Chairman.

8701. Have you had any evidence as to hardship at Bradfield put before you?—No, not personally, my Lord.

Mr. Stockall.

8702. You have said you have met with a number of friendly society members who have been in receipt of Poor Law relief; could you give us the proportions?—No, I could not at all. I have come across them.

8703. You could not give us in any shape a proportion?—No. There is no information to that extent.

8704. The evidence that we have had here is that there are very few indeed friendly societies members in receipt of Poor Law relief, either in-door or out-door?—That is not my idea; but, of course, if evidence has been proved——

8705. We have had the evidence over and over again that such is the case; I should like to ask you whether in framing these Bills you have consulted the friendly societies with regard to them as to whether they desire assistance in this form?—Not at all.

8706. We have had several letters and communications approving of them, and letters asking me to push them forward in several ways; but I have not consulted them in any way.

8707. At a conference of friendly societies held a short time ago, at which there were represented 2,429,226 members, possessing a capital of nearly 18,000,000*l.*, this resolution was passed; are you aware of it:—"That we "protest against any legislative interference or "State supervision in connection with friendly "societies, until the same has been considered and "decided upon by the societies interested"?—Certainly, I am aware of it, but that does not touch the point.

Mr. Stockall—continued.

8708. "Your committee are still of opinion "that the position has in no way changed as "regards our societies, and that the interests of "our members will be best served by opposing "any subsidies or State assistance as inimical to "the future of our members, and the independence "fostered by our associations; and that none of "the other schemes which have been submitted, "in our opinion deal satisfactorily with the pro-"blem"?—I quite agree to that fully.

8709. Have you been made acquainted with the fact?—Certainly, I do not think that touches the old age question.

8710. The heading of that resolution is, "That "the report of the said committee *re* old age pen-"sions be adopted," and then the part of the resolution which I have just read to you. It was on old age pensions that the matter was discussed. Are you aware that the hatred of Poor Law relief has largely contributed to the success of the friendly societies?—Yes, no doubt it has assisted, but I should rather hesitate to say there is a hatred of Poor Law Relief absolutely: there is a tremendous hatred of in-door relief; but I should hardly say that there was a great hatred of out-door relief or of medical relief.

8711. You will take it from me as being a fact that men do join and have joined these friendly societies largely in consequence of their hatred of having to go to the Poor Law guardians?—No doubt, certainly.

Mr. Broadhurst.

8712. Under your Old Age Pensions Bill, in Sub-section A. of Clause 6, there is nothing now to prevent a relative or a friend, I suppose, purchasing an annuity from the Post Office?—No, I rather wish to encourage that.

8713. So that in that case there is no guarantee whatever of the thrift of the person?—No; it comes in the same position as children and friends. Of course many people are kept off the Poor Law now by the assistance of friends, and that I think we wish to encourage every way.

8714. Yes, but that does effectively do away with the condition?—Yes; that condition, no doubt.

8715. Now, in the second paragraph of Clause 5, those who never receive Poor Law relief in any form—that is rather a stringent condition, is it not?—Well, I do not exactly know what you mean by a stringent condition. As I have said several times, the object of that paragraph is to put a premium, a strong encouragement, upon persons to keep off the Poor Law during life.

8716. Yes; but is it not an almost impossible condition. Take the agricultural labouring community; a man at 11*s.* a week or 12*s.* a week, with a large family of children, and children, half-a-dozen of them, ill with the measles, and a box of pills for those poor children is debarred a man and his wife?—No, it is not debarred in any sense.

8717. It is a disqualification?—It is a disqualification under that clause; only under that clause.

8718. Very well; why do you think that is a fair thing, a box of pills received 40 years before a man or woman seeks to claim this assistance should debar them from the highest grade of help from the local authority?—Well, it all depends upon what you consider the whole basis of the aim of the Bill. The aim of the Bill, in my opinion, is to induce people not to go to the Poor Law; I say as to a person who has only received a box of pills 40 years ago that the chances are that that person could have provided himself with that box of pills; so that I think that instance would hardly be strong enough if a person has only received one box of pills which is the honourable Member's suggestion. I think that, with a little foresight and the use of the Penny Bank, he could have paid for those pills himself.

8719. Yes, but there are no penny banks in the rural parishes?—Oh, yes there are, there are savings banks.

8720. Very few. I have never seen one, except a post office?—I should go farther than that, and say that by beginning, by taking the box of pills, to depend on the Poor Law for medical aid, he has been to a certain extent demoralised; and it is the purpose of this clause, if it can, to keep him off the Poor Law, so as to qualify him for the position.

8721. Your constituents, no doubt, Mr. Bartley, are pretty well-to-do people; but I am thinking of the constituents that live in our rural districts, with large families, and very low and irregular wages, to whom the bank is not so much the difficulty as the material to put into the bank, and you are going to disqualify thousands, perhaps hundreds of thousands, of those poor people, at a time of the gravest distress, with a house full of sickness?—If I might be allowed to say so, I am not going to disqualify anybody. My Bill proposes to give what is not given now; my Bill proposes to give what the present system absolutely does not give; therefore I do not think it can be said that it disqualifies. It classifies the cases into, first, those who have received no Poor Law relief. I am quite aware that many in the agricultural districts are very poor. When it is said that my constituents are not poor, all I can say is that I can find many in my district who are quite as poor as any agricultural labourers, and possibly with as large families.

8722. I heard your reply to Mr. Stockall about friendly societies: have you taken any steps to consult the other organised bodies of workmen with regard to the Bill; for instance, bodies like the London Trades Council, representing the greater part of the skilled mechanics of the metropolis?—No; I have not consulted anybody. The Bill has been simply framed from my own experience as a contribution to the subject, and there it is. The trades unions and the friendly societies are, of course, bodies that must be most carefully consulted upon any of these measures, in my view.

Trade unions and friendly societies have not been consulted in framing the Bill.

Mr. Roundell.

8723. The case put to you by Mr. Broadhurst just now, of the purchase by another person by the payment of a lump sum of an

Mr. Roundell—continued.

annuity, I take it, would be met in your view by the fact that such person would have made an effort throughout life to have abstained from coming upon the Poor Law?—I think so.

8724. You would rely upon that effort as a sufficient guarantee?—That is my view.

8725. In the early part of your evidence, last week, you said that you had had a return made some time ago of the occupations of the depositors in your penny bank. I just wish to ask whether you could in a compendious form, put in a return of that sort, showing the occupations in classes of your depositors?—Quite easily. I could hand in the paper, if it was thought desirable. It contains the occupations of some 5,000 or 10,000; I forget how many were taken. The first lot; the first 5,000 or 10,000 we took out, and it was printed in one of our reports; and if the Commission would like I could hand that in with pleasure.

Occupations of depositors in penny bank

Chairman.

8726. Are these exclusively in the Metropolis?—Yes; those are practically all in the metropolis; the branches are only in the metropolis.

Mr. Roundell.

8727. Would you be so good as to put that in?—Certainly, I will send it in.

8728. Have you had any opportunity of judging how far your depositors by these thrifty habits are weaned from drink?—Well, of course, it is one of those things that are very difficult to state, I think. One great evidence to show that the money does come from that source of supply are the incidents that took place when we had a run upon the Penny Bank some five or six years ago. There were attacks made upon us, and we paid out in a few days about 92,000*l.*, in our different branches, all in cash, and the amount of money that was spent in the public-houses around was tremendous, there is no doubt, which showed that a great deal of the money was drawn by persons who were in the habit of using the public-houses largely, and who went and made use of the public-houses directly they had a little extra money in their pocket. But of course it is very difficult to tell. I might tell an anecdote, if that would not be undignified to the Commission, to show the class of persons who do deposit. I was once in one of our penny banks, and a man came in with a shilling, and he threw the shilling on the counter, and he said to the clerk, "Take two pots." The clerk, without a word, took the shilling, put in eightpence, and gave the man back fourpence, which showed that the man measured his money by pots of beer, and that it was a regular understood thing in the branch. I think that that did indicate that a good deal of the money must come from the source that would otherwise go to the public-house.

Deposits largely consist of money saved from the public-house.

8729. Of course the object of my question was, how far, according to your experience, the habit of thrift tends to wean the people from the public-house, or, I should say, from spending upon drink?—I think I can show that in another way also, by the number of people who have begun to put money by in pence, who laughed at the idea, as I mentioned before, of ever being able to save anything of any tangible amount, but who, after a few years, have come and told me that, although they began more as a joke at my suggestion with a few pence, they have now saved up 5*l.*, 10*l.*, and even 20*l.* or 30*l.*; and that shows that the means out of which they have saved it must have come from something which they have given up enjoying without much loss to themselves.

Mr. Roundell—continued.

8730. Then I understand that it is a very material part of your machinery, the action of the local authority, that there would be strict investigation once for all at the age 65, and that it would be on the analogy of the friendly societies' local action in preventing malingering?—Yes; there must be a most careful personal investigation.

8731. I should like to ask one more general question about the ability of the workers to provide against old age, either directly or indirectly, and putting aside the dockers and the persons of whom Mr. Broadhurst spoke just now, with large families and moderate, irregular wages, and taking into account what you have told us about the habits of thrift, and the fact that people with very small earnings do save. I wish to ask you how far, looking to the future, you think that the great body of the people could be provided for without legislation in the nature of pensions; I am going upon the question of wages, the sufficiency of wages, to enable the working classes and the agricultural labourers, and so on, to provide against old age, more or less?—I think to a very great extent provision for old age is more or less a matter of habit; I can only give my own experience. Persons of the very smallest means do save an amount which it would be very remarkable to believe, possibly, that they could save; but those who are careful and thrifty, and do not drink to excess, do save sums of money (I see it continually), in a way that I should consider myself in the abstract as almost incredible; and I believe strictly that if everybody in the world did what they should do, they could provide for themselves; there would be gradually a system grow up by which they could. But you must take the world as you find it; and there is no doubt that the persons at the end of the scale, particularly those of irregular work, I am leaving out now all those who are ill, physical weakness; those, I think, must go in another category altogether; but able-bodied persons of all ranks, I think, with encouragement would ultimately be able to provide for themselves. There is, no doubt, a great movement going on in which wages are going up, even at the bottom of the scale; the division of the results of industry is more even; there is no doubt all the statistics of the income tax and other returns show that the larger incomes are less, and that the amount of interest in profits is more divided; and I think that with these changes going on, while at the same time you are encouraging the habit of thrift, the result will ultimately be this, that the great bulk of the people will provide for themselves, and that is why I have tried in these measures to encourage that.

Mr. Roundell—continued.

8732. And it would be very inadvisable to do anything by legislation which would affect the scale of wages, which would prevent a proper rate of wages being given to the workmen?—I think that is the great danger of every assistance; indirectly, in some way or another, they must affect wages, and that is a thing which I think is an evil.

8733. Am I not right also in this, that so far as the people have not been saving hitherto, or thrifty, has been mainly because there have been certain deterrents, such as a lax system of Poor Law administration, the number of rotten insolvent village clubs, and insufficient facilities for the purpose, both on the part of the Post Office and on the part of the great friendly societies?—I think certainly those are all reasons which have tended to retard thrift; as I have said before, in my opinion, if you give fuller facilities for thrift, I think England, as a nation, is thrifty.

8734. So that if we were to put that in the positive form, if, in the future, the administration of the Poor Law is stricter, if the tendency, as we have heard from witnesses, of young men is not to enter the village clubs, but to enter the great affiliated orders, and if those great orders give greater facilities for superannuation, we may hope for a better state of things?—Yes, I think so, certainly.

8735. If I may put to you the scale of payments under the tables of the Oddfellows, an Oddfellow entering the society at the age of 18, in order to secure a weekly payment of 5*s.* at the age of 65, has to pay per month 1*s.* 4*d.* *plus* 6*d.* for management, making a total of 1*s.* 10*d.* per month under the new tables. What I wish to ask you is, whether a contribution such as that is not within the means of the great body of the working classes under a better state of things?—Well, of course 1*s.* 10*d.* a month is easily within the means of the great bulk of the artizan classes, but it is a very heavy payment on the part of a great number. Of course, I have not checked the figures to know whether that is a possible payment at 18. I take that for granted; but the real difficulty is this: that all young men of 18, I said my experience is, will not buy a pension commencing at 65; they want something else more immediate.

8736. Is not one reason why old age is not provided for mainly this: that the Post Office does not do what it might do; it is not popular enough in its system of administration of these things; and also what you have mentioned, the difficulty about the deferred annuities; these are two great obstacles, are they not, to provision against old age?—I hardly like to lay it on the Post Office. I think the Post Office has done an immense deal. You have got this difficulty with the Post Office, namely, that people have to go and pay money to the Post Office, and no doubt many people will not go to the Post Office to pay money in; and I do not think you can quite say it is the fault of the Post Office. The Post Office might do more. I have urged that they should do more, but I think it is more the innate dislike to the system of deferred annuities. That is my experience.

Mr. Roundell—continued.

8737. I have in view the evidence given before the Friendly Societies Commission by Mr. Scudamore, who was Chief Secretary to the Post Office; did you ever read it?—Yes, I did, I think.

8738. And the main purport of his evidence at that time was that the Post Office system was not popular enough, and that they might do a great deal more in the way of making it popular and bringing it within the reach of the people, having the great advantage of a post office in every village throughout the country?—No doubt that is so; a good deal has been done to make it popular since that evidence was given.

8739. I take it a good deal more may be done?—Yes, I think a good deal more may be done; I have urged them to do a good many more things.

8740. Then with regard to the difficulty that you speak of as to getting workpeople to look forward to old age, to insure for a deferred annuity, I gathered from your evidence the other day that that might be met in a great way by the process of a lump sum down in earlier life?—Well, I am very strong upon that. One, no doubt, of the great objections to a man buying a deferred annuity is the danger which he feels whether he will be able to keep it up. To get over that I urge very strongly in these little tracts of mine the lump-sum system, which, I think, has many advantages; that is to say, for instance, this is an old edition, and therefore the figures are not quite correct; a man of 18, for 1*l.* 8*s.* 2*d.*, paid down, can get a pension of 1*l.* a year at 65. Well, my theory was; I acknowledge it is only a theory, for I have never succeeded in inducing a single man to do it, as I have said before; but still, my theory is that that is a better system, because a person saves up by driblets; gets a lump sum, say 1*l.* 8*s.* at 18, or 1*l.* 12*s.* at 21, and then pays the lump sum to the Post Office, and without any further payments, if he lives to the age he is entitled to the 1*l.* a year pension, he then saves up again until he can buy another 1*l.* a year at 65 and so on; there is no contingency of keeping up the payments, and I always thought that was the best system, and I think so now; but, for all that, I must acknowledge that I have never succeeded in inducing anybody to buy one.

Deferred annuities bought for a lump sum in early life. Not popular.

8741. Have you ever considered with regard to the deferred annuities, and the encouragement to friendly societies generally, a very important suggestion which was made by Mr. Hardwick many years ago (he was a great authority, a past grand master of the Oddfellows, of the Manchester Unity), that it would be a great thing if in our elementary schools, in the course of arithmetic, children were taught the elements of vital statistics, the meaning of assets and liabilities of a friendly society, and the rudiments of a premium to produce certain future benefits?—I certainly think so. My theory has always been that the real way of teaching arithmetic and all these subjects is as much as possible to bring these vital points into it, because there you are giving them not only an interest in the mathematical lessons, but you are also giving them what you might call vital matters of knowledge which will serve them in good stead

Principles of insurance might be taught in Board Schools during arithmetic lessons.

Mr. Roundell—continued.

in their every-day life; and I think a great deal might be done in that way, what in old-fashioned days were called "object lessons," and I very much regret that that system of teaching has gone out very largely.

8742. In your evidence the other day you spoke of your wish that this habit of saving and providing against old age should be stimulated by legislation; could you tell us exactly what you have in view?—Well, my view is that every measure; for instance, there is the bases of these Bills; I think they stimulate; the facilities for the Savings Bank in the Post Office are facilitating it; the system of enabling people to buy consols by driblets is another system; that is what I call stimulating it by legislation in every possible way.

Savings banks should be conducted solely on commercial basis.

8743. And you also mentioned, I think, the giving of a high rate of interest?—No, I never suggested that; I object to that entirely, for this reason: because when you become successful your whole machine breaks down. Many penny banks have been started on that basis, and if they are successful, getting the interest is an absolute impossibility. Take my own penny bank, for instance; we do that on a strictly commercial basis, and we pay now; this year we shall pay nearly 30,000*l.* in interest. Well, if we gave even ¼ per cent. in addition it would not make any difference to any individual, or practically no difference, and the result would be we should have to go begging all round to get the money, and the very success of the institution would break it down; therefore I have never advocated any fictitious amount of interest being given in these institutions.

Mr. Pell.

8744. You are the first witness, I think, that has brought any definite scheme for old-age pensions before the Commission; therefore I should like to ask you some questions upon your scheme. In the first place, I think you say the Bill has been framed out of your own experience?—Yes.

8745. Have you been an employer of labour?—No, I cannot say I have.

8746. A large owner of house property belonging to the poor?—No.

8747. You have not consulted the friendly societies; I think you told Mr. Stockall so?—I have not consulted them; I have been a member of friendly societies for many years, and I have been in close connection with them. But I have not consulted them on these Bills.

8748. Nor the trades unions?—No.

The majority of the population able to save enough for old age.

8749. I think you told the Commission that you fancy all in this country could save enough to make provision for old age if they would?—I do not think I went quite so far as that; I think that is the aim, and I think the great bulk could, leaving out those physically infirm.

8750. What proportion of the population do you think could not lay by enough if they were provident?—Well, I could not possibly say, without going into it.

8751. You have no idea whatever?—No.

8752. Then you framed a scheme without having any idea whatever as to what number of the population could make provision for themselves in old age?—No; I do not think I can agree to that statement.

Mr. Pell—continued.

8753. But you have not formed any idea of how many could not save for old age?—No; I do not think in the abstract it is possible to say so.

8754. You have also said that you take the world as you find it?—I have to.

8755. Are you not making a very great effort to change the world, as Mr. Bartley would have it?—I am trying to improve it, certainly; by what I think might improve it.

8756. The foundation of your proposals is, I think, that you would make an artificial stimulus to saving by your Bill. That is one of its objects, to give a stimulus to thrift or to saving?—That is my object.

8757. Do you think you can make any artificial stimulus as telling and as potent as that which God Almighty has given, the fear of hunger and distress?—Well, I do not think that quite comes in, because we have provided for hunger and distress. We do not allow a person to suffer the results of a want of thrift by being starved. It may be logical to do so, but the public, I do not think would tolerate it, and I am quite sure no civilised nation would.

8758. But do you not know that the provision that is made under the Poor Law is one that places a person who receives the sustenance from the Poor Law in a condition inferior and less acceptable than that which an independent person gets or is filling?—Yes, certainly.

8759. One other question with regard to what fell from you just now. You thought that people would not take the little trouble of going to the post office—I think you told Mr. Roundell that—to pay in the small sums to secure them an annuity?—Unfortunately they will not.

8760. Unfortunately do they not go with great readiness to the public-house, which is very often three doors off the post office?—Yes, that is quite true.

8761. Then, do you think that that objection is one that ought to have any weight attached to it?—I only give it as a practical fact. Whether it is worth considering is another matter, but I give it as a practical fact, and it is shown by the number of those people who subscribe to the societies where the money is fetched or called for by a collector.

8762. This paper, "The Old Age Provident "Pension Bill. The Out-door Provident Relief "Bill," signed by yourself, February 1892, sets out your views upon the subject?—The financial views upon my Bills.

8763. Well, now, I was coming to the financial views in paragraph A. You say you take it that there are 245,000, at a guess, of persons over 65 years of age, who would come under the provisions of your Bill?—I gave the reasons for putting the numbers there.

8764. Let us take the numbers, 245,000?—Yes.

8765. And they would receive the largest pension of 7*s.* a week, which would cost the country about 4,500,000*l.*, and you go on to say that that would be a sum of about half we now spend on the Poor Law. And now, on your

Mr. Pell—continued.

argument of economy, you say that that 4,500,000*l.* would be saved, and you deduct it from the 8,500,000*l.*, which is the total money expended on the relief of the poor. Well, now, just let us go into that. In the year ending Lady-day—I am taking the Local Government Board Report; figures that anybody can refer to, —in the 21st Local Government Board Report this statement is made, that for the year ending Lady-day 1891, the expenditure on relief of the poor, that is through the Poor Law, was 8,643,318*l.* Then, on page 64, the items of expenditure are given. In maintenance nearly 2,000,000*l.*, and out-door relief close upon 2,500,000*l.*; altogether coming to 4,351,575*l.*, which is about what you state is half the sum now spent upon the Poor Law?—Yes.

8766. Do you know how much of the 8,643,318*l.* is spent upon lunatics, who would not come under your Bill at all?—I could not give the figures now.

8767. You can have the report of the Local Government Board before you to verify it. There are 1,284,656*l.* spent upon lunatics. They would not come under the provisions of your Bill?—No.

8768. The pay of officers and superannuations comes to 1,452,810*l.* Do you think that could be got rid of if your Bill is passed?—A great part of it would.

8769. How?—There would be no officers, only those who would have to pay the pensions, and investigate, which would be comparatively small.

8770. Would you do away with the workhouses entirely; I understood they had to be kept?—I mean your whole argument is taking the supposition that everybody comes under Clause 5?

8770*. I am taking my argument just as I have stated it. I have made no argument yet?—Certainly; well that is the whole condition, that they are all receiving the 7*s.* pension.

8771. And I take your own figures. I will read the paragraph. If all the 245,000 receive the pension?—Yes, that is true.

8772. And I take it at 7*s.* a week?—Well, the condition of getting that pension is that they have never received any relief.

8773. I am coming to that directly. They would have received relief probably when they were under 65 years of age?—Then they would not get the pension.

8774. Now we will go on with these figures. Am I to understand that you contend that there would be no pay for officers or superannuation to the officers of the Poor Law authorities, that there would be no workhouses, no relieving officers, no medical officers, no boards of guardians, no clerks?—Clearly not, if the supposition is that there is no relief.

8775. Yes; but I understand you to say that you did not contemplate getting rid of all Poor Law relief?—No, I do not.

8776. Well, if you have relief you must have officers?—Well, of course, I could easily explain it, if you would allow me; you are asking a supposition, the first supposition, namely, that everybody receives a 7*s.* pension, and to get that 7*s.* pension nobody can ever have received relief.

Mr. Pell—continued.

8777. No, not no persons; but that the 245,000 have not received?—Well; but I say if nobody who arrives at the age of 65 has ever had relief I think it may be taken as a natural inference that the habit will have so grown up that all those persons who die before 65 would be in the same category. That is the line of argument I take.

8778. That there would be nobody receiving relief, which is your argument?—If they all come under that category, yes.

8779. If you can secure 245,000 old people getting your pension, then are we to take it for granted that pauperism is sapped away from England?—No; that is not my proposition at all.

8780. Then that some pauperism does remain?—I really cannot answer such a question as that, because I do not know what you mean.

8781. You have not really come to a clear idea whether if you can secure 245,000 old persons——?—That is not my proposition.

8782. Fulfilling the conditions which would entitle them to that pension of 7*s.* a week, you have not yet made up your mind whether or not that would make a clean sweep of pauperism?—I have clearly made up my mind.

8783. Would it or no?—My suggestion is that if everybody who arrives at 65 has never received relief, and if that arrives, then certainly, Poor Law relief does cease. If everybody, in my judgment, who arrives at the age of 65 has never received any Poor Law relief, then I say that practically that would mean that the Poor Law would cease.

Chairman.

8784. If I understand your argument it is this, that the habits of thrift, and self-respect, and the circumstances which have enabled men to remain up to 65 without receiving relief, would be a pretty good security that they would not be seeking relief after 65, so that the numbers would be greatly diminished?—Yes, certainly.

8785. So you do not expect a large flow of applicants for the 7*s.*?—Not for many years, certainly.

8786. You do expect that the knowledge that, if they have not received such relief till they were 65, would afford some indirect stimulus to keep them off the rates?—That is my view.

Mr. Pell.

8787. But for some years to come we should be burdened with the pay of Poor Law officers?—Certainly.

8788. Until your system had thoroughly leavened the masses?—Yes.

8789. Half a century probably?—Probably more.

8790. Then it is posterity that you have in view?—Yes.

8791. Most of us would have passed away?—Probably.

8792. But part of the Poor Law expenditure unfortunately is due to loans which have to be repaid and the interest upon them, which comes to 620,000*l.*, or very nearly 621,000*l.* a year. You do not imagine that those could be got rid of?—No, those must be paid off, of course.

Mr. Pell—continued.

8793. Then there are other expenses immediately connected with the relief of the poor, such as, for the deaf, and for the dumb, and for the blind, and for stationery, and for advertisements, coming to nearly one million of money; do you imagine that your scheme would get rid of them?—Certainly not.

8794. You see the cost of those lunatics, and the expenses I have referred to, really form one-half of the total cost of the relief of the poor; they come to 4,291,743*l.*; whereas the items of expenditure for in-maintenance and out-relief come to just about as much, therefore, in the paper you have given us here, you seem to have omitted, or not taken notice of, the very large sum that must continue to be expended, for some years to come at all events, for lunatics, the deaf and the dumb, and the official expenses?—Yes, for many years, of course.

Much of Poor Law cost must still remain.

8795. What you meant by the expression here, now spent on the Poor Law was really not spent upon in-maintenance and out-door relief alone, but spent upon other objects, as well as the maintenance of the poor, their absolute sustenance?—There are many indirect costs, of course.

8796. Half of the total expenditure?—Yes, a great many of those for many years, of course, must remain.

8797. You said there are 245,000 over 65 years of age in receipt of relief. Now the 21st report of the Local Government Board tells us that there were 744,757 paupers receiving relief. Take off the 245,000 old paupers, that leaves 499,757 who are under 65 years of age. Well, they will want relief, will they not?—No doubt they will.

8798. And they will want the officers?—Yes.

8799. And do you think your scheme is such as will enable these so-called poor agricultural labourers according to the argument of many who advocate their case; do you think that your scheme will raise their wages and enable them to place themselves in a position that we may assume they will never want Poor Law relief?—I do not think it will raise their wages, except so far as all relief tends to decrease wages. But my whole argument is that these provisions will tend to encourage them to make an effort to provide for themselves.

8800. You must understand that I am not one of those who think, because I know it to be otherwise, that the agricultural labourer cannot make provision for his old age?—I have said all along that many do.

8801. I know they do; well, still, there is a large number who do not?—No doubt.

8802. Will your scheme put them in such circumstances, either by way of stimulus or material advance in their condition, as to enable them to keep off the Poor Law?—I think it will tend in that direction very strongly.

8803. How?—By the inducement to provide for themselves held out in the Bill. It is only an opinion; I cannot say more than that.

8804. There is a man with seven children, who has not the means as suggested to buy a box of pills; how would the stimulus, which is of an academic nature, held out to him enable him to pay for the doctor himself?—If you take the case of a man with 12*s.* a week and seven children, of course it is absolutely impossible for him to provide for himself at all in old age; but I do not think that is the way to look at it. That man at one period was young; possibly, if you hold out a better state of things to him, and encourage him, he will hesitate before he accumulates these tremendous responsibilities. He may provide something before he marries, which even an agricultural labourer can do to great advantage. He can postpone: because there is no doubt whatever that in that class of life the years previous to marriage, if they put off marriage for a year or so, they are earning during that period of their life as much wages as they get at all, and it is possible that a habit might grow up of men delaying these great responsibilities, postponing them somewhat.

8805. You think your scheme will be a stronger stimulus than the fear of the workhouse?—I think that rewards in this world are very often stronger than punishment.

Mr. Ritchie.

8806. Besides, it is not necessary that he should contribute anything under Mr. Bartley's clauses, is it?—No, not under Clause 5.

Mr. Pell.

8807. I am on Clause 3 at present; I was coming to Clause 5. Of course they would not be able to get any pension at all; it could be no stimulus to a man who feels that he must at some time of life receive Poor Law relief, because he becomes a castaway and would have lost his chance?—The salvation is under another clause.

8808. Well, now, going to the argument of economy, and granting that there is a saving upon these 245,000 persons not receiving relief (the relief appears to be about 5*l.* odd a person), the average cost of relief in the kingdom, the total cost of expenditure on the in-maintenance and out-door relief, not including the official expenses, is 4,351,575*l.*; take off your assumed saving on the old persons, 2,500,000*l.*; that leaves an amount still chargeable to Poor Law relief of 1,851,575*l.*; but then we have not got rid of the official expenses; they will remain, at all events for some years; that is 4,351,575*l.*, which is to be added to the total cost of the new scheme; and then we have to add to that the official expenses of the new local authority; now, what do you lay that at?—Of course I have not gone into that at all.

Offi l exp s of t new s aut ity

8809. You have not considered it?—I have not put it down in figures.

8810. Would you consider 1,500,000*l.* excessive?—Yes; I should think very excessive.

8811. Now we will take the Bill. To whom are old persons to apply for pensions?—To the local authority.

8812. Who is the local authority?—Well, the county councils.

8813. Are the applicants to go up to the clerk of the county councils?—Well, that, of course, is a detail for the county councils to settle. I presume that, if this became law, there would be a Committee of the county councils to provide for it.

8814. Would a person be entitled to claim a

Mr. Pell—continued.

pension wherever he may be at the time he reaches 65 years of age?—Yes.

8815. If he is at Newcastle, and he has lived all his life at Exeter, he could claim the pension at Newcastle?—I should recommend it. I do not think it is an essential point.

8816. How would the county council at Newcastle prove the age of the man who has lived all his life at Exeter?—That is a matter of detail.

8817. How would the county council at Newcastle prove the character of the man at Exeter?—I do not see any insuperable difficulty in that.

8818. May I take that as another matter of detail?—Of course, I have all along acknowledged that there will be considerable trouble in investigating each case; that I take as essential; I do not wish to minimise that difficulty at all.

8819. I was not so much thinking of the trouble, but what will be more distressing; the finding of the money. There will be some cost of ascertaining character, will there not?—No doubt, there is cost now in investigating these cases.

8820. When you come to character, at what point do you say a man is so bad a fellow that he ought not to have a pension, and above that point who is so little bad a fellow that he might have it? May I take the case of what is called immorality, men who have not been convicted in a court of summary jurisdiction, but who have led what is called a depraved life, a loosish life, would you give them a pension?—No; I leave that entirely to the local authority.

8821. Would the local authority have ministers of religion on it, who would be judges of immorality?—Well, that is another matter of detail.

8822. It would be a difficulty, would it not?—No doubt, the investigation must be a difficulty in every case; if you are going to do anything it must be a difficulty, the investigation in each case.

8823. The pensioner shall not for 10 years have been convicted for drunkenness. Now we will take the case of a man who has been often tipsy, and often had to pay the fine for his love of drink at Exeter; but he has got the chance of getting a pension of 7*s.* a week if he can go far enough off to make it difficult to prove his little error; do you not think there again there would be a difficulty?—No; I do not at all.

8824. How would you set to work if you were one of the local authority at Newcastle, to prove whether a Devonshire man had ever drunk so much cider that he had been picked up in the street by a constable?—I think there is a record of all these things; there would be no practical difficulty in finding it out. I acknowledge there is a trouble in finding it out.

8825. It is a difficulty in detail?—There must be some trouble in finding it out.

8826. What do you mean by "not able to "earn the wages of his calling"?—What I mean by that is that it should not be a condition that he did not earn anything, because it seems to me that a man of 65 may very easily pick up something. I do not want to deter him from that.

8827. But suppose his calling had been that of a skilled artisan at 2*l.* a week, or a coal trimmer. We have cases of coal-trimmers receiving 3*l.* a week at Cardiff, and he, in old age, satisfies the Local Authority that he "cannot earn the "wages of his calling" (3*l.* a week); but he can earn 1*l.* a week. Would you give him a pension?—No; certainly not.

8828. The Bill would want amending there, would it not?—No; I think not. I think that would be covered by this clause: "Shall declare himself to be in need of a pension, and shall be so "regarded by the Local Authority;" Sub-section D. of Clause 4.

8829. "And shall be so regarded." Well, but could you wish the Local Authority to exercise their power without enquiry?—Certainly not.

8830. That would be expensive, would it not?—I do not think so. I do not think such a man as that, earning 1*l.* a week, would apply. It would be quite useless for a man earning 1*l.* a week to apply, to give him a pension would be ridiculous on the face of it.

8831. If he satisfied the Local Authority that he could not earn his 3*l.* a week, and those were the wages of his calling under your Bill, and he is to declare himself—that is to be sufficient—in need of a pension, and shall be so regarded by the Local Authority, is he not to have this pension?—Yes; but he must be so regarded by the Local Authority. No Local Authority would regard a man with 1*l.* a week as in need of a pension.

8832. They would have to be judges whether he could earn 1*l.* a week or not?—I thought the supposition was that he was earning 1*l.* a week.

8833. Yes, but would he tell them; he would be very unwise if he did?—If he was not earning it. I do not quite follow the question.

8834. There would have to be just the same sort of enquiry that there is by guardians and relieving officers now into the statements of the applicants?—Yes.

8835. Would not that be an expensive inquiry by officers?—Once and for all; yes.

8836. Then under Sub-section 5 is the condition that the applicants "never received Poor "Law relief in any form for themselves, or for "their children when under 13 years of age;" would not that be difficult to prove if the man applied in the north who had lived all his life in the south, or even with very few counties intervening?—It would require some trouble, no doubt.

8837. And would be expensive, would it not?—I do not think very expensive, but still there would be some expenses attached to it.

8838. Now Sub-section D of Clause 6, when you refer to "those who have partially provided "for themselves in other ways to the satisfaction "of the local authority," what can the local authority of Newcastle know about the Devonshire man having "partially provided" for himself?—Well, it seems to me that they can easily.

8839. Are they to be satisfied with his statement?—No; they are to find out; for instance, if he has got a deferred annuity, if he has got a pension, if he has got any other means, if he has saved up in any other way; they can as easily find out there as anywhere else.

Mr. Pell—continued.

8840. Do you think it would be easily found out at that distance?—I think it would be very easy, because the aim of a man would be to prove that he has done so. I do not see any difficulty.

Exceptions in the Bill.

8841. Now we come to the exceptions in your Bill; having drawn your rules, then come the fatal exceptions of which we find so much in legislation. There is to be a grace given to certain persons. They may claim pensions even though they have not complied with the previous conditions. If they can prove an "exceptional "amount of illness not brought on by their own "misconduct." Well, now, what does that mean? We will take the case of a person who has not been vaccinated, and he, himself, and his children, all get small-pox. I suppose small-pox would be exceptional?—No, I do not think that it would; but I think that is a very clear case. There is no doubt a great number of people do have a great run of misfortune. If a man, for instance, is always drunk and tumbles down, and gets run over that is his own fault; but everybody who has had to do with the poor know that there are many people who have a sort of fatality of misfortune of illness or one thing or another, and this clause is to cover up those exceptional cases. I acknowledge fully that those exceptional cases are open to objection, but I think, and I think everybody will agree who has had the experience of practical work amongst the poor, that it would be difficult to frame a scheme that had not some clause with a certain amount of elasticity about it to provide for those exceptional cases. I acknowledge that it is open to abuse, but I think the abuse is really not likely to be serious.

Exceptional amount of illness not brought on by misconduct.

8842. There is another exception, "the loss of "children who should have helped them." How is that local authority to satisfy themselves that the children are dead?—Well, of course, there is a little difficulty there; but I think many who have had to do with the poor must know that there are some very hard cases, in which parents have brought up children well and spent everything they could to put them out as well as they possibly could, and just as they are getting old and depending upon their assistance they have lost those children. I think those are special cases.

Loss of children who should have helped.

8843. Quite so; but the question was the proof?—Well, no doubt the proof is difficult and troublesome.

8844. And when a process is difficult and troublesome to carry it out thoroughly it is generally accompanied with expense, is it not?—No doubt there would be some expense. I do not think a serious expense.

8845. You have another exception, "Permanent "affliction not brought on by their own "misconduct." I will not ask you about that, I merely point out that that is another exception to the general operation of your measure, and that again would require a great deal of investigation?—A cripple, for instance.

Permanent affliction.

8846. You are an East Londoner. Do you not know that to be a cripple is one of the qualifications for getting into the Blue Brigade, and almost gives a man a chance?—That does not apply to the country, does it?

Mr. Pell—continued.

8847. Then, again, there is another exception: "Exceptional misfortune and distress." I should have thought that exceptional amount of illness would have been exceptional misfortune of the most serious character; but what sort of misfortune have you in view now—a misfortune that is not caused by illness, is not caused by loss of children, is not caused by permanent affliction; what is this other cause of exceptional misfortune and distress?—I think in all these cases you cannot lay down a hard and fast cast-iron rule, and my view there is to include those special cases that do sometimes occur. I acknowledge that that clause would have to be very carefully worked and very carefully considered; but if you do not take the power, or give the Local Authority the power to consider exceptional cases which we all know do occur, I think that you might have certain cases of great hardship.

8848. Now we come to the 9th Clause. Any pensioner having got his 7*s.* a week, or a similar sum, who is "convicted of any crime," taking a nightingale's egg out of its nest on my property against my will, "is that to forfeit his pension"?—I think if this Bill were ever to get into Committee, "crime" would have to be defined. I am not a lawyer, so perhaps I ought to have consulted some technical gentleman.

8849. A crime, you know, is a state of things produced by legislation?—Of course, what I mean by it is that anybody enjoying these pensions or these grants, and becoming a criminal, should be cut out. That is the object of it.

8850. How is this vast sum of money, which I estimate at 14,215,693*l.*, taking the cost of the Authority working the scheme at 1,500,000*l.*, to be provided?—Well, I am in a little difficulty. I do not for a moment acknowledge that it would cost 14,000,000*l.*, and, therefore, I do not propose to say how it should be met; but the Bill provides that the whole sum should be met by rates.

8851. That means that one class of the community only are to pay; those who are in possession only of visible property?—Whoever pays rates certainly would pay.

8852. One portion of the community?—That is an argumentative question.

8853. The in-maintenance and the outdoor relief at present, according to the 21st Report of the Local Government Board for the year ended Lady-day 1891, comes to 4,351,575*l.*; that gives an average of 5*l.* 16*s.* 6¼*d.* per pauper over the kingdom, there being 744,757 paupers. Now I deduct from that the cost of your old people, viz., 245,000 of them at 5*l.* 16*s.* 6¼*d.*, and give your scheme credit for an abatement of expense of 1,427,625*l.*, leaving a net expenditure on out-relief and in-maintenance to the Poor Law, leaving in fact the Poor Law to provide a sum of 2,923,950*l.* Now, you state the cost of your pensions in the paper which I have got before me, for the persons over 65 years of age, at 4,500,000*l.*?—Yes, if all were in Class A: less the saving of much of the present cost as explained in the paper I have handed in.

Mr. Pell—continued.

8854. I have not quite got it from you whether you admit that the large sum of 4,291,743*l.*, at present forming part of the expenditure on the poor in respect of lunatics, officers, the deaf and the dumb, and superannuation will still remain at all events for some years to come?—Some considerable part must.

8855. We add that again to the other figures, and that leaves a total expenditure on your pension scheme for the old people (I have dealt with nobody else below the old people) of 11,715,693*l.*, and what is left must be met by the Poor Law. Now I add for official expenses of your new local authority 1,500,000*l.*, but you think it is too high?—Yes.

8856. After all these questions of detail and investigation that I have pointed out to you, you still think that the whole of that enormous investigation, and clerkship, and advertising, and all the details connected with public offices, can be met by a sum less than 1,500,000*l.*?—Yes, certainly.

8857. Well, I take the whole concern at 14,215,693*l.*; I may be wrong, but if it be that or something less than the 14 millions, you say it is to be met by a rate chargeable on visible property to the exclusion of all other property?—It comes out of the rates; I cannot say more than that. As to the difficult question relative to the cost, of course, it must not be supposed for a moment that I agree to those figures that the honourable member has given.

8858. No; but whatever the cost be it is to come out of the ratepayers. Well, many of them are very poor already, are they not?—Yes.

8859. Do you not think it is rather a hard thing to impose a further charge upon, at all events, the poorer part of the community in respect to this scheme?—I should be very sorry to increase the rates; but the whole of my Bill is, in my opinion, to reduce the rates.

8860. Is there not a grace for your pensioners after 65 years of age; if they have once got a pension they may still go on the Poor Law as well?—No.

8861. What does Section 15 say, "All persons "complying with Section 4, who, at the date of "the passing of this Act, exceed 65 years of age, "shall be deemed eligible for the benefits of "Section 5 of this Act, notwithstanding that they "may have received Poor Law relief since they "completed their 65th year"?—That is to cover people who, at the present moment, are in receipt of relief, to tide over the period of transition; it is only a temporary provision.

8862. You would have a limitation; probably that in 40 years' time that clause would come out?—It would become useless; of course, it is only to tide over those who have entered the union, or received relief, but who would not have done so if this Bill had been passed; that is all.

8863. Would that be one reason why you would keep up the workhouse as a retreat for those people?—The whole Bill presupposes that the workhouse must, to a certain extent, be kept up for a long time, because we hardly anticipate that anybody will come within these clauses for many years.

Mr. Pell—continued.

8864. Section 17: "In the event of any pen-"sioner" (I still keep to the old) "becoming, "from infirmity and the absence of friends or "relatives, unfit or unable to benefit by the "direct payment of the pension, the local "authority may make such arrangement, either "under Section 16 or otherwise, as may seem "best to it." What do you mean by "arrange-"ment"?—Well, if a man is very infirm, for instance, and has got no friends or relatives who care to keep him out of the workhouse or the infirmary, it is conceivable that, although a man might have a pension, still it would be better for him, and he might wish it, to end his days in the infirmary, and this Bill would not prevent his doing so. I think there are some cases of old people without any friends, who would come under that.

Those persons who could not live on their pensions would enter the workhouse or the infirmary.

8865. And do you mean who would enter the infirmaries and the workhouse?—Yes, the infirmaries and the workhouses.

8866. But there are no infirmaries in the country?—Well, in the workhouse infirmary; of course, it is the same thing practically, the infirmary is only a branch of the workhouse, but still they are the same thing.

8867. But surely you are aware that the infirmaries in the country workhouses are totally different things to the London infirmaries?—No doubt they are; that is true.

8868. They would have to make some arrangement, and they would cost money again?——

Chairman.

8869. Then they would lose their pensions, I presume?—The pension would go towards the cost. Of course, there is a provision that they would have certain pocket-money for tobacco, and so forth, but their pension would go for the expense of the new arrangement.

Pension to be applied to cost of maintenance.

Mr. Pell.

8870. Also, do you not provide 1*s.* a week for the pensioner if he is in the workhouse?—That is a sort of tobacco duty.

1*s.* pocket money to be allowed.

8871. Is it in addition to the pension?—No, instead of it.

8872. Then is it taking it out of one pocket and putting it into another?—I do not quite follow.

8873. Is he to have a pension while he is in the workhouse, and 1*s.* extra for tobacco?—No; the pension will go towards his expense in the workhouse.

8874. And the 1*s.* is added to his pension?—No, it will come out of it.

8875. Finally, I think you bury him; before you have done with him do you not put the ratepayer to the expense of burying your pensioner?—There is a provision in the case of certain circumstances; there is a strong antipathy to being buried by the parish, and therefore I put that in this clause; a pensioner shall have a certain limited amount towards the cost of burial.

Local authority to contribute towards expense of funeral.

8876. Not exceeding 2*l.* 10*s.* by the local

Mr. Pell—continued.

authority?—Yes, equal to the sum he has provided for it; it is only equal to the sum.

8877. It is not to be a pauper funeral?—No; part of it must be paid by a friendly society or otherwise.

8878. But the local authority is to be responsible for the 2*l.* 10*s.*?—Half the cost up to 2*l.* 10*s.*

8879. As the local authority is to report to the Local Government Board, who is to pay for that report, and who is to prepare it?—The local authority.

8880. Their clerk?—Well, their officers, whatever they are.

8881. Who will have to be paid for it?—Yes. I suppose he will indirectly,

Provision for old age through the Post Office.

8882. So much for the scheme. Now, have you considered what the Post Office will do for the people without any of this stimulus?—Yes, very much.

8883. Do you know how much; we will take the case again of a poor labouring man in the country; what the poor labourer in the country will have to pay a week for 41 years, if he is between 23 or 24 years of age when he commenced to make the payment, how much he would have to pay a week to get a pension of 5*s.* when he is 65?—I cannot give the figures offhand. I have got them here; but I have no doubt you have got them.

8884. You may take them from me; it is 5¼*d.* a week; that would secure a labourer or anybody, you or me, a pension of 5*s.* a week when he gets to be 65 years of age?—I daresay, very likely; no doubt that is correct.

8885. That is, the money not returnable; but if the money is to be returnable, either on application or on the death of the annuitant, before he has received any payment under the annuity, then he would have to pay a sum of 9*d.* a week. Now, do not you think that that is a simpler way of providing for the needs of the old people than all this legislation and all this enormous charge for officers and inquiry?—I think it would be infinitely better if you could induce everybody to do it; but I can only speak as I have said to the Commission. I can only refer to my own experience. I have for many years, in my early time, exclusively advocated that these people should go in for pensions or for Deferred Annuities, and I have shown my earnestness in the matter by starting a society, by printing these little tracts, and I have 100,000 depositors in my penny bank; but I say that as a matter of fact I am not aware of having induced a single person to do it.

Excellent in principle, but not taken advantage of.

8886. Well, your experience agrees with mine; and do you agree with me in thinking there is no desire on the part of the people among the rich or among the poor to provide pensions for themselves at their own cost; though they might be ready enough to take a pension if they can get it for nothing; but in fact that through all classes of society there is no desire to make provision for old age in the way of a pension?—No; I find that it is not a popular form in any sense.

8887. Then, why do you try to run quite counter to the feeling of the whole nation by bringing these schemes before us?—It is very difficult to answer that.

8888. Well, is not the bottom of it that the money is to come out of somebody else's pocket but the pensioners?—I am hoping that by my plans it will do so gradually to a less and less degree.

H.R.H. The Prince of Wales.

8889. Is the Penny Bank extending throughout the country?—No, Sir; only at present in London. London is so big a place; but I think it has led to many similar efforts in many parts.

8890. You have many branches?—Fourteen in London, Sir.

8891. What are the maximum deposits?—We have, technically, no maximum. The minimum is the penny; we have many thousands of pennies. Sixpence is the largest in absolute number. Threepence is a very large number, and of pennies there are many thousands. Depositors have on an average about 8*l.* or 9*l.* a-piece. But, of course, there are some larger deposits that come in; the great bulk, of course, run into shillings.

8892. I think you stated that you had been astonished at the amount of savings made by very poor persons; do you think that these are cases of honourable thrift or of mere avarice?—No, Sir; I do not think avarice is a national quality. I think the great bulk of the savings are for specific objects. Persons deposit in our Penny Bank, and very often tell us that they are doing it for a certain particular thing; for their children's fit-up or rig-out, or to start them, or to pay something that they know is coming on. And then, of course, one great thing is they save and draw out largely at Christmas. Christmas is a great national institution, and a great deal of money is saved up with the view of making Christmas a better and a brighter and a happier period.

8893. And do you think in such cases that savings could have been made without improperly stinting children in food, clothing, or education?—Well, I think as a rule that is not done; I should be sorry to say that it has never occurred, because I have known instances in which the worst possible thrift has been exercised by saving to the stinting of children. I have known that happen, but I do not think that is a characteristic of the people; I think as a rule it is not so. The great bulk of the saving in my opinion from that class of the community comes from a source which can be spared, namely, an unnecessary amount of alcohol which they are none the worse for reducing in quantity.

8894. Do you think that the Post Office officials would imitate the ordinary provident societies in looking up subscribers to deferred annuities?—Well, Sir, that would be an enormous undertaking. There are two great objections. First of all there is the risk. You can provide, without much difficulty in a bank or in a Post Office for payments; where you have got the perambulating collector, which is the system of many of these societies, the danger of fraud

H.R.H. The Prince of Wales—continued.

is very much greater and the cost of collection is enormously increased. To show that, nothing can be clearer than the scale of tables in many of these societies, I will not mention any name, because that might be open to objection, but as a matter of fact in the smaller sums I worked it out, really and truly; people preferred to pay a penny to a society at the door than a halfpenny if they have to take it round the corner to the Post Office, although they have absolute security in the one, and they are not absolutely secure in the other.

8895. What means do the Post Office take to make its advantages known to the poor?—Well, Sir, they do not do enough. A good many years ago I urged that a great deal more should be done, and it was referred to in the House of Commons, and the late Mr. Fawcett took up the idea, and he issued, and it has been repeated once or twice since, a sort of tract, and this was left at pretty well every house in the kingdom. I think a great deal more of that might be done, but the worst of it is where they do it they put too much information upon the paper and amongst the poorer classes too much printing on a paper does not secure it being attended to, and I strongly advocate short tracts with one point only on them. You must not call them deferred annuities, but one point only, and they gradually get that point into their head. Take the Post Office Savings' Bank, not too much detail, not too great minutiæ, but just the broad facts in a few lines, and I think if that were done very largely, much more largely than it is done, great results would follow. But, on the other hand, we must give the Post Office credit for this; the success of the Post Office Savings' Bank has been enormous; they now hold something like 80,000,000*l.* sterling, and it is continually growing.

Mr. Ritchie.

8896. With regard to the annuities?—Well, with regard to the annuities they do not grow; but I do not think that any amount of pushing would affect the case that Mr. Pell gave of 5¼*d.* a week by a person of 18. I think if you consider a man at 18 years of age to begin to put down out of 12*s.* or 13*s.* a week 5¼*d.* a week, till he is 65, knowing that he must not break the time, he must go on at it, it is most unattractive. He does not see it grow. Now the advantage of a Savings' Bank account is this: he has the book, he gets looking at it, he sees it grow, he says, "Dear me, I had no idea "this would grow so much." The other he knows nothing about: it is a sort of abstract idea, to anybody not attractive, but to a man in that class of life such that he will not go in for it.

8897. Cannot an annuity be bought in the Post Office for the payment of a lump sum down?—Yes.

8898. What is to hinder a man putting his money into the Post Office Savings' Bank until it accumulates to the amount requisite, and then buying the annuity?—That is the best way of doing it; but, as a matter of fact, they will not do it.

Mr. Stockall.

8899. With regard to the question that Mr. Ritchie asked you, if the age is taken into consideration at which the man would arrive before he would be able to purchase an annuity from the saving of 5¼*d.* per week in the Post Office Savings Bank, the amount would be utterly useless for that purpose?—I do not follow.

8900. It will be necessary for an annuity that the 5¼*d.* per week should be paid to the Post Office for that purpose; if the man saved that 5¼*d.* per week and deposited it with the Post Office Savings Bank simply as savings, and waited until he had accumulated sufficient by that means to purchase an annuity, he would become too old to purchase it for that sum?—I am not sure: the two rates of interest are about the same. I do not think there would be much difference.

8901. But the annuity to be obtained must be contributed to as such by all persons, whether they arrive at the age of 65 to receive it or not?—Yes, the non-returnable scale of course; the returnable is different. Yes; you are quite right because you take the contingency of death and others.

Mr. Henley.

8902. There was Question No. 8114, which you answered the last time we met; it was with regard to the action of the board of guardians upon applicants for relief; you were asked the question, What effect do you think the Poor Law has upon the spirit of thrift; I will leave out the first part of your answer: "But sitting "as I did, at the board of guardians, when I was "elected, I continually saw cases in which it was "obviously to the advantage of the individual to "have been thriftless rather than the reverse. "The first question that was usually addressed to "a man was by implication, or practically in "words, whether he had absolutely nothing. If "he had got anything left, any decent furniture, "or provision of that sort, it was rather held as a "reason why he should not come for relief." With regard to this question of furniture, I want to ask you a question: Did you ever know a board of guardians compel a person to sell very good furniture for the purpose of keeping themselves off the rates?—No; but I have heard this remark, that, inasmuch as they have got good furniture, they have no business to apply to the parish.

Making absolute destitution the ground for relief discourages thrift.

8903. That is not my experience; is not this generally what happens on a board of guardians: The relieving officer is asked what is the condition of the house, and if he says the person is living in a decent condition, that the furniture is good, but that he is otherwise destitute, he usually gets temporary out-door relief. If, on the other hand, the relieving officer reports that the house is squalid, that the person has no furniture, that the applicants are sleeping upon the ground, then the guardians consider that the workhouse is the best place; would not that be the usual practice?—Yes; I think that has been the gradually growing tendency of guardians, certainly, to act in that way, and I think that is the most decent way. I think of late years there has been a considerable change in the general spirit, but

Mr. Henley—continued.

still the Poor Law as it stands, technically speaking, I think I am right in saying, is bound not to relieve anybody until they are destitute.

8904. Perfectly right; but, of course, a person may be destitute of many things; he may be destitute in lodging; he may be destitute in clothing; he may be destitute in food; he may be destitute in medical attendance; but what I wanted to get at is, have you ever known an instance where the guardians compelled the poor people either to sell their furniture or their tools before they would entertain an application for relief?—No, I certainly have not. The point I press is that, as far as I understand the laws, strictly speaking, the guardians are bound to do that; they are bound to see that the individual is destitute, and the whole object that I have in my bills is rather to put it the other way, that if they are in need, although they may not be absolutely destitute, they should receive some advantage, in proportion to the effort they have made themselves, although at the moment they may be for all practical purposes, destitute, though they may still possess some reasonable furniture and other things.

8905. But is it not a fact that the guardians entertain an application more favourably if they find the condition of the house is good?—Well, it certainly was not my experience, in a district which I think you know pretty well. It is true that was some years ago.

Chairman.

8906. How long ago?—That must be, well, I suppose, 10 or 12 years ago. At that particular place, that was a very old-fashioned system of relief at that time, and I am sure at that time there was very little consideration given. I think it is very different now at the same place.

Mr. Henley.

8907. But we shall both, probably, agree that it would be a very harsh act on the part of the guardians if they compelled a person to sell furniture or tools before giving them temporary out-door relief?—I think it would be most harsh; but I think it would be strictly within the law.

8908. I was very glad to hear you say, that in your opinion the people of England were, as a rule, not unthrifty, at any rate. Are you at all acquainted with the agricultural districts, Mr. Bartley?—Not much.

Provision for old age not considered by the young, and payments are too heavy when middle aged.

8909. I will take the case of an ordinary agricultural labourer, and I think that we shall fully agree that the wives of the agricultural labourers are probably the most thrifty people on the face of the earth, bringing up a large family upon a very small amount?—I think they are.

8910. Take a man and his wife and five children, none of them old enough to go out to work. Those people, I suppose, are in the poorest condition, the man only able to earn any money, the woman having children almost every year?—Yes.

8911. The man, as a rule, subscribes for two things, for his own sickness and the burial of his family?—Yes, the great bulk; that is what they do.

8912. His wife would tell you that he is not in a position to subscribe to something that may happen 40 years hence, *i.e.*, the disability of old age, that he is not able to subscribe to a pension fund. Have you ever considered whether it would be possible to add slightly to the payments that are now made for sickness, so that disability from old age, which is not sickness, should be met by one payment?—Yes, I think it could, and I think that is the general direction in which friendly societies are trying to go, but when you come to go into it statistically, or actuarially, rather, the amounts necessary, according to actuarial tables, are so great, that you find great difficulty at once.

8913. You do not think it would be practicable?—I am afraid not. The only way in which it could be practicable would be if the man began very young, and it is so difficult to induce them to do that.

8914. I am taking the case of an ordinary agricultural labourer, who marries now, I think, very fortunately, between twenty and thirty. At that age he generally subscribes to a club when he marries?—At twenty, of course, he can do a good deal. If he waits till thirty there is a good deal of difference, and if he is over thirty—towards forty—the rates are prohibitory altogether.

8915. But between 20 and 30 you think the case might be met?—I think something might be done, and I should like to see every encouragement given for that, and that was why I put in my proposed Bill the system of friendly society contributing. I mean if he were a member, so as to encourage that in every possible way.

8916. I do not want to go over the ground which my friend Mr. Pell has already gone over, but there was one point which he touched upon about which I should like to ask your opinion. Do you think it would be practicable, unless you ear-marked a pauper, really to ascertain whether a person had ever received relief. I will take such towns as Liverpool, where people come from all parts of the world; I will take Barrow-in-Furness, a great shipbuilding place now, where people come from all parts of the world; do you think it would be possible when a man had become 65 years of age to say whether a man had ever received Poor Law relief unless you ear-marked him?—I think it would be difficult, but you must remember that the onus of proof would rest upon the man. It is much more easy for a man to prove it. Now you have the man in the Poor Law to prove that he is destitute. The individual would have to prove that he had never had relief; you would get his assistance to help you to prove it.

8917. Would he not tell a lie to begin with?—Telling a lie would not be of much assistance to him because he would have to tell where he was and his whole history; and I think the proof would not be so difficult as we thought; I acknowledge fully there would be some difficulty about it.

Chairman.

8918. If he had moved about much it would be necessary in the report of the local authority to apply to each of the places where he had

Chairman—continued.

lived to ascertain whether he had received relief?—Certainly it would, but I think the very fact of his moving about continually would, to a great extent, be presumptive evidence that he had had relief, and a great number of people who are continually moving would be the least capable of proving their position.

8919. Well, but you could not call on him to prove a negative and to show that he had not had relief?—But still the great number of cases would be those, and those are the great bulk, after all, who would come under this clause, who had lived for many years in one place, and there there would be very little difficulty.

Mr. Henley.

8920. Then we will take the large number of people who are called the casual poor, wandering about the country; there are about 8,000 people who take relief for one night in the workhouses. Those people, of course, would be barred?—Certainly.

8921. But everybody admits, I think, that not one-third of the whole number who are wandering about the country go into the casual wards. How would it be possible to ascertain that any of these people had ever received relief when they came at the end of their lives?—I think the presumption with a man who had wandered about in that way, would be that he had.

8922. But the Chairman said you cannot prove a negative?—No; but I think the man who had spent his life wandering about the country, is really not a man who would come under that category.

8923. You think it would be practicable to hunt it up?—I think it would be difficult. I do not minimise it at all.

8924. In regard to the expense of investigating these cases, I daresay you are aware that a great number of boards of guardians have given up investigating the question of settlement on account of the great cost?—I always objected to enforcing the law of settlement.

8925. It would be a far greater cost to send a man to Scotland, Ireland, and everywhere, to investigate?—I don't think that would be necessary. It seems to me there is this great difference. A man would claim a pension, and send in all the evidence to prove his claim, that he had never received relief. Well, it might involve some trouble and some expense, but you must remember this, that it is done once for all; it is not an annual or recurring incident.

8926. Would that be the case? because the circumstances of people's lives change very much. A man may come into some money; some of his family may die and leave him money, and that would require investigation?—Those are accidental cases; in the case especially of an agricultural labourer.

8927. I am speaking of people even in workhouses, whose circumstances do change?—Well, not very often, I think. I wish it were oftener.

8928. Well, now, take the case of people in the workhouses. Do you think your scheme would clear out very many of the old people in town workhouses?—I don't think it would at

Mr. Henley—continued.

first. My whole scheme is of a gradual process. I do not believe for a moment that you can put this matter right in an hour or two; it is like thrift, it is a matter of slow growth. What I am aiming at is to make a sort of standard which will tend to do away with the present evils, but it is not possible, in my opinion, to do away with the whole people in the workhouse suddenly or rapidly.

Success of the scheme would only be a gradual process.

8929. I daresay you are aware that of late years the pressure in the large towns has been to get into the workhouses, and not to stay out?—Well, there has been a little of that, no doubt; you mean on the part of guardians.

8930. I am speaking now on the part of pauper applicants, that the great pressure now has been to get into the excellent wards in the workhouses in the towns rather than for out-door relief?—Well, I should not think it had gone so far as that, that there had been pressure to get in; but no doubt the accomodation is very much improved, and there is a growing feeling, I am afraid, and not a feeling so opposed to the idea of getting in.

Dislike to entering the workhouse in large towns much lessened.

8931. And do you think that a person here, who costs in London 35*l.* 17*s.* 4*d.* in a Poor Law infirmary for the year, for 53 weeks, that that person ought to have 1*s.* weekly given him besides?—No; but then I do not propose that.

8932. I understood in your evidence——?—Only if he complied with all these conditions.

8933. Yes; but supposing he did, supposing he complied with everything there, and he was living in such luxury as he would be in this infirmary in a far better condition than an independent labourer, do you think he ought to have another shilling given him for pocket money?—Well, I think if a man has lived all his life, as I say in this Bill, and gets the condition, supposing he does live to such a time of life that he has to be looked after in an infirmary or a workhouse, then it seems to me not unreasonable that he should receive that trifling shilling a-week.

Allowance of 1*s.* pocket money to pensioners in workhouse.

8934. What is he to do with that shilling?—Tobacco is the usual thing to which it is applied, or snuff.

8935. What else is he to do with it?—I will not strain the point of a shilling a week, but I think if a man forfeits a pension in order to go into the workhouse because he is so old that he cannot be looked after, I do not think it is an extreme thing.

8936. He cannot buy anything to eat and drink that is not upon the dietary table; everything is provided for him that he can possibly want?—Yes.

8937. I will take the case of two people I happen to know. They are both between 70 and 80 years of age, agricultural labourers, one of the men by the act of his master receives 6*s.* a week for doing little or much according as he can. He does not complain, but lives upon it; would that man be entitled in addition to his 7*s.* a week pension in addition to his 6*s.* a week?—I should give it him if he had never had relief.

Local authority to judge whether applicant needs pension.

8938. I suppose in all probability the 6*s.* would cease?—Yes; but that is a very exceptional case. Where one man gives a pension of 6*s.* a week to

Mr. Henley—continued.

an old labourer, I may say there are 100 men who get no such relief.

8939. But you would give that man 7*s.*?—If he complied with the conditions.

8940. Then he would be in a better position than any of his neighbours so far as income was concerned?—That individual case might be, but there are others who would not.

8941. I will give you another case: A man of the same age. He has a small garden and allotment, and maintains himself, and complains to nobody, but it is very well known that he has got money invested; no one knows where that money is invested; would that man be entitled to receive a pension?—No; he would not come under the Bill.

8942. Why not?—Because the local authority would not consider that he needed it.

8943. This man shows no earnings at all?—No; but still my Bill provides that the local authority shall regard him as needing a pension.

8944. This man is not able to earn the wages of his calling?—Yes.

8945. Well, he has ceased to do that, and he shall declare himself to be in need of a pension. Well, he declares himself in need of a pension, and he has nothing to show but a small garden and an allotment which, of course, would not support him?—Then on your supposition he has means. The local authority would not regard him as needing it.

8946. Would they compel that man to make a clean breast of it, and tell them how much he had in an old stocking hidden in the thatch?—I do not know that they would have to do that, but they would have to say that in their opinion he was sufficiently provided for, and he would not require it.

8947. But the first man would get the pension?—Yes; if the local authority thought it fair. If I was the local authority I should give it him, because if he had lived to 78 and had earned a pension, a certain amount from his employer in that way, I do not think that should debar him from the privileges that the Bill would give him.

Mr. Booth.

8948. If he had a pension from any other source of the same sort you would treat it in the same way?—Yes, certainly; it is a sort of deferred pay. The employer considers he has done him good service for many years, and he gives it to him as a kind of retiring pension which it would be in any other line of life.

Lord Lingen.

Pensions to be separate from Poor Law.

8949. This scheme of yours, Mr. Bartley, of old age pensions is not a Poor Law scheme, but to be distinguished from the Poor Law, I think?—I wish it to be.

8950. Neither is it a purely charitable scheme, because you give people claims and rights under it?—Yes; I wish to do so.

8951. Something between the two?—Yes.

8952. Well, you propose to substitute the

Lord Lingen—continued.

county council for the present Poor Law guardians?—For the old age, yes.

8953. And for no other purpose?—No.

8954. Then when we read in Clause 6, and some others "the following persons," does that mean all other persons who are 65?—Yes, in this Bill entirely.

8955. You do not provide in this Bill any special machinery for this new authority, the county council, that you invest with these powers; you do not, for instance, put the relieving officer of the guardians under the authority of the county council for the purpose of inquiry?—No. I do not.

8956. Do you contemplate their having an entirely new staff of their own?—No; I think not. I may say, of course, that these Bills are more sketches than absolute detail; the subject is very large and will have to be carefully gone into, but they suggest a scheme. I consider that there would necessarily be some communication with the Poor Law officers to save the duplication of machinery, which would be, of course, unnecessary; but I wanted to give the pension not the idea of Poor Law relief. That was the aim of not putting it under the guardians.

8957. Of course, without pressing, which might be not altogether fair, pressing you with all the details that might be suggested on this scheme, it is fair to ask you whether any main considerations have come under your own notice, and among the rest that the county councils have an enormous mass of duties of one kind or another imposed upon them by the Local Government Act, to which has now been added technical education. They have not a very great margin of time for undertaking an economical administration like this?—No; but there is a sort of general notion that the county councils are the representative body, and many of them, particularly in London, are rather clamorous for more work and more occupation.

8958. They were not elected with the slightest reference to such duties as these?—No; that is true. But there was also an idea that their powers and duties would grow; there was certainly an idea of that kind during the discussion in the House of Commons.

8959. May it reasonably be assumed that their qualifications for the purpose of these duties will grow with their own idea of their fitness?—I should not like quite to commit myself to that, but I hope they would.

8960. Clause 5 in the Bill gives a right to persons over 65 years of age to have 7*s.* a week relief; well, we will not call it relief, but a pension of 7*s.* a week, and in Clause 2 married persons are to be treated as two persons. If a man and his wife are both over 65 years of age, have they a right to claim a pension of 14*s.* a week?—They would, under this.

8961. That I presume you have considered in many agricultural parts of the country would be considerably more than their earnings in full pay?—Yes. I acknowledge there is that great difficulty. Of course, it would not be too much in towns, and there is that difficulty of fixing an amount which is the same in both; if that diffi-

Lord Lingen—continued.

culty could be got over I think it should. I have thought over the matter a great deal, but there is great difficulty in putting two scales, one for agricultural countries, and one for urban and suburban districts, but it is not too much for one.

8962. What leads you to say that 14*s.* is not too much in London to be given to a man and his wife purely without their own contribution in any form whatever to it? There is no such relief given at present?—It is much more; but I do not think it is an unnecessarily large amount if they have complied with the conditions on which they are to get it. I do not think if a man who has spent his life well, and worked well, and done his duty to 65, I do not think it is an unreasonable thing that he should enjoy 14*s.* a week in some way during the end of life.

8693. The economical part of your scheme would be the avoidance of relief up to 65 if your scheme was in full operation?—That is the great feature that I wish to promote.

8964. Have you worked out in detail the relation between 3*s.* 6*d.* per week and a payment of 10*l.* down?—Well, not as a strict actuarial calculation. I have to a certain extent. At the age of 65. I have not the figures here. I forget what 10*l.* will purchase as an annuity, but it is based on that principle.

8965. Subject to correction. Afterwards you contemplate that the 10*l.* would meet the 3*s.* 6*d.*?—Would, practically, be on the lines of a self-supporting contribution, yes.

8966. You gave some figures which seemed good ones for the lump sum down rather than recording annual payments. Did it occur to you that the Post Office Savings' Bank might be used for that lump sum, that the man would put by gradually in the savings bank deposits until he had made 10*l.*, and then would transfer it, one would say, in the Post Office books, or anywhere else, for the procuring of this annuity, because 10*l.* at once is an impossible sum in the country for an agricultural labourer?—I have strongly recommended that, and urged it continually, that they should let it dribble up in the savings bank, and then, as soon as it reaches the lump sum, then purchase the amount in full, while using the Post Office as a means of dribbling up to the larger sum, that is, for one payment.

8967. If you look for a moment to Sections 5 and 6, are those meant to be cumulative; could the man who is receiving a pension of 7*s.* a week on paying 10*l.* receives 3*s.* 6*d.* a week more?—No, certainly not. There are two categories; those who receive the 7*s.*; it is the maximum.

8968. That they are to get under any head?—Clause 5 is a section by itself. If a man comes under that it is the highest pension that he can get. Clause 6 contemplates people who may have received relief during life; but in spite of that have done something to provide for themselves. There is no idea that a man should receive benefits under 5 and 6.

8969. The Bill is not guarded at present. It is: "The following persons complying with Section 4"; that is the beginning of Section 5 and Section 6?—But Clause 3 rather limits that. Clause 3 says: "A sum, hereafter called a pension, not exceeding 7*s.* weekly, to be fixed as hereafter provided, shall be paid by the local authority to each person, hereafter called a pensioner, complying with the conditions hereafter enacted." Therefore that limits the pension to 7*s.*, and so under no circumstances can it be more than that.

Seven shillings the maximum given by the Bill.

8970. Of course, it has occurred to you that a great many difficult questions may arise under Section 7, the exceptional illness, the permanent affliction, the exceptional misfortune, and distress named. I do not ask you for a very definite opinion one way or the other on such a point as this. Now take this Liberator Society, in which a great number of poor persons have been misled by those who ought to know a good deal better. Do you contemplate that that would be exceptional misfortune and distress that could be relieved under Section 7. He might be a very respectable man, who, on what, to him was sufficient evidence, had intended to make in this society the provision of his life?—Well, I must say I should include it.

Exceptional misfortune and distress.

8971. Of course, if this scheme were seriously worked out in detail, and a man might claim his pension in whatever part of the country he might be, it would almost inevitably follow, would it not, that he must be provided with something like what they have on the Continent, a passport?—Well, I do not see any great objection to that.

System of passports might be necessary.

8972. I only say that is a thing that possibly you would contemplate?—Yes. I think so. I think there is a great deal to be said for it.

Mr. Booth.

8973. With regard to Clause 5, you do not, I understand, contemplate any variation whatever in the amount of your pension. Whoever gets a pension at all would get 7*s.*?—Yes; that is my proposal.

8974. Well, would not a difficulty arise with regard to the line at which the pension would be allowed. To put it in this way: You have just said that a man with an allowance of 6*s.* a week might probably have the 7*s.* a week granted to him, and then he would have 7*s.* and 6*s.*, that is 13*s.*?—Yes.

8975. But then, on the other hand, suppose a man had 10*s.*, it might be considered that that was above the line at which the pension should be granted to him, and yet, without the pension, he would be worse off than the man with it; how do you meet that?—I think that is a practical point, and I see no objection to meeting that with a detailed clause to give the local authority the discretion to meet such a case as that. I think that it is certainly a case that might occur. My great idea is that, in taking into consideration what a man had earned or what pension he was receiving, I do not want him to be injured by that amount of thrift; and, therefore, if he had saved up, say 6*s.* a week, which would be less than the pension he could earn, I do not think it would be satisfactory only to give him an extra shilling to make him

Necessity of an elastic clause.

Mr. Booth—continued.

equal to the other one. I think he ought to enjoy more; but I think there might be cases of that sort, and an elastic clause would have to be introduced in order to meet them.

Mr. Booth—continued.

8976. That is to say, that the pension might have to be reduced?—Well, I think that would have to be considered.

The Witness withdrew.

Mr. George Nevile, Chairman of the Board of Guardians of the Newark Union, Nottinghamshire and Lincolnshire; and Mr. Alfred Minkley, Relieving Officer of the Northern District of the Newark Union, called in; and Examined.

Mr. Nevile.

Newark Union.

Chairman.

8977. Mr. Nevile, you are Chairman of the Board of Guardians of the Newark Union?—(*Mr. Nevile.*) Yes, my Lord.

Evidence of Mr. Frome Wilkinson as to cases of starvation and great hardship.

8978. You are, I believe, aware that on the 11th of April last, the Rev. J. Frome Wilkinson appeared as a Witness before this Commission, and in the course of his evidence, in answer to a question (5790), stated that in his opinion the amount of relief given to the out-door poor was insufficient; he uses these words: "I have heard "of Unions where only 6*d.* a week is given, and "I know of other places where they give 4*s.*, 5*s.*, "and even 5*s.* 6*d.* a week; but I should say that "the average is 2*s.* a week, and that amount in "the case of the aged poor—I am talking of "those in rural England, those who have been "occupied in an agricultural calling—is inade-"quate; and I am afraid I may say that I have "known of many, and heard of more, cases of "old people being done to death by a semi-"starvation process, that they have not lived "out the full term of their natural lives in "consequence of want of nourishment, and of "the imperfect food which they have received in "their old age." Well, he was cross-examined with respect to that statement. He spoke as to an old man who had been "done to death"; and also he stated that "In having the charge of "certain parishes. I have found again and "again that the old people have not received "sufficient nourishment in their old age, and so "have died before their time. In the instance "referred to, I was thinking of the Parish of "Alverton" (5939). He continued—"In that "parish, which I know well, the other day "the guardian asked for so much relief for a "certain old man, and, a neighbouring guar-"dian opposing the application, the board re-"fused it. I had some knowledge of who the old man was myself, but the guardian, who had "been his employer, had much more knowledge of "him. I asked him what he thought of the case, "as other guardians I understood had done, and "whether he considered he had been brought to "his end by insufficiency of food because he had "not received any relief, and the guardian replied, "'Certainly I do. I believe that through a pro-"cess of semi-starvation, that is, a want of proper "nourishment, because he could not be given it, he "died much earlier than he otherwise would have "done.'" He was cross-examined a good deal, and he adhered to those statements, and was asked and agreed to send us the name of the old man, and also the names of some of the persons who, in his opinion, were suffering from inadequate relief, the tendency of which must be to shorten their lives (6114–8). The name of the old man was

Case of Samuel Asher.

Chairman—continued.

William Asher, and his age was 87. Do you know anything of the case of William Asher?—I have made every inquiry into it, my Lord, through the relieving officer, and the date here of the application was "10.7.'83"; so that it is ten years ago.

8979. Well, do you remember anything of the facts of the case?—I think I was not present at the time that the case was heard before the board. I see that it is signed by the clerk. I know nothing further; the relieving officer has made every inquiry into the case since we have received this summons.

Mr. Pell.

8980. Question 5945, in which he stated that he believed Mr. Nevile was present?—Mr. Wilkinson could not have known it, because he was not present.

Chairman.

8981. Mr. Minkley, you are the relieving officer of the northern district of the Newark Union?—(*Mr. Minkley.*) Yes, my Lord.

8982. Do you remember the case of William Asher?—It was Samuel Asher. Mr. Wilkinson sent me word afterwards that he had made a mistake in the Christian name; it was Samuel Asher.

8983. Will you tell us what you know of this case?—It is nearly 10 years since this application was made. It was made on July 6th 1883, and it was taken before the board at the following meeting held on the 10th of July, 1883, four days later, and "workhouse" was then offered, because of the statement made by the guardian of the adjoining parish, Mr. Staunton, of Staunton, now dead.

8984. Is he the guardian mentioned by Mr. Wilkinson as being unable to write?—No, my Lord.

8985. Mr. Wilkinson stated before us that he had made this statement on the authority of a guardian of the parish who could not write?—Exactly. (*Mr. Nevile.*) But Mr. Staunton, my Lord, was the guardian of the adjoining parish, and was present at the Board. (*Mr. Minkley.*) Mr. Staunton was the guardian of the adjoining parish, and he opposed the application at the time, stating that the applicant, Samuel Asher, was amply provided for by his two sons. Mr. Staunton had lived in that neighbourhood the whole of his life and knew the facts of the applicant better than anyone there did.

8986. Did you hear Mr. Staunton make that statement?—Yes, my Lord.

Chairman—continued.

8987. Are you able to remember what he said about the sufficiency of the two sons to support their father?—Well, I could not speak with certainty after 10 years. I remember he said that he was amply provided for, that one of his sons was in his (Mr. Staunton's) employ as waggoner, and that the other was a farm labourer; that there were two sons, Thomas and Samuel, that the applicant lived with Thomas, and that Samuel worked for him (Mr. Staunton), as waggoner.

8988. Are you able to say whether they were married sons or not?—Both married, with small families.

Lord Lingen.

8989. Are they in the relief book, those particulars?—No. The statement here: July 6th, application applicant states that he is entirely dependent upon his sons, Thomas and Samuel, for support, and applies for relief; date of visit, July 6th, of my visit to the house; and order of the board of guardians, "workhouse." That is all it says in the application and report book.

Chairman.

8990. Did he go into the workhouse?—No, my Lord.

8991. Do you remember when he died?—Yes, he died on the 25th November of the same year, of the year following the July. He was attended by Mr. Shepherd, surgeon, of Bottisford, a village near; and the cause of death—I have been and examined the register of deaths; and the cause of death registered there is "senile "decay"; at 87 years of age; by Mr. Shepherd, who attended.

8992. Do you remember any charge being made against the administration of the board in respect of this old man?—None whatever. A fortnight ago, when I first heard of this case, was the first time I ever heard of any hint or insinuation being made for nearly ten years.

8993–4. Do you, Mr. Nevile, remember any charge having been made against the board?—(*Mr. Nevile.*) I recollect no charge in this case, certainly. (*Mr. Minkley.*) I should like to say, if you would allow me, that I saw the guardian of Alverton (Mr. Brown), that is the gentleman who made the communication to Mr. Wilkinson.

8995. Well, what did he state to you?—I asked him about it, and he admitted that it was ten years ago, and he said that no complaint had ever been made, not by the applicant's sons; that no complaint was ever made by the applicant; that no medical evidence ever bore out a word that he had said; and that what he had stated was his own simple imagination, and that he could not give any foundation or any ground for it whatever.

Mr. Pell.

8996. Who said this?—Mr. Brown, who communicated this statement to Mr. Wilkinson. Mr. Wilkinson has only been in our neighbourhood five years, and this took place ten years ago, which would be five years before he came to our neighbourhood at all. Mr. Brown had only been a short time in our neighbourhood when this took place; Mr. Staunton of Staunton had been there the whole of his life.

Chairman.

8997. Do I understand the witness to say that Mr. Brown was not a guardian at the time that this man made his statement?—Mr. Wilkinson was not living in the neighbourhood of Alverton at the time, nor for years afterwards.

8998. But Mr. Wilkinson stated that he made his statement upon the authority of Mr. Brown. We asked him to get a written statement of the facts from Mr. Brown, or to ask Mr. Brown to come up here, and he stated Mr. Brown declined to come up; he declined to make any statement, and the reason given was that he could not write?—Well, I saw Mr. Brown last Wednesday, and I asked him what he had stated to Mr. Wilkinson to cause us to attend here to give evidence, and he then said what I have said before, that he had no evidence whatever; that it was simple imagination.

Mr. Broadhurst.

8999. Whose imagination?—His own imagination,—Mr. Brown's.

Chairman.

9000. Did he use the words "simple imagi-"nation"?—He said it was simply what he thought.

9001. The word "imagination" is your word, not his?—Yes.

9002. You give what you think was the substance of what he said to you?—Yes.

Mr. Pell.

9003. What Mr. Wilkinson thought, or Mr. Brown thought?—What Mr. Brown thought he communicated to Mr. Wilkinson.

Lord Lingen.

9004. Can he, or can he not, write: Mr. Brown?—He can, a little; he is an illiterate man, but he can a little.

Chairman.

9005. Then what he said to you was that he told Mr. Wilkinson what he thought about the case?—Yes.

9006. But that he had no facts to go upon?—That he had no facts whatever to go upon. These are his own words: he said that the board appeared to attach more importance to the guardian of the next parish (Mr. Staunton) than to what he (Mr. Brown) stated himself——

9007. The guardians appear to have acted upon the advice of Mr. Staunton and the facts brought forward by him?—Yes, chiefly so.

Mr. Pell.

9008–9. Who was guardian of Alverton in 1883?—Mr. Brown was guardian of Alverton and Kilvington. After the workhouse order was given I visited the case. I visited the case a week after the order for the workhouse was given by the guardians, and I then asked the applicant whether he suffered in any way, and he said he did not.

Chairman.

9010. Did you give him the offer to go into the workhouse?—Yes, I did do so.

Mr. MINKLEY

Chairman—continued.

Mr. MINKLEY.

9011. And that he declined?—That he declined to do.

9012. And was there any appearance about him of poverty, or not being sufficiently supplied with food by his children?—None whatever, nor any complaint; in fact, on the other hand, he said he had sufficient.

9013. Have you ever heard any complaint of this until Mr. Wilkinson mentioned the case here?—Never heard of it till a fortnight ago for ten years; that was the first time.

Other cases mentioned by Mr. Wilkinson.

9014–15. In answer to our request for the names of the persons referred to by him as suffering from inadequate relief, the tendency of which must be to shorten their lives, Mr. Wilkinson has sent us the names (amongst others) of six persons in the district for which you are relieving officer.* The first is Ann Lamb, of Newark, aged 84; do you remember her case?—Yes, my Lord. Those half-dozen cases that you have there are all cases of recent date.

9016. Is she in receipt of parish relief?—She was until last week; last week she was admitted into our infirmary in consequence of having had a paralytic seizure.

9017. Before that what amount of relief was she receiving?—Three shillings a week.

9018. Who was she living with?—With her niece, Mrs. Ordoyno; niece and niece's husband.

9019. What were they?—The husband was a miller; they are people in comfortable circumstances, owning the house in which they live and the adjoining 11 or 12 houses.

9020. She lived with them?—The applicant simply living with them, all living together at one common table, either giving them something if she liked, or not if she chose, and being provided for in every way and no charge made; only for that the guardians would have given her more.

Widow living with relations receiving 3*s.* out relief.

9021. Had she been in the infirmary before?—Only last Tuesday.

9022. Why did she apply to be taken to the infirmary last week?—Upon the certificate of the medical officer she was anxious to go. She had had a paralytic seizure which had partially taken away the use of one side last week. She required nursing. She is alive now, in the infirmary.

Mr. Pell.

9023. When was it then she applied for relief?—The case stands in our books for many years.

Chairman.

9024. The next case is also a Newark case; the case of James Wood and his wife. Wood is 86 years of age and his wife is 81: have they been receiving out-door relief?—Yes, my Lord, for four years past, until the 31st of January of the year when James Wood died.

9025. What relief were they receiving?—Four shillings and sixpence a week.

9026. Between them?—Yes, 4*s.* 6*d.*

9027. Where were they living?—They were living in a little house they had to themselves; they were living by themselves.

9028. Do you know what rent they paid?—£4 a year, about 1*s.* 6*d.* a week.

9029. And they had to live upon the remainder?—No, there was assistance coming in from other sources.

9030. What other sources?—Which the guardians had to take into consideration in giving the 4*s.* 6*d.* a week, otherwise they would have given a much larger allowance than the 4*s.* 6*d.* They had 2*s.* a week allowed them by their son Thomas, a man employed as an ostler at the chief hotel in the town, a married man living apart from his wife. Then they had a daughter, a widow woman, who is the manageress of a temperance place at York. She allowed them 1*s.* a week, and in addition to that for the last 12 months of his life he had 2*s.* 6*d.* a week from his club in Foston, in Lincolnshire, which was not known to us until after her death, making in all 10*s.*, besides assistance in kind.

9031. Who gave the assistance in kind?—A son-in-law, who keeps a temperance hotel at Newark.

9032. And he gave assistance in kind besides the 10*s.* a week?—On my asking the widow she said they had had 2*s.* 6*d.* a week from the club at Foston for 12 months, but she did not interfere, because, as she considered, it was not our business to deal with what he received from his club.

9033. The wife is alive?—Yes.

9034. What does she receive?—Nothing. She had 8*l.* from the club when her husband died. I have seen her very often, and given her every opportunity and facility for applying for relief, but she has never done so.

Mr. Ritchie.

9035. This out-door relief was going on when the husband died?—Up to the time of his death.

9036. And then was it discontinued by the guardians?—It must be discontinued in his name. It was in the name of James Wood, and if there is a continuance it must be then entered under the name of the widow. It ceases as a relief given to James Wood, and there must be a new application made.

9037. And she did not apply?—No, sir, she has never applied.

Chairman.

9038. Do you know the case of Ann Thompson, of South Collingham?—Yes, my Lord, very well.

9039. She is said to be 88 years old?—Yes, she is.

* In forwarding these cases in answer to the request of the Commissioners (6114–8) Mr. Frome Wilkinson wrote as follows: "I have selected these as cases in "which, as a rule, I considered the old rate of out-relief "to be inadequate and moved or seconded at the board "that the several amounts should be increased. I desire "to add that in making a general statement that many "old people did not live out the natural term of their "lives because of insufficient nourishment owing to "inadequate out-relief or the refusal altogether of out-"relief, I had not the Newark Union or any other par-"ticular union in my mind."

Chairman—continued.

9040. What are the facts about her?—The facts are that she has 3*s.* a week from the union.

9041. How long has she had 3*s.*?—Since before I came to Newark. I have been in the Newark Union for 23 years.

9042. Then she has been there for upwards of 24 years?—Yes.

9043. How long has she been receiving the 3*s.* a week?—She has had 3*s.* a week for a number of years. Formerly we used to give in kind. When the guardians gave in kind it was half-a-crown, and a 4 lb. loaf, but some years ago they decided to give in money, and they gave 6*d.* in lieu of the 4 lb. loaf.

9044. Where is she living?—She is living in South Collingham, in the same house as she formerly occupied.

9045. What sort of house is she living in?—She pays 1*s.* a week for her house.

9046. For the whole of a house, or for rooms in a house?—For a whole house. It is a very neat, comfortable little cottage, but she gets it very cheaply.

9047. Does she get anything else?—Yes, that is the reason why she only has 3*s.*

9048. What?—She has three sons in particularly good circumstances.

9049. In what way?—The eldest son, William, is a farmer and coal merchant. It is a case that ought not to be on our books at all, she is so surrounded by her friends, and all those are in a good position, living near and about her. The case actually ought not to be upon our books at all.

9050. You said that one was a farmer and coal merchant?—The first son, William, is a farmer and coal merchant.

9051. What is the other?—The second son, George, has been a dairyman and cowkeeper at Barnsley, in Yorkshire, but he has given up, and is now living, retired, on his means.

Mr. Pell.

9052. A retired gentleman?—Yes; living on his means; he has sufficient to live upon independent of any calling or anything.

Chairman.

9053. If there was any fault here it was in the guardians in not having called upon him to support her entirely?—Yes, we do get 2*s.* a week back from the two sons; they pay 1*s.* each. The guardians allow the case to go on in consequence of her extreme old age.

9054. Is there a third son?—There is Joseph, who is a farm labourer. They have no family at all. His wife cleans Mr. Woolley's office, and they find her in nearly the whole of her food. They give it amongst them, those who live about her, and she is 89 years of age, she told me last week.

9055. Does she show any symptoms of dying of anything except old age?—No, my Lord, she said last week how happy and comfortable she was. She said that she had only the aches and pains of infirmity in her life, that she had never wanted for anything in her life, for which she

Chairman—continued.

was very thankful. I asked her if she did want for anything.

Mr. MINKLEY.

Old man receiving out relief, and further aid.

9056. The next case is that of William Leventon, also of South Collingham; he is 83 years old?—Eighty-three years old; yes, my Lord.

9057. What do you know of his case?—He is 83 years old, and he lives in a little house by himself.

9058. How long has he been receiving relief?—About four years.

9059. What relief is he getting?—Three shillings and sixpence a week.

9060. Where does he live?—In a little house in South Collingham.

9061. By himself?—By himself; except, of course, that his son, who lives near, and the son's wife, go there and attend to him, and the wife nurses him and looks after him.

9062. Does he pay the rent for his house?—No, the son pays it. The son takes the 3*s.* 6*d.* which is given by the guardians and wholly maintains him.

9063. Wholly maintains him?—Yes, wholly maintains him; finds him in food and everything.

9064. What is the son?—The son is a farm labourer. They are very careful, frugal, thrifty people. The son has 15*s.* a week as a farm labourer. They have two children dependent, but the wife goes out to work. They take his 3*s.* 6*d.*, and wholly maintain him; and he is as fine and hale and hearty an old gentleman as ever you saw. I saw him last week, and he said that Mr. Woolley, a gentleman who lives near, in addition to the 3*s.* 6*d.* was giving him 1*s.* a week, which he was putting by. Mr. Woolley gave him the 1*s.* a week for pocket money, and he said, "I don't smoke nor take "snuff, and I am saving that." The 1*s.* a week he therefore puts by, and he is saving it.

Saves part of his income.

9065. The next case is that of Hannah Gilbert, of Harby. She is only 75; what do you know about her?—She is 75 years of age, and she has two sons.

9066. First of all, what relief does she get?—Two-and-sixpence a week.

Widow receiving 2*s.* 6*d.* out relief living with unmarried son.

9067. How long has she been having that?—Ever since the death of her husband, four or five years ago; I could not say exactly.

9068. What other means of living has she got?—She lives with her son, my Lord, who is a single man, a farm labourer, earning 15*s.* a week. She simply lives with him, and acts as his housekeeper, and does for him.

9069. Is she able to do work for him, although she is 75 years of age, without any complaint?—Yes, she is, my Lord; she simply keeps house for her son.

9070. Have you seen her lately?—Last Thursday was my visiting day at Harby, and I was in the house talking with her last Thursday.

9071. Did she appear a hale woman for her years?—Not particularly so. She has not particularly good health, but she did not make any complaint. She said she was very happy and very comfortable. "With the 2*s.* 6*d.* you give "me I buy a few clothes, and a little tea and

Chairman—continued.

Mr. MINKLEY.

"sugar; as for everything else, my son George "finds me in everything; he is very good to me."

9072. What about the other son?—The elder son William lives at Lincoln, and he repays the guardians 6*d.* a week. He has a wife and two children, and he earns 18*s.* a week at the Stamp End Works of Messrs. Clayton and Shuttleworth at Lincoln

Widow receiving 3*s.* 6*d.* out relief living with married son.

9073. The last case is that of Ellen Wilson, 80 years of age, of North Scarle. Is she receiving relief?—Yes, my Lord, 3*s.* 6*d.* a week.

9074. How long has she been receiving that amount?—She has had 3*s.* 6*d.* a week for the last seven years.

9075. Does she live alone?—No; she lives with her son-in-law.

9076. What is the son-in-law?—A farm labourer for Mr. Sheldon, of Eagle Hall.

9077. Has he a wife and family?—He has two children dependent, who cannot work, and he has one older, who goes to work, and who earns about 4*s.* a week, but there are two children which are actually dependent. Those two would be under 12, and they cannot leave school.

Mr. Pell.

9078. Is the farm labourer's wife living?—Yes.

Chairman.

9079. Did you see Ellen Wilson recently?—Yes. I see her every week.

9080. What sort of appearance has she?—Very comfortable indeed, my Lord, very comfortable.

9081. You say you see her every week?—Every week I take the money to her. Every pay-day.

9082. Upon what occasions?—When I take the relief.

9083. That is exactly what I want to know: then you take her the relief?—Yes; I take it myself and give it to her, and she gives the 3*s.* 6*d.* to her daughter, and they find her in everything. Up to within the last few months she has had a single daughter who has been in the habit of giving her about 1*s.* a week in addition; but she told me that that daughter was not doing so now, because she was out of a situation, and in bad health.

9084. Was Ellen Wilson well clothed the last time you saw her?—Yes, well clothed.

9085. Had she the appearance of being well looked after?—It was her own statement, in answer to my questions, that she was well cared for.

Mr. NEVILE.

9086. Mr. Nevile, you have heard the evidence of Mr. Minkley; do you wish to add anything to it?—(*Mr. Nevile.*) I think not in those cases, my Lord; not anything. There was one case mentioned where a labourer had put by money and is receiving relief, but that is not in this district.

9087. Has it any reference to this particular charge, because, if so, I think we had better have it?—Not to this, my Lord.

Mr. Henley.

9088. Were any of those people receiving medical relief at the same time, Mr. Minkley?—(*Mr. Minkley.*) Yes; they all were.

9089. Were they on the permanent list?—On the permanent list.

9090. Have you a permanent list?—Yes, we have a permanent list; all those were on the permanent list.

9091. They were all receiving medical relief?—Yes; in addition.

9092. Did the medical officer recommend them extras?—Yes, sir, occasionally.

9093. Were they given?—Oh, yes, always.

9094. The medical officer ordered them some extras; were they always supplied?—The medical officer recommends them. I give the order.

9095. And that was in addition to the ordinary relief?—Yes; that is not put down. They get recommendations for extras, and I give them orders which entitle them to receive meat or any medical extras that they may need.

9096. If the medical officer found that they were on his permanent list he was bound to visit them?—He was bound to visit them.

9097. And if he found that those people were wanting any of the necessities of life or any comforts he would call the attention of the guardians to them?—If the medical officer finds that they need anything he gives the recommendation: "Having visited Mrs. so-and-so, I "am of opinion that 2 lbs. of meat," or whatever the thing may be, "is necessary," and I send an order for the meat, and that is all additional.

9098. Have you pay stations in your union?—I have one for the parish of Newark only, because of the population there, only for one parish, and the others I go to them.

9099. I understood from an answer that you gave to the Chairman, that in the event of a person not coming to the pay table you took the relief to the house of such person?—No, that was when the Chairman asked me about Ellen Wilson of North Scarle, in that case I went to the house, and took the money. I have 24 parishes.

Mr. Pell.

9100. Did Ann Thompson have any medical extras recommended for her, do you recollect?—Not lately.

9101. Has she ever?—Yes, she had.

9102. What were her medical extras?—They would be, in her case, 2 lbs. of meat.

9103. And having one son who was a farmer and coal merchant, and another son who was a cowkeeper, retired on his means, did not the guardians suggest to them that it would be well for them to find the 2 lbs. of meat?—It has been discussed seriously several times at our board, whether it ought not to be taken off our books altogether.

9104. But it never has been taken off?—It never has been taken off, on account of the extreme old age of the woman.

9105. In regard to all these cases, has anybody made any complaint to you that they were being hardly treated?—None whatever.

Mr. Pell—continued.

9106. You never heard of them by rumour even?—Not in any way whatever.

9107. Are there any endowed charities at this place?—Yes.

9108 Do you know whether they received their share of any of the endowed charities as well as the relief of which you have spoken?—They get something generally about Christmas time, which are usually called the doles, from 5*s.* to 7*s.* 6*d.*, or bread and coal.

9109. They would have their share of them?—Yes.

9110. They were not excluded from those charities because they were paupers?—None of them were excluded from it.

9111. Was Mr. Brown at that meeting where it was stated that the man was done to death?—That never was stated at the guardians' meeting; that was only stated here.

Mr. Broadhurst.

9112. Have you altered the scale of out-door relief lately, raised it or lowered it?—In some cases the guardians have increased it a little.

9113. How long since?—At my last revision of cases in February.

9114. What was the increase?—Well, nearly all those cases, about 80 or over 80, were increased to 4*s.* a week. (*Mr. Nevile.*) And upon Mr. Wilkinson's proposition. During the last year, at the last revision, those cases where they were more than 80, and where there were no special circumstances in the case to make it unnecessary we raised the relief of people over 80 to 4*s.* a week.

Mr. Pell.

9115. Did Ann Thompson, with the two well-to-do-men for her sons, get her relief raised to 4*s.*?—No, she did not get her relief raised.

Mr. Broadhurst.

9116. Has there been any alteration in the diet in respect of in-door people?—A very slight alteration indeed; no alteration of any moment.

9117. Has it been an alteration of increase, increased food?—Well, slightly. I think that one article of diet has been substituted for another for the comfort of the people. I don't think the increase has been anything that I could give you positively in pounds, shillings, and pence.

9118. There has been an alteration, and an alteration for the better?—A very slight alteration indeed.

9119. And on whose suggestion was this alteration made?—That I cannot remember.

Mr. Broadhurst—continued.

Mr. NEVILE.

9120. How long since?—Well, it has been within the last two years; that is all I can say.

9121. I should like to ask you, as chairman of the guardians, whether you think that 4*s.*, we will take it now that your figure is 4*s.*, in the case of persons who have no additional assistance, who have nothing but your relief, do you think that 4*s.* is sufficient to meet all the requirements of aged people?—I have been a good many years chairman of the board of guardians, and it has been raised from 2*s.* 6*d.* and 6 lbs. of bread to this; 3*s.* 6*d.* has been the previous amount, and I have never heard of any suffering whatever.

9122. Now would you, as a gentleman of experience, suppose that an aged person—two aged persons—would be likely to live as long on 4*s.* a week, as they would if they had 10*s.* a week, taking winter and summer together?—Possibly not, unless there was help by charity.

9123. No, I am speaking now of those who have no help?—No, but I mean accidental help.

Out-relief nearly always supplemented.

9124. And in so far as they are short of the 10*s.* they die sooner?—I cannot quite admit that, because I think that there is hardly any rural parish where there is not more assistance, either in coals or in some other way.

9125. We are putting aside those things?—Well, I cannot.

Mr. Arch.

Mr. MINKLEY.

Extent of aid of children.

9126. I think, Mr. Minkley, you have told the Commission that those aged people that you visit are very comfortable indeed, owing to the great care that their relatives take of them?—(*Mr. Minkley.*) Yes.

9127. And do you find in your travels as a relieving officer of a rural district, that there is also a great amount of willingness on the part of sons, and daughters, and daughters-in-law, and so on, when they have got aged parents to look well after them?—Not in all cases.

9128. Not in very many cases?—Certainly not in some cases; in some cases the conduct of the children is very undutiful and very bad.

9129. You find that where those poor old people have no relatives, or have relatives who do not care about them, that they really do suffer?—I cannot say that they really do suffer, because if they have anyone belonging to them whose conduct is unfilial, and if they are so far forgetful of their parents, we have to take more care of them than we otherwise should, by encouraging someone and paying him to look after them, and we do so.

The Witnesses withdrew.

Adjourned till To-morrow, at noon.

TWENTY-FOURTH DAY.

Tuesday, 9th May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. WILLIAM STEELE, General Secretary of the Northumberland and Durham Miners' Permanent Relief Fund, Newcastle, called in; and Examined.

Chairman.

Secretary of Miners' Permanent Relief Fund.

9130. MR. STEELE, you are general secretary of the Northumberland and Durham Miners' Permanent Relief Fund?—Yes.

9131. When was that society founded?—On the 7th June 1862.

Its area and objects.

9132. And of whom is it composed?—It is composed of miners and those employed in and about mines.

9133. And it extends over Durham and Northumberland?—It extends over Northumberland, Durham, Cleveland, and West Cumberland.

9134. And what are its objects?—Its objects are to make provision for the widows and orphans of those members who are killed in mines, also a provision for aged miners.

Old age provision: recipients must be over 60 and unable to do any work.

9135. How do you define an "aged man"?—An aged man must be 60, and he must be unable to work.

9136. Suppose a man breaks down before he is 60, from general weakness of health, or as the result perhaps of some accident long before, how would you deal with such a man?—Then he is not eligible; we do not consider him an aged miner.

9137. Nor if he was suffering from an accident, unless the accident was immediately before?—Yes.

Applicants sometimes very old,

9138. Is there any age at which a man is decided to be unable to work, on account of his years. Supposing a man tolerably healthy at 70, were to claim it, would you enquire into his capacity to work, or would you give him the relief at once?—We enquire into his capacity to work at all ages. One of our members applied at 90 years of age.

Chairman—continued.

9139. And had never applied before?—No, my Lord.

9140. Had he worked up to that time?—He had worked so far as we know. Three applied at 87, three at 85, four at 84, ten at 82; and I find about 74 applied above 80 years of age.

9141. Were these all miners?—All men employed in or about the mines, surface men and underground.

9142. Yes; but some are banksmen, and men who work outside?—Yes.

9143. Do you observe any difference in the length of life of those who work underground and those who work overground?—We make no distinction.

especially underground workers

9144. Do you observe any difference in ages?—The longest ages I know are men who have worked underground. If it is not a digression, I may say that an old man named Roger Green went down the pit at six years of age; he worked in and about the pits of Tyneside for 82 years; he applied to our fund at 88 years of age, was on the society for five years, and died at 93. Other two men of the same place applied for relief at about from 84 to 86 years of age, and both lived till over 90.

Medical test incapacity.

9145. I suppose the difference is that you look more closely at the application of a man between

Chairman—continued.

60 and 70 than you would of that of a man between 80 and 90?—We do not make any distinction. The two essential conditions are: is he a man 60 years of age; next, is he incapable of further work?—The test of his incapacity for further working is a medical certificate; he is medically examined, fills the certificate up, which is signed by a medical man, stating that he is "used up," incapable of further work. We take that opinion and accept him as an aged miner.

9146. And I suppose that he is permanently incapable?—Yes; he must sign a declaration (his form supplies him with a declaration) stating that he is permanently unfit to work.

Mr. Booth.

9147. May I ask if they have their own medical men, or take any medical certificate?—We have not our own medical men; we accept the certificate of the medical men established in the district from which the man applies. Every colliery has its local doctor, and we generally accept the certificate of the local doctor, except we have reason to believe that the man is not used up, and then we institute a special examination.

Mr. Ritchie.

9148. Supposing, after having taken the man on the pension fund, you hear of him working elsewhere, what do you do?—We stop his allowance. In a few cases aged miners have resumed work, a very very small percentage; but we find in the course of a few months (it may be 12 months) that they come back, and we take them on to the fund.

Chairman.

9149. How many members have you?—We had, I think, some 114,320 on the 31st December last.

9150. In that time, what provision have you found for persons who had an interest in the fund?—Aged provision, do you mean?

9151. Well, you may state it generally, because, before we come to the aged, we should like to know what the extent of your operations are?—Since the commencement of the society, in 1862, we have accepted 2,000 widows, 4,000 orphan children, 4,000 of our members who have been permanently disabled; that is, incapable of work, after six months, from an accident. We have paid to these widows and orphans 300,000*l.*; to those permanently disabled members about 180,000*l.*, roundly speaking, therefore, we have paid about 500,000*l.*

Lord Lingen.

9152. In how long a time?—That extends over 30 years, but principally within the last ten years.

Chairman.

9153. When you say in the statement you sent me that you have saved half a million to the rates, it means that you have paid half a million; but it does not follow that the rates would have provided for your people as liberally as you have provided for them, probably?—That is true, my Lord. I say that we have, to aged miners and all, spent three-quarters of a million in benefits.

Old age provision: rate of contribution has been raised, but is still scarcely adequate.

9154. When did you commence the superannuation department?—In July of 1874. You might allow me to say here that we commenced in 1874 with rather juvenile ideas of superannuation relief; we commenced to pay 6*s.* per week for contributions of 1*d.* per fortnight, or ½*d.* per week. At the end of three years, of course, we naturally discovered a deadlock. The benefits were then reduced from 6*s.* to 3*s.* per week. From 1878 to 1882 we paid our aged miners 3*s.* per week. At our annual meeting of 1882 we raised our subscriptions from ½*d.* per week to 1*d.*, or 2*d.* per fortnight, and paid the aged miners 4*s.* per week. From 1882 to 1887, and up to the present, we have continued the 4*s.* per week. But in 1887 we discovered that the 2*d.* per fortnight was insufficient to pay 4*s.* per week. The hard facts of experience brought us to bay, and we were compelled again to increase the subscriptions to 3*d.* per fortnight, or 1½*d.* per week. We now pay 3*d.* per fortnight, or 1½*d.* per week, and pay to the aged miners 4*s.* per week.

Is now 1½*d.* a week for 4*s.* a week old age benefit.

9155. Then your subscriptions now you find to be sufficient for the purpose?—Well, I should not like to say that, my Lord; that is, speaking from an actuarial standpoint. If you ask me, is the present subscription equal to the future liabilities of all the aged miners who are now on the fund, I should say no; if you say, are the subscriptions sufficient to pay the 4*s.* a week to the aged men for the present and some years to come, I should say yes.

9156. How do you meet past deficiencies? You have raised the payment in order to meet future demands; but how would you pay the debts incurred by having made a larger allowance than your funds enable you to do?—There was never actually a cash deficiency; never actually. We found in the first three years that we had a cash balance, and then we came down to the actual cash deficiency, and saw then the necessity of increasing the contributions for the purpose of meeting the current expenses. We did so, and the contributions have always met the current expenses of the society, and do now. I think we have now a balance of 22,000*l.* in the superannuation department, but we have 2,500 old men on the fund at the present time receiving 4*s.* per week, and I need not tell you that the 22,000*l.* is not sufficient to pay out all future liabilities for all of those 2,500 men who are on the fund just now.

9157. Have you always found the miners ready to contribute when you were able to show that it was necessary?—We have always found them specially ready to make any extra contribution to the superannuation fund. I may say that there is a splendid feeling for the aged miners in our district.

9158. And how many aged men have you relieved since 1874?—Six thousand seven hundred, roundly speaking.

9159. And how much have you spent upon them?—We really have spent 296,000*l.* up to December last, something like 310,000*l.* at the present time.

Chairman—continued.

Four shillings a week old age benefit.

9160. What is your annual payment on behalf of the aged persons?—Six shillings and sixpence; 1½*d.* per week.

9161. Yes, but what does the gross total amount to?—The gross total amounts this year (although we have had the Durham strike) to about 31,000*l.*

Mr. Booth.

9162. Is that received?—Yes, we have received this year 31,000*l.*

Chairman.

9163. But that is more than your normal payment, is it not?—We have received that, my Lord.

9164. I beg your pardon; I asked what your gross payment each year is?—This year 26,000*l.* and odd; last year 26,000*l.*

9165. Is it, on the whole, increasing?—Increasing year by year; of course the society is increasing.

9166. And likely to increase up to a certain time, I suppose?—Oh, yes; it will increase up to a certain time.

Ten years membership necessary for old age benefit.

9167. Apart from any increase in the mere numbers of the miners working?—Yes, my Lord, a member must be a member 10 years before he is entitled to superannuation benefit. The present membership is 114,000, as I have said; 10 years ago the membership was 88,000, and therefore the present applications are taken from the 88,000.

Average age for coming on fund 67; average time on it three or four years.

9168. Can you tell me what has been the average age of those who have come upon your fund?—66·85; practically 67 years of age.

9169. And what has been the average age at which they have, by the course of nature, gone from your relief fund?—The average age of those that have died is a little over 70.

Four shillings a week not enough for total maintenance: arguments for some rate or state assistance.

9170. Your payment is 4*s.* a week. Supposing a man to have no other resources, that would be hardly sufficient to keep body and soul together, would it?—That is our contention, my Lord.

9171. What is the relation between any of these people to whom this payment proves insufficient with the Poor Law?—In nine cases out of 10 they do not get the parochial relief, and we think that that is a grievance; we contend that some modification or alteration should be made in the Poor Law, which would enable a man who partly helps himself, or rather that the fact that a man who partly helps himself should not be deprived of the rates of the district. We do not see any sense in a man who makes absolutely no provision for his old woman and himself receiving 13*l.* a year, and the man who makes a part provision receiving nothing. Our contention is that this 4*s.* a week should be supplemented by the ordinary parochial relief. We further contend that the State certainly should help those who help themselves. This society is founded on the highest and the best principles, of self-help. We make a provision that no other friendly society does make. We also contend that this society has assumed the responsibility of the ratepayers of our district, and more particularly the large ratepayers of the district. Our members are all members of the ordinary friendly societies, and therefore are doing the same in providing for themselves as others are doing; but over and above this we have assumed a legal obligation of the ratepayers, and more particularly of the large ratepayers, and therefore our contention is that our old men should be helped out of the rates of the district. We put it this way: suppose the society was ceasing to exist on the 1st June of the present year; we have now 1,000 widows, 1,300 orphan children; many of those widows and the whole of those orphan children would come on the rates of the district. We have 650 men who are permanently disabled. Now I may say that these are special cases. They are not ordinary cases of sickness; they are men who have been permanently disabled. One has been on this fund for 25 years; two have been on it 20 years; five have been on it 17 years; and 100 of them have been on this fund, in consequence of being unable to work from accidents, on an average of 14 years.

9172. Do you distinguish these men from the men above 60? Are these men who have been disabled men under 60?—These disabled cases are of all ages, and our contention is this: that suppose the society ceases to exist, the whole of these men, and these orphans, would pass on to the rates of the district. Or, we put it this way: supposing these permanent funds had not existed at all, as I have stated, 2,000 widows have been supported, 1,300 orphan children; 4,000 of these men who have been permanently disabled; the most of them would have been the recipients of the rates of the district. We do not say that these widows and orphans should be supported from the rates of the district, but we use this as a background for the aged miners' department; we say this, that if the miners in the north of England have done so much to make special provision for the widows, the orphans, for the permanently disabled members, and thus have saved the rates of the district; if we have done so much for these, and, over and above that we have relieved nearly 6,700 old miners, that certainly the district or the rates which this society has saved ought to contribute at least to these old men.

9173. As I understand, you make no special provision for any women except they are widows?—Widows.

9174. Only widows?—Widows, whose widowhood is the result of accident.

9175. Have you ever found the men complain that 4*s.* a week was insufficient?—Oh, yes; there is a general, almost a universal complaint, that 4*s.* a week is not sufficient.

9176. Has it ever been suggested to you that you should raise the contribution, which you say up to this point has been cheerfully raised, so as to give them a larger payment, say 6*s.* a week?—Yes, the suggestion has been made, and there is a proposition this year to increase the contribution. There is also a proposition to increase the contribution to the widows and orphans' department. We have been making the quinquennial calculation, and we find that we have a large deficiency in the accident fund. There is a proposition therefore to increase the con-

Chairman—continued.

tributions to meet that deficiency; and as a set-off against the inference that may be drawn from your suggestion, our members, as I have stated, subscribe eightpence per fortnight to make provision for liabilities that no other workmen in the district do; and understand they are all members of friendly societies, but over and above this they subscribe this fourpence a week for the purpose of making provision for their possible widows, their orphans, their own possible disablement, and for the aged miners. Now we think the time, therefore, has come when the men who have done so much to save the rates of the district, and to save the great ratepayers, should be helped now on the principle that a nation's first duty is to help those who help themselves.

9177. Do your men largely subscribe to friendly societies?—Yes, my Lord, we have all the secret orders established amongst us, the Foresters.

9178. Do any of these friendly societies make any payments for superannuation, or only for cases of sickness?—I think the Manchester Unity of Oddfellows does make some small provision, but not a great deal.

9179. It is not largely availed of?—No, it is not.

9180. Although you think that the men who have subscribed to your fund, and who are receiving 4*s.* a week, are not fairly treated in not having that payment augmented up to the point that their necessities require, although you had that feeling, I suppose you would say, and that the rest of your fellow-workmen would say, they would much rather, if possible, not be receiving anything from the Poor Rate?—Yes, I should say so, so far as our members generally are concerned; but on the other hand, when a man has spent the whole of his physical and mental energies in hard robust work, say, from 40 to 60 years of age, and has no provision except this, his independence would not always be proof against the absolute physical necessities of his nature.

9181. I admit that; but do not you think that would have been better met, I mean in the interests of the men themselves, not merely in the interests of the ratepayers, but in the interests of the men themselves, by making a somewhat larger weekly subscription?—Well, our members, I may say, reason that question this way: Up to the present we have made a special effort in making this special provision. The result of that self-denial no doubt has been to maintain their self-respect and independence; but it has not saved their material resources. It has, however, saved the material resources of the ratepayers, and more particularly the large ratepayers. The mineral owners, for instance, of our district, with the exception of 2*l.*, have not subscribed anything to this society. Now, we hold that that is a grievance, and that the mineral owners should subscribe to this society.

9182. All the mineral owners, do you mean, those who work the mines for their profit, as well as the landlords, or only the landlords who receive their royalties?—No; I make a distinction between the mineral owners and the coal owners; the coal owners do give a subscription.

Chairman—continued.

9183. A small one?—Yes. Those of them who do subscribe, subscribe at the rate of 20 per cent. on their workmen's contributions; but a great many of them do not subscribe themselves. The proportion of their subscriptions on the members has dwindled down from 12½ per cent. to now under 6 per cent. The coal owners say that the Employers' Liability Act makes them responsible for accidents that take place through their neglect, or that of their agents, and therefore they have no right to subscribe; but the mineral owners, our contention is, have not this liability. Forty million tons of coal and iron are produced in our district every year. The average royalty rent is about 4*d.* per ton; and the income from that source is not less than, I should say, 700,000*l.*

Lord Lingen.

9184. Per annum?—Yes, 700,000*l.* per annum.

Chairman.

9185. What is the district which you include in that calculation?—Northumberland, Durham, Cleveland, and West Cumberland.

Mr. Pell.

9186. Do you take in Coniston and Barrow?—No, we do not take these in.

Chairman.

9187. Will you go on, please?—I was going to say that there is a traditional contention in our district from 1842 that the mineral owners should subscribe to a society of this kind. 1842 is 20 years before the society commenced. There has always been a strong feeling in the district that the mineral owners should subscribe to this society. We say this: the mineral owners have no responsibilities; they are not colliery owners and they have no risks. This is the light in which we look at the question. The coalowner invests capital; he has his risks; the miner invests the capital of his physical vitality; he has risk of loss of limb and loss of life, in the production of coal; but the mineral owner has no risks; and the contention, and we think the fair contention, has been that the mineral owner should subscribe something to a society that makes provision for the widows, the orphans, and others, who are made so by the production of a commodity that is the source of his wealth. That is our contention as a body of men.

9188. I think you have stated, have you not, what you desired to state. Do you wish to add anything to it?—Yes, my Lord. We wish to establish two general propositions. 1st. The fact that a man has made a partial provision for himself is no reason why he should be deprived from the rates of the district. 2nd. To establish a system of state-aided pensions for aged persons at and over 60 years of age, and whose income is not sufficient to supply them with the physical requirements of nature. The following will illustrate our meaning. We look at this

Self-help should be encouraged by assistance.

Chairman—continued.

question this way: Here is a healthy, able-bodied man, at 20 years of age, commences the hard and arduous duties of a coal miner. His wage over a period of years is about 60*l.* a year. During that time he has a wife, sometimes two, three, four, five, and six children to maintain. This 60*l.* a year, I need not tell you, is all required for the maintenance of his physical energies and necessities. At 60 years of age, or above 65, it may be, when his physical energies are exhausted, he has made no provision. He has done his level best to maintain the principle of self-help, by keeping himself from the rates of the district for that time. He has subscribed to his friendly society; he has made a provision for accident and sickness, and he finds himself at 60, 62, 68, or it may be 70, without having made any provision except the small provisions of this society, which are not sufficient for the necessities of life. He looks at another man who commenced life with him at 20 years of age with a capital of 1,500*l.*, invested at 4 per cent., the income derived from which is exactly 60*l.* a year. The man with the 1,500*l.* receives the income, from interest, of 60*l.* a year over the whole of the 40 years up to 60, or 62, or for life. The difference between the two cases is this. The income of the last is continuous, so long as the original capital is maintained, the income of the former ceases when his stock of vitality is used up at 60, 65, or 70 years of age. This stock of vitality is his only capital, and after it is expended, he should, we contend, receive an assisted pension.

9189. Well, but that 1,500*l.* has been gained in the most cases by putting forward great energy, great industry, and mental ability?—Yes, it may have been the product of his father's or his grandfather's industry and economy, or it may have been the product of something else.

9190. Might not something of the same contrast be made with respect to those miners, and I know many of them who have built their two or three cottages, live in one, and then becoming the owners of an income which goes on all through their lives from the other two cottages. There is the same, not exactly in the same proportion, but there is exactly the same principle at work, is there not?—Well, perhaps we are getting, or rather I am getting a little too theoretical and too socialistic, my Lord.

9191. Are there no such cases of industrious, careful men becoming the owners of several cottages, living in one and enjoying the rents of the other in your part of the world?—Oh, yes, there are, my Lord. Of course you have individual temperaments and idiosyncracies to take into consideration. You have the man who commences life with a strong physical vitality, strong powers of production, who has a wife, but no family, and the one with weaker powers and a larger family.

Wages: 20 per cent. higher than in 1879, but now falling.

9192. Since 1874, has the average of wages increased; I do not mean take the year 1874, because the year 1874 may have been a very remarkable year; I think it was; it was the last of the series of many prosperous years; but taking an average of nearly 20 years, have wages decreased or increased?—That scarcely belongs to my province, and any statement that I make would not be official; but I should say the average wage of the miners in the county of Durham is 21 per cent. higher than it was in 1879. But there was a considerable reduction in the wages between 1874 and 1879, and I should say that the wages now are very much about the same as they were in 1874. They have suffered a reduction of 15 per cent. lately, within a very short time.

9193. Oh, I am very well aware that the wages of miners are subject to great ups and downs, and we are at present in the "down" period and not the "up"?—Yes.

Lord Lingen.

9194. I think you mentioned that the miners were willing, those who contributed for superannuation, to contribute as much as the payments needed, and up to the full power of their wages to meet those contributions. Now, I want to make sure of this, that, on the whole, superannuation is a popular form of provision among them; they like it?—Yes.

9195. We have been told by a great many witnesses that it is in vain to ask labouring people to contribute to what is practically a deferred annuity; that would not be your experience, would it?—My experience is that the miners of Northumberland and Durham have always been greatly in favour of making provision for old age; well, that is a deferred annuity, of course. Each of our members who has subscribed at 20 is really subscribing for a deferred annuity, because he knows he cannot get any benefit till 60.

9196. The form in which your society encourages provision is rather to contribute to a common fund on certain terms of redistribution from that fund. For instance, if you give the society 3½*d.* a week you shall have, at 60 years of age, if you are disabled, 4*s.* a week pension; that is the form it takes, is it not?—Yes; supposing a man is unable to work at 60.

9197. I wanted just to contrast it with this: Supposing the man, instead of contributing to your society, bought a deferred annuity for himself in the post office, that is not a common form of provision in the North, so far as you are acquainted with it?—No.

9198. So that we may say that the provision which is popular is a kind of corporate provision; men unite together to form a society which shall be able to help them; but they do not, as a rule, make provision individually for themselves?—No; it is all in the corporate capacity, my Lord. I think you would find the other impracticable.

Lord Brassey.

9199. You gave us a powerful argument in support of a proposal, that there should be a supplement from the parochial funds towards raising the pension that you allow to your members; have you any idea what you would expect the parochial funds to contribute, supposing that principle were adopted?—Oh, I think the feeling would be 2*s.* per week, so as to make a total of 6*s.* per week.

9200. Then you spoke of the mineral owners

Lord Brassey—continued.

having been shabby in not contributing to the funds of your society. Now, do you suppose that the mineral owners in your district recognise their responsibilities through other channels?—I do not know. I only know they do not recognise their responsibilities in this way, and that we have made two distinct appeals to them for help without any result. If you would allow me, my Lord, to put in two circulars [*handed in*].

9201. So far as you are aware, there are no other public organizations which afford relief and assistance to the miners in the same way which you do, to which the mineral owners contribute?—Not that I know of; there may be, but I do not recollect any.

Chairman.

9202. There is one question I omitted to ask. You said in your statement that when applications were made, by those who were receiving 4*s.* a week, to the Poor Law for some supplement it had been refused in nine cases out of 10?—I think so; but I should say that in a few cases they have been relieved.

9203. Now, I want to know on what ground they were relieved in the tenth case?—I do not know, my Lord; I am not in a position to say.

9204. The general action of the Poor Law Authorities being to refuse, why is the exception?—I do not know why the exception. I think they say it is in consequence of the special circumstances of the applicant.

9205. Do you remember at all what those special circumstances are?—Special circumstances of sickness, I think, and disease, that may exist in the house at the time, so far as my knowledge goes.

9206. Do they in those cases ever urge them to go into the workhouse?—I think they do. But I may say we stop the aged miners' allowance when he goes to the workhouse.

9207. Have you many aged miners in the workhouse?—No.

9208. Very few?—I should say, to the best of my recollection, not more than a dozen. There may be a score; but I should say not.

9209. Is that in cases where their minds fail them, and they become helpless?—Yes; and cases where they have no wife or no family; depending on strangers, living on strangers, of course, they have been obliged to go.

9210. What union do you refer to when you said there were few miners in the workhouse?—All over the district; Houghton, Gateshead, and Sunderland.

Mr. Broadhurst.

9211. You referred to Durham as well as Northumberland?—Oh, yes, and Cumberland.

Chairman.

9212. The whole district covered by the operations of the society?—Oh, yes; I referred to the whole, my Lord.

Mr. Henley.

9213. You give your aged men who are worn out 4*s.* a week, I think?—Yes.

9214. And if they apply for relief to the

Mr. Henley—continued.

guardians, in such a case what do the guardians generally do? Take a single man first without any family?—As I have said, the guardians generally refuse relief to all aged miners.

9215. They would refuse him relief altogether?—Yes.

9216. They would consider him not destitute?—Yes.

9217. Now we will take the old man and the old wife; what would the guardians do in such a case as that; 4*s.* a week only coming to the old man?—The guardians, I think, do not pay anything in those cases; and that is one of our grievances.

9218. Are you confident of that?—I said generally.

9219. Take one particular union?—I will put papers in on that point.

9220. Take the Bishop Auckland Union; do the guardians give no out-door relief to an old man and his wife who are only receiving 4*s.* a week from your club?—In some cases they do, in some cases they do not; but I may say that I am not conversant with every case in which relief has been refused. I have only made general inquiry, and I know that generally it is not given. In the Whickham and Gateshead districts of the Gateshead Union, I have had some inquiries with the overseers there, and they tell me that they generally do not pay it.

9221. And are you certain that they do not take the club money at half when they give relief?—No; we do not give it to them; we stop the club money.

9222. You stop the club money?—We stop the club money when the man goes into the workhouse.

Does not know if whole pension is reckoned if relief is given.

9223. No; I am speaking now of people applying to the guardians for relief. Do, or do not, the guardians follow the usual rule, that they consider the club money as only half; that is to say, they put the 4*s.* at 2*s.* Are you sure that they do not?—I am not sure.

9224. You do not know whether they do or they do not?—I do not know.

Miners live rent-free in most of area.

9225. Now, do the colliers live rent free?—In a part of our district they do; in Northumberland and Durham they do, but not in Cleveland and Cumberland.

9226. But in Northumberland and Durham they live rent free, and coals free?—Yes.

9227. And what becomes of those old people when they are past work?—They live in houses of their own with their old wives; some with their sons, and some with their daughters, and a few, as I have said, go to the workhouse; but not many; a very, very small proportion.

9228. What I wanted to know was if they have to consider any question of payment of houses when they apply for relief?—I do not know that. Of course, that is not within our province.

Comparison with relief fund in Lancashire district.

9229. I have got in my hand here an account of a society in Lancashire, Wigan, and I should like to know whether you would agree with this?—What society?

9230. It is Wigan?—Yes, but what kind of society?

9231. I will read this out to you, and you will

Mr. Henley—continued.

be able to judge the nature of the society. "From inquiries I have made in quarters likely "to be able to form a sound opinion on the point, "I am inclined to think that the growth of this "society has had a paralysing effect upon the sick "clubs, notwithstanding the fact that the society "does not give benefits in ordinary sick cases." Did I understand you, you do give benefits in sick cases?—We do not.

9232. They have to provide and look out for themselves?—Yes; as I have said, our members are members of the friendly societies in the district.

Society does not give sick benefits or hurt benefit clubs.

9233. And has your society had any influence in reducing the number of benefit societies?—Not to my knowledge; but most of our members are members of the leading friendly societies.

9234. "But only in cases of death or disable-"ment from an accident happening in or about a "mine, and to the widows, children, and sick rela-"tives of members so killed." That would be the same as your society?—Yes, only I expect that is the Lancashire and Cheshire Miners Permanent Relief Fund; they make the same provision as we do; they do not make any superannuation relief.

9235–7. "Through the courtesy of Mr. George "Campbell, general secretary of the society, I am "able to state that the number of members has "nearly doubled since 1878, and at the end of "1892 was close upon 45,000, with an annual "revenue of 50,000*l.* The proportion of mem-"bers killed by accidents happening in or about "the working of mines was, in 1889, 2·15 per "1,000, while the number of members disabled "from work in the same year by such accidents "was 177 per 1,000." The proportion of members killed by accidents happening in or about the workings of mines was, in 1889, 2·15 per thousand. How would that compare with your society?—Oh! that is considerably above our rate.

Proportion of deaths and minor and serious accidents.

9238. Above your rate?—Our rate for the five years ending 1891 is 1·58.

9239. Well, the number of members disabled from work in the same year by such accidents was 177 per thousand?—That is a little over. I think ours is about 150. You are speaking now of permanent disablement. You see there are two classes of non-fatal accidents.

9240. The first are members who are killed. Well, the number of members disabled from work in the same year (I suppose they cannot tell whether it is permanent at first) was 177 per thousand?—Yes, that is it. Well, I say that ours is about 150. I was in some doubt as to whether you meant permanent disablement, that is disablement after 26 weeks. We have about 16,000 non-fatal accidents in each year. We divide our non-fatal accidents into two classes. Number one is what we call minor accidents. Minor accidents are accidents that continue any time between one and 26 weeks; permanent accidents are those that continue over 26 weeks. The average duration of minor accidents is about three and a half weeks; the average duration of the others according to our experience now is about four and a quarter years.

Mr. Henley—continued.

9241. I think you have been misinformed in regard to the guardians. I take Bishop Auckland. I have some information regarding the other. I will just read you a memorandum here which has been put into my hands. "The "guardians of the Auckland Union, in dealing "with applicants for out-door relief who are "entitled to pay from the Miners' fund or from "sick or benefit clubs, reckon, as a rule, the "applicant's income from such source as half "the actual amount." That is the common practice?—Yes; well, all that I can say is that these are only exceptional cases, and, as I have said, there are many unions in the district over which our society extends, and those I should contend are only exceptional cases. The fact is the opinion of our solicitor is that the boards of guardians have scarcely the power to do so.

9242. You are aware that the guardians are bound, to begin with, to entertain every application for relief; they cannot escape from that?—Yes, but not accept.

9243. And secondly they are bound to inquire into it?—Yes.

9244. And then they are bound either to dismiss it or to give out-door or in-door relief. That is their duty?—I should say that 60 per cent. of our aged miners will have made no application, believing that they were not entitled to it; that another 20 per cent. who have made application have been rejected; and that, perhaps, the small balance of percentage may be those who have made the application and been accepted.

9245. I think that removes a very great difficulty, because the guardians have no power to go into any question of relief except upon an application. It is not their duty to go to seek for poverty, or for pauperism; so that if the men do not apply there is really no grievance you know. I am quite sure you would not state what is not the actual fact, but, perhaps, you have not been on a board of guardians to know what the actual facts would be. Have you ever attended at a board of guardians?—No, I have not; but all my information from chairmen of boards of guardians is that aged miners are not relieved if they have this allowance of ours, this 4*s.* a week, with the few exceptions to which I have referred.

9246. I have taken first the case of the old man alone, and the guardians may possibly consider that it is above their ordinary scale of relief, that the man is not destitute; that we may say; but with regard to the other cases are you prepared to say that they do not give relief to a man and his wife, or a man and his wife and children if they are destitute, out-door relief?—Yes, but what is destitution?

9247. People must be destitute?—But the board of guardians contends that a person who has 4*s.* a week is not destitute, and therefore they do not relieve him.

9248. In Bishop Auckland Union, 1,789 persons are receiving out-door relief, and only 219 are receiving in-door relief; so that a very considerable number of persons are receiving out-

Mr. Henley – continued.

door relief?—Do you know how many of those are aged miners receiving relief?

9249. No, I cannot possibly say that?—Mr. George Parkinson, Ex-chairman of our Committee, is a member of the Durham Board of Guardians, and he has repeatedly told us that the guardians have no power to relieve old men who are receiving 4*s.* a week. Mr. Jobling, the relieving officer, Whickham, tells me that they have no power to do so.

Mr. Pell.

9250. You mentioned a very remarkable instance of a boy going into the mine from the surface at six years of age, and living to a great age; but I do not think you told the Commission the usual age at which lads begin to settle down to mining work?—It is 12 now.

9251. Do they begin now about 12, or go to it about 20?—It is generally about 12; in some exceptional cases 14.

9252. They are well settled at it at 18 years of age?—Oh, considerably before that. At the time I was referring to, it was a question of the ancient history of the miners.

9253. Would the circumstances of a lad of 18 years of age be such in respect of wages, that he would be able to commence then to make some provision for old age?—I should say so.

9254. How much do you think he could do?—I should say that a young man, 18 years of age in our district, will earn about 4*s.* 6*d.* per day, but he contributes to his friendly society.

9255. He would be earning 4*s* 6*d.* per day?—And over and above that he is contributing also to his future settlement in life; he contemplates taking a wife, say three or four years after, and he must make a contribution to his ultimate settlement in life; and I should say that any young man 18 years of age seldom thinks about the condition of things that will exist at 60 years of age.

9256. I come back to my question. A young man of 18 years of age can earn about 4*s.* 6*d.* per day?—I should say so.

9257. How much of that do you think he could devote to making provision in old age, without being a niggard; I do not want him to be a niggard?—I cannot answer that question; I would leave the answer to that question to himself.

9258. You do not feel equal to answering it?—No, I do not feel equal to answering it.

9259. But you think that that young man, whether he makes provision or not for old age, would be entitled to come upon the rates, if he wanted it, at the end of life?—I think, if he were taking his possible old age into consideration, and thinking the matter properly out, that he would do so; but I need not tell you that a young man 18 years of age is not likely to do that; that he is more the creature of impulse than of forethought at that age.

9260. But is it the general view of the miners, of the younger miners, in your district that they are entitled to a claim upon the rates, upon their fellow-citizens, if they reach the age of 60 or 65, and are not able to work?—It is the opinion; and, taking into consideration the circumstances

Mr. Pell—continued.

that I have stated, that this society saves the rates of the district, the rates of the large ratepayers, it is decidedly their opinion that the large ratepayers should contribute something towards their support.

9261. Do you mean to assert that the rates should only fall upon the wealthier?—No.

9262. Would you charge the small ratepayers as well as the large?—Yes, but I should make a distinction.

9263. You would make a distinction?—Yes.

9264. Would you just tell the Commission the distinction you would make between the rich ratepayer and the poor ratepayer in charging him with the cost of maintaining the old?—The distinction would be a graduated tax in proportion to means: I should say 10 per cent. From the wages of a man with 50*l.* a year, 5*l.* a year would be vastly different from the case of a man who had an income of 1,000*l.* a year, in which case it would be 100*l.* The net income of the former would be 45*l.*, and the net income of the latter would be 900*l.* Then, again, I should say there would be a decided difference between 10 per cent. from the income of a man with 1,000*l.* and 10 per cent. from the income of a man with 100,000*l.*; 10 per cent. from the income of the man with 100,000*l.* a year would be 10,000*l.*, but still there is a balance of 90,000*l.* left.

9265. In fact, that it would be a differential rate?—Yes.

9266. That those who have the largest incomes should pay a larger percentage of rates?—Yes; and particularly to that class of rates, sir.

9267. And a penny rate on the poor might be raised to a shilling rate on the rich—something on that scale?—Yes.

9268. Are you aware that the general principle of the English Poor Law is that no person has a claim to relief upon the rates, except in the case of actual distress?—Yes.

and merit, not destitution, as test for relief.

9269. Now, should you like to see that altered?—Yes; as I have said, we see no reason why the man who is actually destitute, or rather done nothing to maintain himself, should be paid from the rates of the district, and the man who has made a partial provision should not be paid from the rates of the district. We seek a modification of the law in that respect.

9270. I am going to read you a passage from a report that was made quite recently, two years ago I think, upon the outdoor relief in your district, the district to which you belong, and I will ask you whether you agree with it. This is what is said by an assistant inspector, Mr. Moorsom. He first of all states, "The broad and "general principle of the English Poor Law is "that no person has a claim to relief from the "rates except in case of actual destitution." Mr. Moorsom then goes on to say: "This was only "reached by the nation as the result of a long "experience in actual life of the effects of the "application of an opposite principle throughout "the length and breadth of the country. It is "precisely because the principle is broad, based "upon practical experience, that it has withstood "the attacks of so many kindhearted persons "who cannot bear to witness suffering without

Mr. Pell—continued.

"instantly relieving it, and never think whether "they are laying the seed of much worse or "much more permanent suffering than that which "they are relieving. It is because action upon "that principle leads to the decrease of desti-"tution, and to the benefit of the poor them-"selves, that it has won the allegiance of so many "philanthropists. It was conceived, not mainly "in the interest of the wealthy, nor in that of "the ratepayers, but first and foremost, and "above all, in the interests of the poor." You do not take that view of the case, I suppose?—If the meaning of the paragraph you read is a protest against indiscriminate parochial relief, I endorse it. If it means a discriminate, a wise, and judicious distribution, I also endorse it. The thing we contend against is the indiscriminate distribution of the rates of the district. We contend for the discriminate; for the relief of those who are really deserving, and our argument is, as I have said over and over again, if those who have made no provision receive relief, certainly those who have made some provision ought also to do so.

Discrimination: rules of Miners' Fund made by members, and must be observed, but are very elastic: law should also be observed while in force.

9271. But is not all you have said in favour of discrimination?—Yes.

9272. Now then, let me ask you, do you apply that principle in your own institution? Have you not just told the chairman that a man must be absolutely unable to work before he receives the benefits of your society; is there any discrimination in your own rules, or do you or do you not act upon hard and fast undeviating rules for the protection of your own people, and your own fund?—The principle of our rule is essentially a discriminating one. If we said that all men who reach 60 years of age should be relieved that would be a hard and fast line; but we go on a more generous ground; we say that it is possible for a man at 70 to have more vitality than a man at 60, and for a man at 75 to have more vitality than a man of 65; and therefore we say that all men at 60 and above, who are unable to work, irrespective of their age, shall be relieved, and therefore our principle is founded on what I should say a physiological principle, a principle of capacity and condition.

9273. I will come to the practice. Suppose a man of 59 years of age was unable to work, would you discriminate if it were a hard case, and allow him to receive the benefits of your institution, or would you stand by your rule "reached 60, or have nothing"?—We would say this, Sir, in that case, that this is a superannuation fund. The case to which you refer belongs to a sick fund; general English life breaks up at 65, nationally and generally speaking no man comes under the category of superannuation; but we lower our standard from the general English life, from 65 to 60, and we say that if a man's physical condition is such as to prevent him from further work we relieve him at that time, but we go on more generous lines, and the man at 62 years of age says, "If I have physical energies to work "I continue to work," and so does the man at 65, the man at 70, and the man at 80; and as I said, one man applied to the society at 90 years of age. Therefore we lay no hard and fast lines down except the minimum age. It must be 60, below which no man can apply to this fund, purely distinguishing between what is natural sickness and superannuation.

Mr. Pell—continued.

9274. You have rules, have you not?—Yes.

9275. Do you deviate from those rules, or do you not; when a case comes up to you, which is ordinarily termed a hard case, do you alter your rule to meet the case, or do you tell the applicant: "There is the rule; you knew the rules "when you joined the society; we, as adminis-"trators, must stand by the rules, first principles, "and fixed rules; you must take the conse-"quences"; or do your administrators begin to hear the case over again, and argue whether or not you shall break down the rule for the sake of the individual case?—The rules of a society are the public opinion of its members, as the laws of this country are the public opinion of the people of this country; and so long as those rules remain in force the committee of management must administer them; as, so long as the laws of the country remain in force, the Executive of this country must administer the law.

9276. Can you tell us why the miners, as a rule, do not make use of the opportunities that the Post Office gives for securing annuities; do they know of them?—They know of the Post Office, but the miners subscribe to friendly societies; and they subscribe to this society.

9277. But are there no instances of men who subscribe to friendly societies and also make provision for old age in the way of pensions in the Post Office?—Yes; of course, the miners in the north of England are not perfect; we have not reached theoretical perfection; we do the best we can; our level best may not be the highest best.

Mr. Roundell.

9278. You tell us that your members cannot increase their contributions to the aged fund. I want to put this case to you. The rate of wages is 4*s.* 6*d.* a day, and I take a young man of the age of 20: I find that under the new tables of the Manchester Unity of Oddfellows a young man of 20 who begins to contribute towards superannuation benefit by paying 1*s.* 0½*d.* a month, becomes entitled at the age of 65 to a pension of 5*s.* a week. Well, now, 1*s.* 0½*d.* a month comes to 13*s.* 6½*d.* a year, the rate of wages is 4*s.* 6*d.* a day; therefore, I take it, that three days' wages amount to 13*s.* 6*d.*, half a week's wages in addition would provide this young man with a superannuation payment at 65 of 5*s.* a week. How do you answer that?—I answer that in this way: That that young man looks more to the immediate future than he does to the distant future. The immediate future, as I have said, is a contribution towards his settlement in life, a contribution for the purpose of making a provision for accidents and for sickness that may come upon him at any time. A contribution towards a deferred annuity in 40 years, in his opinion, may never occur, and in nine cases out of ten even educated people do not always make this provision, or do not always look 40 years into the future to make provision

Mr. Roundell—continued.

for old age. You must take into consideration, Sir, that that class of men to whom you are referring are not college-educated, although they may have a large amount of good common sense and good business ability, that their wages are devoted in most cases to their immediate necessities, to the necessities of the present, and the more immediate future. Is it likely that a young man at 18 years of age will make provision for 40 years after? I am not here to argue against the necessity of it as an abstract principle.

9279. I should like to put it to ask your opinion; I want you to look at two consequences of what you propose. You ask that the payment of 4*s*. a week shall be supplemented out of the rates?—Yes.

9280. I do not want to go over the ground, but do you not see that that would mean payment of the rates for that purpose by many a struggling ratepayer, to whom it is very hard work to keep above the level of Poor Law relief, have you considered the burden that would fall upon the poorer struggling ratepayers if you throw that burden upon them?—I have done so, Sir, and I am perfectly willing to accept the logical consequences of my own argument. There are three classes of ratepayers; and I should call number one class, the mineral owners, so far as our district is concerned; number two class, the coal owners; number three class, the small ratepayers, the class to which you refer. I think it would be a decided hardship to impose any additional tax on these small ratepayers for the purpose of making this provision. But my contention has been, that this tax should be imposed upon the mineral owners, or the men with the larger incomes, and on the colliery owners. If this tax were imposed upon the mineral owners and the coal owners, the needs of superannuation would be met, and the hardships of the small ratepayers, who are poor people, would be avoided.

9281. Then, I wish also to ask you about its bearing upon the scale of wages generally; and I will just mention to you what Mr. Brabrook, the Chief Registrar of Friendly Societies, said upon this subject in his last report. Putting it very shortly, he said: "I remain of the opinion "that there is no other way of providing for old "age than by thrift, self-denial, and forethought "in youth. I do not understand how any plan "for relieving the working man of that which "ought to be a charge upon his wages can be "other than a disadvantage to him, by leading "him to refrain from claiming and enforcing his "right to such wages as will enable him to meet "the charge. It is for his friendly society to fix "what he ought to pay, and for his trade union to "see that he has the means of paying it. It is "better for the State, that is, the general body of "taxpayers, that he should be paid suitable wages "for such service as he renders, than that it should "make up for a deficiency of wages by doles of "any kind." Have you considered the bearing of your plan upon the rate of wages, in the interest of your members?—So far as the notion of habits of industry and economy is concerned, we are already carrying this out. Our members, as I have said, are members of friendly societies, and

Mr. Roundell—continued.

as has already been said, they are members of this Miners' Permanent Relief Fund, which makes a distinct provision for the widows and orphans of their fathers, their sisters, their brothers, and their own possible widows in the future; and it also makes a provision for their own possible old age at 60; and therefore they are really carrying out these principles of industry, economy, and forethought. I am not a political economist; I have not gone into the scientific aspect of this question. I regard industry as wealth, economy as wealth, forethought as wealth; but so far as the cultivation of these virtues is concerned, the members of the society that I am here to-day to represent are cultivating them, and are therefore increasing the national wealth: the national, social, and intellectual wealth; and I think that that cannot but have a very important and beneficial effect upon the increase of wealth in the country. I believe that material wealth follows as a natural consequence, social and intellectual wealth.

9282. Mr. Brabrook also says this, "It is for "his friendly society to fix what he ought to pay, "in the way of contribution, and for his trade "union to see that he has the means of paying it." Is it not a question of an insufficient rate of wages, that is at the bottom of this difficulty?—Perhaps so; I need not tell you that we exist in a transitional state.

9283. You told us just now that the mineral owners were failing in their duty in not contributing. May I not put it to you that if the wages are too low there is a screw loose somewhere, and that the working men ought to see to that?—Well, the socialists of this country think so.

9284. I do not mean the socialists, I know they do; I want to put it to reasonable politicians?—My theory is this: you take your stand on Mr. Brabrook's theory, that working men ought to subscribe to societies of this kind, and they ought, if their wages are not sufficient to enable them to subscribe for accident, sickness, and old age, to have their wages adjusted; now I say that we are in this country in a state of transition, and although I am not a socialist, still, I think that there is a great deal to do in this counry for the purpose of promoting a better and a wider distribution of the wealth of this country, but we are only approaching that state of things. I repeat that the present is a transitional state of things, and when we have reached that stage of material and social perfection to which you refer, of course we will be able to do this.

Marriages later than formerly.

9285. You spoke just now about your members marrying early; are early marriages the rule with your members; do they marry at a very young age?—I should say not. I am not in a position to give any official information on the subject, but I should say the ages are later now than they used to be.

9286. Probably that is the tendency?—That is the tendency, I think, sir.

Mr. Broadhurst.

Average wages 5*s*. a day.

9287. I take it to be your opinion that your members would not the least object to make the

Mr. Broadhurst—continued.

sufficient and the several provisions for sickness and old age included, if their wages could be adjusted sufficiently to meet the necessities?—I should say if our members had what I would call the scientific value of their wages, they would be able to make all kinds of provision.

9288. Now about the young men of 4*s.* 6*d.* a day?—I should like to correct that; I think the average wage of the district is about 5*s.*; when I said 4*s.* 6*d.* I had in my mind the young men.

Great physical demands on young; and need of providing for marriage.

9289. I am not particular to the 6*d.*; but the point is this: The business of coal-mining is a very laborious one?—Yes.

9290. Requiring great physical exertion?—Yes.

9291. And it is a wear-and-tear business for clothing?—Yes.

9292. And all this must be found?—Yes.

9293. And I take it that if the young man at 16 is to live to be a good man at 60 or 70—I mean a good man physically—in the first 10 years of his life, especially the 10 years after 16 or so, it is highly necessary, with this great physical exertion, that he should be exceptionally well fed?—Yes.

9294. And without it he would be very useless by the time he is 40?—That is so, sir.

9295. So that the wage of 4*s.* 6*d.* or 5*s.*, whatever it might be, taking sickness and all into consideration, is not a great wage for a man who has to provide physical resources for a great number of years of his life by good food and provision as well?—When the young man of 18 reaches 22 he takes a wife, and, following that, come the children, 2, 3, 4, 5, and 6.

9296. I mean in his earlier years he must invest in physical resources for the future?—Yes.

9297. Or he would be used up and valueless for physical labour, for this labour of yours, that is to say?—Yes.

9298. So that the money after all is not a great income?—No.

Reasons why many pensioners of fund do not seek rate aid.

9299. Now with regard to your aged men who do not apply to the guardians for further assistance in supplement of their 4*s.*; is it because their experience in previous cases leads them to believe their application would not be successful, that they do not apply?—Partly, and also the native feeling of independence, the native wish not to be dependent upon parochial relief; the public opinion that to be dependent upon parochial relief is a stigma.

9300. If he had made no provision in your permanent relief fund, of course he would get relief then?—Yes.

9301. So that this investment in early life for this superannuation in your institution, provides him with an independent income and also relieves the ratepayers?—It does, that is our position, that is the fact.

9302. And if he had made no provision, about what amount of relief would he get?—I think about half-a-crown a week is the sum generally paid.

9303. So that he is very little better off, financially, for a life-long struggle, than the man who has made no effort?—That is so.

9304. And your opinion, I take it, from what

Mr. Broadhurst—continued.

I have heard you say, to put it shortly, is this: that a man who has given for 50 or 60 years of his life, all his energy and intelligence to enriching the nation, should have some recognition at the end of that long life, providing he has been unable to provide for himself?—Yes.

9305. Of an independent nature and not associated with a pauper stigma?—Yes, an assisted pension.

9306. One other question, your institution is not altogether a deferred annuity; questions have been put to you, which would rather lead you to say that in your part of the country, in the north, they do agree to deferred annuities for late in life. In your case it is not quite in that sense, because they take the benefit of this institution at any moment when an accident renders them entitled?—Yes.

9307. Their widows, their orphans, and themselves?—So far as the accident department is concerned, if a member happens to have an accident a day after he becomes a member, he is entitled to 5*s.* a week, and that accident unfitting him for work for six months, it is then raised to 8*s.* a week, that is immediate. Should a man be killed the day after he becomes a member, his widow and orphans are entitled to the benefits of the society, but he must have been a contributor to the society for 10 years before he receives the superannuation, and to that extent that benefit is deferred.

9308. That one benefit?—That one benefit.

9309. There are other benefits that may be immediate as under unfortunate circumstances?—That is so, Sir.

9310. And the 4*d.* all goes to this one common fund, from which common fund all these other resources are drawn, the whole of them?—Yes, all of them.

Mr. Booth.

9311. I understand that the entire subscription of your society is the 4*d.* a week?—Yes.

9312. And the funds for the different objects are not kept separate?—The superannuation fund is kept separate from the accident fund so far as the accounts are concerned.

9313. So that you can test its solvency apart from the other; you can test the solvency of the accident fund apart from the old age?—That is so.

9314. And in the accident fund you include the fund for widows and orphans?—Yes.

9315. So that in fact the funds of the society are divided into two parts?—Yes.

9316. On one of them there will be an immediate call and the other is a future call?—The accidents embrace fatal and non-fatal accidents, accidents from one to 26 weeks, from 26 weeks to, in some cases, 25 years, as I have said, and the widows and orphans of those.

9317. But all those come under one financial statement?—Yes.

9318. The superannuation allowance is a separate financial statement?—Yes.

9319. And of the 4*d.* a week 1½*d.* a week belongs to that fund?—Yes, the superannuation fund; 3-8ths of the whole.

9320. What proportion of all the miners in

Mr. Broadhurst—continued.

your district are in your society?—I should say, as 114 to 130.

9321. So that you have the bulk?—We have the bulk. We have the whole of the underground men, but not the whole of the surface men.

Chairman.

9322. Do you include iron-ore miners and iron-stone as well as coal miners?—Yes, we do. We have 20 branches in the Cleveland ironstone district and one branch of lead miners.

Mr. Booth.

9323. When your men come on the superannuation fund, and claim their 4*s.* a week, have they, as a rule, any other funds; or is it all they have to live upon usually?—I think generally it is; in many cases the friendly societies of which they have been members in the earlier part of their lives have collapsed. I need not tell you, who have gone into the statistics of these matters, that the most of these societies have been founded on unsound commercial principles. They may appear to prosper for some years, but in many many cases a man who has subscribed to them for 20, 30, or 40 years (it was more so a few years ago than it is now) may find that they have collapsed; and, on the other hand, not the whole of our members are in friendly societies. In all districts there is a proportion, perhaps a large proportion, that are not in any friendly society whatever. We are, of course, not an exception to the general rule, although most of our respectable and intelligent members are members of a friendly society.

9324. In addition to that the friendly societies do not undertake to give superannuation allowances usually?—No, there is a permanent sick allowance.

9325. But of all those of your members who come upon the superannuation allowances, few are in receipt of extra money from friendly societies?—Few, I daresay, though I do not know the proportion.

9326. And in regard to other funds; other savings of their own; most would not have any?—No.

9327. So that for practical purposes a very large proportion of them will rely entirely upon the 4*s.*?—That is so.

9328. Excepting so far as they may be assisted by their relations, I suppose?—Yes.

9329. So that if they receive nothing else, and the 4*s.* is insufficient in itself, it may be assumed that they are being helped by relations generally?—Yes.

Mr. Stockall.

9330. You have stated that the funds are separated in your society, and I understand that you combine the accident, and widows', and orphans' funds in one?—Yes.

9331. You spoke of a valuation; what valuation was that; was it made by an actuary?—Yes.

9332. Is your society registered?—Yes.

9333. Under the Friendly Societies' Act?—Yes.

Mr. Stockall—continued.

9334. And was the valuation made under the Act as the quinquennial one?—Yes.

9335. In the valuation were the liabilities for the widows and orphans separated from the accident part?—Yes.

9336. Can you give us the result of the last valuation with regard to its solvency?—Yes.

9337. Have you the valuation with you?—Yes.

9338. I should like to hear the result?—The accumulated capital in the accident department on the 31st December 1891, was 140,000*l.*, plus 3 per cent. interest, the accumulated liability for the widows, the orphans, and permanently disabled members was 243,000*l.*; practically we have a deficit of 103,000*l.*, that is to say, that although we have a capital of 140,000*l.* in hand for this purpose, the future requirements of the 1,000 widows who were on the society at that time, the 1,300 children who were on at that time with the permanently disabled members were 103,000*l.* more than the accumulated capital. And I may further say that this deficiency was principally due to what is called the permanent disablement, that is accidents of life duration. In 1877 we had a calculation by Mr. Neison. In 1882 he calculated the average duration of permanent disablement at two years. Experience to 1886 proved that it was not two but 3½; the calculation of the last five years has raised that duration up to 4¼. From the commencement of the society down to the present time, or to the end of 1891, about 3,400 persons applied for permanent disablement relief; 75 per cent. of these go off inside three years. The average duration of the 75 per cent. on the fund was 1½ years; 25 per cent. remained on the society for life. That is the discovery of the last quinquennial. This society 30 years ago was unique. There was nothing like it in the country, and therefore it was compelled to make its own data, to make its own experience. You see therefore that the duration of permanent disablement since 1882 has sprung up from 2 to 4¼ years. There is another special feature in our last valuation. In 1886 there were 654 men on the permanent disabled department. The future requirement of these was set down by Mr. Strachan at 34,000*l.* In the calculation of 1891 we had not 656 but 615, and the future requirements of these 615 were not 34,000*l.* but 82,500*l.*, whereas the number between 1880 and 1891 was really 41 less; the liabilities had sprung up from 34,000*l.* to 82,000*l.* Now this is one of the peculiarities of actuarial calculation that I am not in a position to explain; I am only giving you the facts. Had the data, therefore, or the calculation been the same in 1891 as in 1886, the liability in that department would be 50,000*l.* less; the difference between 34,000*l.* and 82,000*l.*; 48,000*l.* less at all events, and instead of the actual deficit having been 103,000*l.* it would have been 52,000*l*

9339. Did you supply the data for the first valuation?—Yes; you mean the society.

9340. Did the society supply the data from which the actuary made his calculation?—Yes.

9341. With regard to the old age part, you keep that as a separate fund, entirely?—Yes.

Mr. Stockall—continued.

9342. Was that valued on its own experience or by the experience supplied by you?—By its own experience.

Old age reserve fund not enough for future needs of present pensioners.

9343. That is the last quinquennial?—You would notice in my statement that in the superannuation department we make no pretensions to having a capital at any given time equal to the future requirements of our old men. You would recollect I stated that we had on the society now 2,500 old men in this department, and that we had a capital of 22,000*l.* and odd, but that the future requirements of these old men at 4*s.* a week was immensely more than this 22,000*l.* We only undertake to give the old men 4*s.* a week so long as the contributions will last. The society has never pretended to have an accumulated capital at any particular time which will be equal to the future requirements of the superannuation recipients who may be on the society at any particular time, but in the accident fund we do, and as I have said the last calculation has revealed this large deficit. As I stated before, we propose to increase the contribution at the next annual meeting, for the purpose of meeting that deficit.

Benefits given without account of other savings.

9344. You spoke of disabled men; I think you have spoken of them after the age of their superannuation time, and those also before. All these men disabled through accident are entitled, and I suppose they would be receiving their benefits from friendly societies in addition to the amount you give?—Yes.

9345. Do you take into consideration, in any case, the amounts given by the friendly societies or other societies?—In no case. In every case we pay to our member 5*s.* a week for the first six months, and should he be unable to follow his employment after six months we raise him to 8*s.* per week. The object of this, as I said at the commencement, is that this society undertook a special mission; its business was to supply the deficiencies of other societies. Other friendly societies reduce a man's allowance at the end of six months; our members argued that that was the time when our men required more, and they said therefore: "We will not reduce his allow-"ance, but will increase it at that time," and all men unable to work from accident after six months receive 8*s.* per week, and as I said before, 100 of these men who are now receiving this relief have been on this society for 13 years, and have received 8*s.* a week. One has been on for 25 years, and he is now on.

9346. You do not make any condition that the claimant for this old age pay shall be destitute?—Oh, no.

9347. It is sufficient for him that he is unable to follow his employment?—Inability to follow his employment and sixty years of age are the two essential conditions of relief.

9348. The question of what he may have in the way of relief beyond the society does not enter into it at all?—Not at all.

Mr. Chamberlain.

Extent of refusal by guardians of aid to members of fund.

9349. Could you put in the names of those Boards of Guardians who have refused outdoor relief where a man has been receiving 4*s.* a week from your society?—I cannot.

Mr. Chamberlain—continued.

9350. But you could send them probably by post?—Yes. I could only give the general statement. Mr. Jobling, the relieving officer at Whickham, in reply to my question as to whether they relieved our widows and orphans and permanently disabled members, says: "At the "present time I have no cases in which permanent "disabled widows, orphans, or aged members of "your fund receive relief, although if the "circumstances of any applicant were considered "such as to require it, in all probability it would "be granted"; but they are not granted. In reply to my question, "Did they relieve widows "who are in our society," he says, "Not able-"bodied widows." In reply to my question "Whether orphans who were on our society "were relieved by the rates," or rather in reply to my question, "Do orphans receive who are not "on our society?" "1*s.* 6*d.* and 2*s.* per week."

9351. I would only put it to you; will you kindly forward to the secretary the names of unions which, in your opinion, do make a practice of refusing relief to persons who are entitled to payments from your society?—I will do so with pleasure, sir; but distinctly understand me that I do not say that in all cases they are refused, and so far as my calculation of percentage is concerned, it is not founded on any accurate or mathematical basis, it is simply founded on my own general observation of the custom of the district. We have a paper here from the Auckland union. That table will give the total number relieved, I think, and the total number relieved who are on our funds.

9352. You have explained that you think young people cannot be induced to make contributions by the sole desire to provide for old age, that is, if they are to make contributions at all they must have some nearer inducement, such as provision for sickness, or provision for accident?—Yes.

9353. They are willing to provide for immediate evils, but they will not provide for a distant evil; at all events not by itself?—No.

9354. Now I want to ask you do you think that the State could offer any inducement which could lead young people to make that provision?—I think so; by assisted age pensions.

9355. Do you think that if the State were to give contributions in aid of aged pensions alone, that that would induce people to make contributions for that purpose without reference to sick funds or relief funds?—As a matter of opinion, I certainly think so.

9356. At present, in your society you do provide for old age, but it is only as one of the various provisions which you make for the benefit of your subscribers?—Yes, and our society is only one of the societies in which our members provide for themselves in other ways.

9357. But the great temptation probably to belong to your society is the relief which the members get in time of sickness and in time of accident?—Yes, not natural sickness.

9358. In time of disablement?—Yes, in time of disablement.

9359. And you think that that provision also ought to be stimulated by contributions from the rates?—I do, sir.

Mr. Chamberlain—continued.

9360. But that it should be a special rate leviable only upon the owners of the land and the receivers of royalties?—The minerals.

9361. Have you thought what assistance could be given to societies which do not deal with miners, but deal with other classes of workmen? —I have not, sir.

9362. You come from Newcastle?—I do.

9363. Of course you know Armstrong's works there, which are the largest works in the town, are they not?—I do; they are, sir.

9364. You could not levy a rate upon the owners of royalties in order to provide a contribution for the men at Armstrong's works, could you?—No, but there could be a rate levied on the mineral owners of Northumberland and Durham for a society that was specially connected with the production of minerals.

9365. With producing minerals?—Yes.

9366. Yes, but I am asking about all those other old workers who are not connected with the mining industry, and I take Armstrong's merely as an illustration. I might take any kind of mill-owners, or sugar, or chemical, or anything of that sort?—I admit the force of your argument, Mr. Chamberlain.

9367. In these cases whence would the contribution in aid come?—I should say that all classes of workmen that make the same provision as ours should be relieved from the rates on the same condition. Should the workmen of Armstrong's and other industries make the same partial provision for themselves they should be relieved out of the rates in the same proportion.

9368. But then, in that case, the rate would be levied upon every ratepayer; upon the small ratepayers as well as the large ones?—Yes; I admit the difficulty of the small ratepayers.

9369. What I wanted to see was that you had considered that it would be impossible if you were to get a contribution from the rates in all cases, to levy a special rate upon a particular class of ratepayers; it might be done in the mines, but it could not be done in these other cases?—Except the rate were paid all round.

9370. Yes, but it would have to be paid by all classes?—Yes, paid by all classes; and to all classes who require it, and who comply with the conditions.

9371. And, as between classes, the general rate is a contribution from the rich towards the poor, because the rich are less likely to come upon the contribution afterwards; that is so, is it not?—Yes.

9372. You would not propose that, without any contribution from the rate, there should be a compulsory payment from the employers to meet the contribution of the workmen in every trade? —I do not know whether it is within my province to state that here to-day, but that is certainly my opinion; I think so. I think a society like this should be equally supported. The contributions should be levied in three distinct proportions: 33 per cent. by the workmen, 33 per cent. by the owners, and 33 per cent. by the mineral owners.

9373. Yes, I quite understand; but I have pointed out to you that you could not levy upon the mineral owners in the case of other trades? —No.

Mr. Chamberlain—continued.

9374. Therefore, would it meet your view that the contribution for every purpose should be one-third from the workpeople engaged, one-third from the employers engaged, and one-third from the general rate?—Yes, I think so, sir.

Would like ⅓ of total paid by employers, and ⅓ by rates,

9375. That, you think, would be a fair system?—I think it would be a fair system, and it would be an equitable one. It would be more generally applicable; it would get rid of the small ratepayers paying into a society like this, and the burden of taxation would be placed upon those parties that are able to pay it.

9376. Then are you aware that some of the trade union leaders—I do not know whether in your neighbourhood—are opposed to contributions from the employers on the ground that they would ultimately come out of wages?—I am not aware that any of the trade union agents in Northumberland and Durham are opposed to that.

This would not lower wages.

9377. Did you happen to follow the debate in the House of Commons on the Employers Liability Bill, it was stated there?—I did not; but I gave evidence before the Labour Commission in August 1891, and Mr. Burt was a member of that Commission, and I know he expressed himself to the contrary.

9378. You do not believe that a payment levied in the first instance upon the employers would ultimately come upon the workpeople?—I do not.

9379. You think the onus of it would fall where it was first laid?—I think it should be a first charge on production in both cases, and that would simply tend to increase, certainly it would increase, the cost of production.

9380. Therefore it might ultimately fall upon the consumer?—I suppose it would to a certain extent.

9381. But in any case you, as representing the workmen, would not object to a contribution from the employers on the ground that it would ultimately come to the same thing as though it were taken out of the workmen's pockets?—Personally, I would not; I would take it with the greatest pleasure.

Mr. Henley.

9382. I think the Northumberland coalfield only runs up to Hexham on the one side?—Yes, absolutely to Hexham.

Unions in the coal field.

9383. And then on the other side not much beyond Morpeth?—Yes.

9384. There are 10 unions in Northumberland; take Newcastle-on-Tyne, Tynemouth, Castle Ward, Hexham, and Morpeth. Would these include the coal area?—I should say so. We do not go beyond Broomhill. Broomhill is about 10 miles north of Morpeth.

9385. Well, I think we may take it generally, Hexham on the one side?—Yes, sir, Hexham on the one side.

9386. And Morpeth on the other?—And Morpeth on the north side, and Broomhill.

9387. Now, about Durham; do you want to strike out any unions in Durham. There is lead and iron; let us put them out, first of all. What

Mr. Henley—continued.

is the lead union?—I must confess that I am not sufficiently conversant with what is paid by the different unions in the different districts over which the society extends.

9388. You have a very large population engaged in iron?—I could give you no information so far as the geographical position is concerned.

9389. There are four coal unions in Durham: Gateshead, South Shields, Sunderland, and Auckland?—Yes, Lanchester, I think, is iron and lead.

9390. Then Darlington would run into the iron country?—Yes; Darlington is not much connected.

9391. Stockton?—Nor Stockton either.

9392. Auckland, Sunderland, South Shields, and Gateshead would be fair unions in Durham to inquire into?—Yes.

Mr. Chamberlain.

State pensions would not injure fund.

9393. You told me that you personally were of opinion that the State might tempt young people to make provision for old age by offering a contribution towards it; what I wanted to ask you further was, if the State were to do that, would it in any way injure such an association as yours?—I do not think so.

9394. You would not be afraid of it as a competitive proposal?—I do not think so. I have not thought the question sufficiently out; but I think the tendency would be to encourage a spirit of inquiry, of thrift, of industry, a habit of looking into the future and broadening these provisions.

Mr. Loch.

Large charge on owners would relieve ratepayers.

9395. Mr. Arch asked me to ask a question or two on his behalf; he wanted to know whether you thought that if the mineral owners and the coal owners both agreed to subscribe, say 25 per cent., to the funds of your association, in proportion to what the miners paid, it would relieve the ratepayers?—It would relieve the ratepayers of the prospective levy, not of the present. I mean to say that 25 per cent. from the mineral owners and the coal owners would place the society in a healthy and satisfactory condition, and enable the society to meet its superannuation claims sufficiently.

9396. And it would relieve the ratepayers?—Yes, it would relieve the ratepayers.

9397. His next question is, whether, if the mineral owners and the coal owners refused, they should be compelled by law?—Personally, I say yes. I am not in a representative capacity to answer that question, but I say, personally, yes.

Net earnings 60*l.* a year for 60 years.

9398. I want to ask you one or two questions now on my own behalf: You said, on an average, your men earn 60*l.*; did that include house, and rates and taxes, and so on, and coal, or is it exclusive of these?—It would include those things, as a miner in the course of the year has a considerable deduction from the days worked owing to sickness, accident, and other causes.

9399. You put the net earnings of a man at 60*l.*?—Yes, I put the net earnings of a man at 60*l.*, and spread it over, say 60 years.

9400. You have found that men who are earning that can meet the expenses incident upon accident, upon claims of widows and orphans, and, on an average, 4*s.* for old age?—Yes; and, on the principle that the last hair breaks the back of the camel, it would not be wise to extend it, perhaps, further.

Mr. Loch—continued.

9401. The provision for old age, that has to be covered by that 4*s.* is, I understood you to say, from 67 nearly to 70?—Yes, that is the age at which these men make the application.

9402. On an average?—Yes.

9403. That is to say you have made provision for the whole of life, bar something like three years on an average?—Yes.

9404. Does it seem to you an impossible task to meet the claims of those three years fully?—It is not impossible, but I do not think it is right.

9405. If there were no question of the mineral owners, would you be inclined to propose that the rates should pay?—I would.

9406. Even though it would not be an impossible task to pay it without hardship from the funds of the men themselves?—There is a wide margin, Sir, between that which is practical, and that which is possible.

9407. But do you think that the difference, which amounts to 2*s.* on your maximum statement is out of the question, and that the men could not provide that fund if they wished to do so?—I think they could; but I think they ought not.

9408. You think they ought not because, in your opinion, other people neglect their duty?—Yes.

9409. These men do not all pay equal sums, I presume, to your superannuation fund; they get unequal benefits, 4*s.* is an average?—Equal sums with a uniform benefit.

9410. There is no one, therefore, getting less than 4*s.*?—No one getting less, no one getting more.

9411. Does anyone pay more for a larger contribution?—No; the new man of 20 pays the same contribution to the superannuation fund as a man at 56, the only condition of the superannuation allowance being given is that he must have been a member of the society for 10 years.

9412. Do you think it right that those who happen to be in other employments, and belong to other ordinary friendly societies, and do not make the provision which you make, should come upon the rates for whatever difference they require, just as you do?—That is a question of which I would not express an opinion, sir. I only say that our members make provision through the medium of friendly societies, and that this is a surplus provision; and we make an application on the rates on the ground, not that we pay to the friendly societies, but that we make this surplus provision.

9413. True, but I understood you to say that your claim upon the rates was due to the fact that you had made this provision?—Our claim upon the rates is due to the fact that those are special provisions that other working men have not undertaken, and that if we had acted the same way as other working men, something like 750,000*l.* would have been thrown upon the rates

Mr. Loch—continued.

of the district during the time the society has been in operation.

9414. Would you then be prepared to make this claim, that those who make such provision as you do, should have special benefits, but that none others should?—Yes, the man that helps himself should be helped by the State; that is my theory.

9415. But have you ever thought how difficult that is to apply, when the rates of payment for benefit are different, and the conditions are different in every case, so that it might come to this: that a man who had made less provision would get a larger grant from the State?—I do not see that; if his allowance from the State were given conditional on his own self-help, that is, if the State gave him a grant according as he had made provision, that would never take place.

9416. You think then it would be fair to give a person less possibly, than he would require to live upon, if he had made so small a provision as to necessitate that—owing to the grant which was given him, *plus* his own provision, being insufficient?—I think that if a man makes a partial provision, and that this provision is not a minimum income which is necessary to supply him with the necessaries of life, he ought to be relieved up to a point consistent with an income which is necessary to support the necessaries of life.

9417. And what is the income which you would ask?—Well, that is a theoretical question which I am not prepared to answer, but I should say the minimum income allowed by the society is 10*l.* a year, the minimum income allowed by the poor rates is something below that, half-a-crown a week, something less than that; the minimum income that political economists like Bentham, and John Stuart Mill, and others have fixed is about 50*l.* If you take the minimum income at 50*l.*, the poor rate minimum at say 6*l.* 10*s.*, and the minimum supplied by this society at 10*l.* 8*s*, add these three together, and strike an average, perhaps you would get a practical minimum.

9418. That is to say you propose to submit certain data, but you do not come to any conclusion?—I think that is a question which I ought not to answer.

9419. And your proposal would be that this difference should in any case be made good by the State in all circumstances, and in all conditions?—Yes; and I am not in a position to say, I do not know whether you are or not, what is the minimum income that a man ought to have? The minimum income which is necessary to sustain the physical requirements of life, I should say, would rise with the progress of civilization. The minimum 50 years ago would not be the minimum to-day; as civilization increases, the purchasing power of money is reduced, and therefore you will have a constantly varying minimum.

Mr. Ritchie.

9420. Has the purchasing power of money become reduced?—I think so, but that is a matter of opinion.

Mr. Loch.

9421. This grant that you would propose from the rates to each person would be irrespective of character?—Not altogether.

9422. In what degree?—I would not give a criminal——

9423. The criminal would be excluded but others would get it?—Although a criminal, if he has to exist, would need the necessaries of life.

9424 If a criminal had to exist you would give him this grant?—I think if a criminal had to exist he would need the necessaries of life.

9425. All persons irrespective of character, bar this exception, would have a grant from the State to make up the sum they require to a certain amount?—I would make no difference between honest men.

9426. The man who has saved 4*s.* and the man who has saved less?—I should make that distinction; I should make the amount paid by the State dependent and conditional on the amount that the man had saved within certain limits.

9427. Irrespective of the fact that the man may have saved in other ways, not in this way?—If he has saved in other ways.

9428. There again you have a difficulty?—Yes.

9429. You want a very discriminating board to settle this?—I do not say the State should give a man in proportion to the amount he has subscribed, but the principle I am contending for is that the State ought to help him who helps himself, up to a certain point.

9430. Up to a minimum?—Up to a minimum, yes.

9431. So that everybody would get some grant?—Yes, whose income was below what was necessary to sustain life.

9432. And to whom would you entrust this discrimination?—I would entrust this discrimination to the administration, and legislative power of the country.

9433. But locally who is to decide who should have it, and how much they should have?—I will leave that to be settled by the legislative and executive authority.

9434. By the boards of guardians?—That is another question.

9435. Would you trust the boards of guardians with it?—I have not thought that question out; I would trust the administration with the legislative and executive power.

Mr. Ritchie.

9436. I want exactly to understand; suppose we were to fix for the sake of argument the amount which a man might be fairly expected to live upon at 10*s.* per week, then I understand that you advocate that the person who helped himself by saving, or by belonging to a society to the extent of say 7*s.* 6*d.* or 5*s.* a week, should get the difference between what he himself attains for himself and the 10*s.* made up by the State in some way or other?—Always supposing that the minimum referred to was a reasonable one.

9437. I am assuming that the reasonable minimum is 10*s.*?—Quite so, sir.

9438. I am assuming that the man by self-help saves 5*s.* a week, and in that case he would, according to you, get the other 5*s.* a week from the State or somewhere?—Yes, but I should put it in another way, Mr. Ritchie, please; suppose

Help should only be given to those who have not made

Mr. Ritchie—continued.

enough provision for minimum requirements of life.

the man had saved 2*s.*, and he requires 5*s.* to live on, the State should give him 3*s.*

9439. It is the same thing; you take the minimum at 5*s.*?—Yes, whatever it is.

9440. Well, take the minimum at 5*s.*; a man obtains from an association to which he has subscribed 2*s.* 6*d.* of that 5*s.*; then the State ought to make up the amount to 5*s.*?—Yes; I say that the man who has saved this 2*s.* 6*d.*, who has made a provision to the extent of this 2*s.* 6*d.*, should not be deprived of the other 2*s.* 6*d.* from the rates of the district, while the man who has not provided anything should receive the 2*s.* 6*d.* My argument would be that it is a bad example for the State to set if the State gives the 2*s.* 6*d.* to the man who makes no provision, and gives nothing to the man who makes the provision of 2*s.* 6*d.*

9441. I understand that; what will you say with regard to the man who had been so very frugal as to provide for his 5*s.* a week; then you would give him nothing?—I would not.

9442. Well, but how is that an incitement to thrift?—I would in that case fall back on the Poor Law of all civilised countries. The object of civilisation is that the strong should help the weak. The man who provides himself with 5*s.*, or any sum which is necessary to supply him with more than the minimum requirements of life, does not require it. The man who has not reached that should be helped up to that point.

9443. Surely you would grant, would you not, that every man ought to be encouraged to provide entirely for himself if he can?—Yes, if he can.

9444. Then we will take two men, each receiving 2*l.* a week, in exactly the same circumstances as to wages; one puts before him the ideal of entire self-help without assistance from the State or anybody; he makes up his mind that 5*s.* a week is as little as he can do with at 60 or 65, and he puts by somehow or other a sufficient sum to ensure him that 5*s.* a week. On the other hand, you have another man in precisely the same circumstances, who also agrees that 5*s.* a week is what he ought to have, but he says to himself, "Why should I save more than 2*s.* 6*d.* a "week when I know that I shall have the other "2*s.* 6*d.* added to my savings out of a poor rate?" —You put my point if you go another step further and suppose that these two men commence life at a wage of 2*l.* per week; one makes the requisite provision, and the other makes absolutely no provision; how would you deal with that man?

Admits this would deter people from making full provision, but that a lesser evil.

9445. I want you to answer my question; I will deal with that; I am assuming that you have got two men?—I should like to have a compromise between your number 2 case and my number 3 one, if we could effect a compromise.

9446. No; but we start, I imagine, upon common ground, that it is very much better where men can afford it to provide their own provision without assistance from anybody?—Perfectly.

9447. Therefore it would be unwise to have a law which would give an inducement to a man not to make such provision as he might do?—I am perfectly agreed.

9448. Then I will take this illustration; I take the two men who are earning good wages, 2*l.* per week, both under the same conditions exactly as to age and circumstances; the one says to himself, "5*s.* a week is what I want to secure for my "old age; it is as little as I can live upon;" and he saves out of his 2*l.* a week as much money as will secure for him the 5*s.* a week at the time when he requires it. The other man says, "Oh, why, there is a law which says that I shall "have 2*s.* 6*d.* a week at 65 if I can also provide "the other 2*s.* 6*d.*; therefore I will spend my "2*s.* 6*d.*, which I might spare, and I will only "contribute half towards the 2*s.* 6*d.*" Then, when these two men come to 65, the one who has been a frugal and prudent man and has provided for the whole of his wants, and who you and I agree is our beau ideal of a man, comes on the State for nothing. The other man has spent what this man has saved, and he comes on the rates for what this man has provided for himself?—No, quite so, sir. Let us extend the cases from two to three.

9449. Would you not admit that that is an evil; I do not ask you to say that it is fatal to your scheme, but it is an evil?—It is an evil, but the business of human life is to accept the least of two evils.

9450. But would you admit that that is an evil?—I would admit that that is an evil, but I would admit that the other is a greater evil.

9451. If you admit that it is an evil, I want to know if you can tell us any way of safeguarding ourselves from that evil under your proposal?—My proposition from my illustration would take in three cases and not two. I would take in your case to begin with, but I would take in a third case, a man who had 2*l.* a week and who had made no savings at all, who absolutely made no provision whatever, and the man who had made the 2*s.* 6*d.* per week. I should say that if the man who had made the 2*s.* 6*d.* provision had done his level best in making this 2*s.* 6*d.* provision he should be relieved; that it would be impolitic of the State to relieve the man who had made nothing with the same wage, the same income, the same facilities for making provision; it would be impolitic and bad State policy for the State to pay the last case, and give 2*s.* 6*d.* to the last case and not to the first case; and it comes to a question of the least of two evils.

9452. But the State does not give this 2*s.* 6*d.* at present, except under conditions which are by no means acceptable to the recipient; is not that so; the man who makes no provision at all just now and comes to 60 or 65 is disabled and has no funds, gets his 2*s.* 6*d.*, it is true, in a great many cases, but he gets it from boards of guardians under conditions which make it anything but acceptable?—That is true.

9453. Is not that to some extent a check against a man's improvidence in not providing anything?—True; but you must admit it would be bad policy of the State to give 2*s.* 6*d.* to the man who has made no provision whatever, and give nothing to the man who has made provision to the extent of 2*s.* 6*d.* That you would admit would be an evil.

9454. Permit me to put it in this way: we recognise that it is the duty of the State to

Mr. Ritchie—continued.

prevent men from starving, whether he has been provident or whether he has been improvident; the man cannot be allowed to starve?—No.

9455. That is the principle of the Poor Law. The boards of guardians may give the man relief either in the workhouse or outside the workhouse. Whether the relief is given inside the workhouse or outside the workhouse, I take it it is given under conditions which are not acceptable to the individual, and therefore he would or ought to endeavour to make provision in some other way. The difference between your illustration and mine is that I am assuming that the man desires to make provision, but the man who makes the small provision according to your scheme would get as much as the man who makes the large provision. For instance, would you say that the man who has saved his 5*s.* a week should get his 2*s.* 6*d.*, making it up to 7*s.* 6*d.*? —No, I do not say that; I say the whole range of my argument goes between starvation and partial starvation. The Poor Law says we make a provision for a man who is in a state of complete starvation. My argument is that the Poor Law should make provision for a man who is in a partial state of starvation.

9456. When you fixed upon the amount which should be payable, say, to your infirm old members at 4*s.*, you did not contemplate that that was sufficient to keep them, did you?—No, we did not; we knew that they were partly connected with other friendly societies, and the small amount paid out of friendly societies with this amount, would place them in a better position than they were before.

9457. You contemplated, in point of fact, that they should require to have recourse to some other aid than the money to which they themselves had contributed?—I think the only idea that actuated our members was to improve the position and add some little to the comforts of the old men. We were not actuated by any logical or socialistic form of argument, our only feeling is to help the old men, to contribute something to their comforts in their declining years.

9458. Of course we agree, I take it from what was said before, that it would be much better if you could get from your people that contribution which would give them sufficient in old age to keep them; self-help?—Yes; self-help and mutual help.

9459. You do not think that you could increase your contribution fairly, having regard to the wages of the men, to such an amount as would secure for them needed help?—I do not think they could, sir; I think it would be impolitic; I think that would be endangering the whole scheme. There would be a possibility, I think, if further demands were made on the contributions, that there might be no contributions at all; there is just that possibility, and it would be a case of the least of two evils.

9460. You want, I understand, to bring in the coal owners and mineral owners?—The mineral owners; that is our principal object, sir.

9461-2. Do you think if they were brought in that they would have a claim to a representation

Mr. Ritchie—continued.

upon the management of your fund?—I do not know what our members would think, but I think they would have the right to it.

9463. You do not think that would be objected to by the members?—I do not know that.

Chairman.

9464. I am told the miners in South Wales do not object to it all?—Personally, I think taxation and representation ought to go together.

Mr. Ritchie.

9465. I take it that when you use the word "comforts," in regard to what this 4*s.* would obtain, you really mean necessaries of life?—The necessaries of life; you get into another strata when among comforts.

Chairman.

9466. I have another question to ask you, please; you divide your members, the old members, into three classes; you said there were about 60 per cent. who never applied for relief? —Yes, to the best of my knowledge.

Refusal by guardians to aid members of fund may be often owing to there being children who should help.

9467. Twenty per cent. who applied and did not get it and 20 per cent. who applied and got it under exceptional circumstances?—Yes.

9468. Now of the 20 per cent. who were refused, do you think there was any considerable proportion who were refused because they had children who were capable of supporting them or of assisting towards their support?—I should think in many cases that would be so.

9469. Is there any disposition on the part of children in your district to assist their parents? —To the best of my knowledge, yes. But when you take into consideration that the position of these men who are, say from 35 to 45 years of age, with a weekly income of from 18*s.* to 20*s.* and 25*s.* a week, with two, three, four, and in some cases six or seven children, I think you will admit that there is a very great difficulty, and even the addition of the old man or the old woman to a family like that would appear very much to their hardship. I only state this as an opinion.

9470. I admit that, but these are cases for the consideration of the guardians and the magistrates. If a man is summoned to assist his parents, and he is able to set forth that his own necessities are such that he cannot afford to contribute, that is a question that ought to be taken, and generally by reasonable people is taken into consideration. But there are many cases where we have pretty nearly the command of their whole wages; there are men who are not married; there are men married who have only a wife and so forth, or there are men—in your part of the world people seem to live to a good old age—whose children are already supporting themselves and adding to the family income; well, now, do you not suppose that of the 20 per cent. a good many cases would be of that sort?—Perhaps so, my Lord. I am not in a position to make any positive affirmation. My friend has just reminded me that we have both father and son in some cases, on the superannuation fund. One of our members died last

Chairman—continued.

February, at the ripe old age of 100, Walter Brodie.

9471. Had he been a collier working underground?—Yes, he commenced life at Killingworth Colliery, and died at Hetton.

Chairman—continued.

9472. That speaks well for the ventilation of your district?—He lived to over a hundred years at all events, and his son is now on the superannuation fund.

The Witness withdrew.

TWENTY-FIFTH DAY.

Monday, 15th May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant-Secretary.*

MR. MALCOLM MCNEILL, Secretary to the Board of Supervision, Edinburgh, called in; and Examined.

Chairman.

Scotch poor law.

9473. Mr. McNeill, you are Secretary to the Board of Supervision in Scotland?—Yes.

9474. How long have you held that office?—Since January 1892.

9475. And previously what were you?—I was for 25 years an out-door officer, one of the inspectors under the Board. We call them now general superintendents.

Duties of Board of Supervision.

9476. Would you tell the Commission exactly what the Board of Supervision do, what the duties of the Board are, in connection with the Poor Law, and how it is composed?—Their duties are in connection with the Poor Law, and the public health. Of course, they have to do with all the statutes which touch the Poor Law in any direction, and also that touch the Public Health Act in any direction; for instance, with regard to the inspection of dairies and cowsheds, under the Privy Council Order, and so forth, and their constitution is as follows:—There are three members appointed by the Crown, one of them paid, who gives regular attendance, and the other two are usually country gentlemen, appointed, one from each side of politics, and the Lords Provost of Edinburgh and Glasgow, the Solicitor General for Scotland, and the Sheriffs of Perth, Renfrew, and Ross and Cromartie, nine members in all.

Chairman—continued.

9477. What is your duty as secretary?—My duty as secretary is to superintend the clerical staff, and to assist the chairman, who gives regular attendance.

9478. And previously, when you were an

Chairman—continued.

inspector, what were your duties; what are the duties of an inspector in Scotland?—My duties when I was first appointed, were these: I had to inspect, once a year, all the workhouses, of which there were, I think, then 64; there are now 66. I had also charge of a Poor Law district, which was the whole of Scotland south of the Forth; and including Fife, Kinross, and Clackmannan, a part of Forfarshire, part of Kincardineshire, and part of Stirlingshire. The parishes in that district I had to inspect as often as I could, and, practically, I was able to inspect them once in about two years. Then my district was cut into two, and another officer was appointed. When I was last inspector, I had charge of the south-western district, which comprised the counties of Lanark, Renfrew, Ayr, Dumfries, Kincardine, and Wigton, and all the workhouses in Scotland. I had those from the first.

9479. So that you have considerable personal knowledge of the administration of the Poor Law in Scotland?—I had about 25 years' experience as an out-door officer.

9480. Just tell us shortly, Mr. McNeill, what is the composition of the local boards which have the supervision of Poor Law relief in Scotland?—They are of two classes. The first is the burghal and combined parishes. The parochial board consists of a certain number of managers of the poor elected by the ratepayers, of four members of the Kirk Session—that would be called in England the vestry—and four persons named by the magistrates. That is in burghal and combined parishes. The managers for the time being must possess a certain ownership or occupancy qualification; the number of such managers and the amount of the qualification required are fixed by the board of supervision. There are eleven burghal and combined parishes in Scotland, and the number of managers of those parishes is fixed by the board of supervision, and it varies from thirty down to four. One or two of them are very small parishes; for instance, Anstruther, that is a burghal parish, and it is not much more than a large village. The qualification for a manager of the poor that is required varies from 15*l.* down to 7*l.* In no case can the number of managers elected by the ratepayers exceed thirty. Then in the non burghal parishes, which are of course the great majority, if they remain unassessed—there are still, I think, about 46 parishes unassessed—the parochial board consists of the heritors and the Kirk Session.

9481. What do you mean by unassessed?—I mean cases in which they have not adopted the assessment for the relief of the poor, but where they have imposed a voluntary assessment upon themselves. That was an original form in Scotland, and the parishes have only by degrees fallen into the statutory assessment, and they have now nearly all fallen in. I can give you the exact number if you desire it.

9482. I do not think it will be necessary to give the number?—But where the parish is assessed, and that applies to the greater part of Scotland, the parochial board consists of the owners of lands and heritages of the yearly value of 20*l.* and upwards, and the provost and baillies, if assessed for the poor, of any Royal borough, if any such burgh is in the parish; of six members of the Kirk Session (who must also be assessed for the relief of the poor), and of a certain number of members elected by the ratepayers, the number of such members being fixed by the board of supervision according to a scale. The scale is rather a long one, and perhaps I might give the top and bottom of it: Five hundred and not exceeding 1,500 of a population, two members; 48,000 and upwards, the maximum number, 30.

9483. You do not combine your parishes in Scotland into unions as we do in England?—We have a section of our Act which empowers the boards to combine; but where they do so it is only done by resolutions of the parishes themselves. There are some parts of Scotland where that is done. For instance, the parish of Dundee is formed out of the parishes of Liff and Benvie—that is one parish—and then Dundee, which was the other parish. The parish of St. Cuthbert's is a combination which was formed out of St. Cuthbert's and Canongate.

System parochial.

9484. I think that will be sufficient for us. You say the general system is parochial, although there are exceptions?—It is purely parochial. I was going to say there has only been one exception, the Island of Islay, and that has now been dissolved; it was formerly a combination. The rest are all town combinations.

Poorhouses: combinations for indoor poor, rate for these levied on parishes in combination in manner shown.

9485. You have workhouses in Scotland?—We call them poorhouses; but they are exactly the same as English workhouses.

9486. Are those workhouses for combinations of parishes?—In the country, parishes are empowered to combine for the erection of the poorhouse. A great number of them have combined, and the greater part of Scotland is supplied with poorhouse accommodation; any parish which does not wish to combine can always decline, but the parishes do combine largely in Scotland for the erection of poorhouses. But even those parishes which have not joined combinations can obtain the privilege of using the poorhouses by having the rates for boarding approved by the Central Board.

9487. Then in the case of parishes which combine for the purpose of the poorhouse, I presume the whole cost of administration, so far as the in-door poor are concerned, is spread over the whole of the combined parishes?—That is so.

Out-door poor charged on parish.

9488. Then in cases of combined parishes what is done with regard to the out-door poor?—The parish manages its own out-door poor exactly as if it had not combined. The rate for the maintenance of the poor is levied only on the parish, and in the cases of combined parishes the cost of the in-door poor is charged against each combined parish; that is to say, the charge for the poorhouse is divided into two classes; one is called establishment charges, and every parish in the union must pay its proportion of that, whether it uses the poorhouse or not; the other half is called the maintenance charge, and of course the parishes that do not send anybody into the house do not pay that.

9489. Do you mean to say that regarding what

Chairman—continued.

are called establishment charges, the parish that does not send its poor into the house is rateable for the establishment charges of the poorhouse?—Yes; because every parish is a shareholder in the poorhouse, and it is for the maintenance of the poorhouse which is the cost of up-keep and salaries and so forth, and every parish in the combination pays its share of that whether it uses the poorhouse or not.

Classification of aged.

9490. Now, is there any proper classification in your poorhouses in Scotland?—The classification of some of the smaller country poorhouses is very defective, but in the larger houses, and especially in the newer houses, it is very minute, and is becoming more minute with every succeeding building that is put up. One recently constructed large house classified, for example, its old men into three classes: the dissolute, the the doubtful, and the respectable.

9491. First of all, have they got separate accommodation for the aged poor?—In some of the smaller poorhouses, no.

Minute in large poorhouses.

9492. But we were speaking just now about the workhouses, or rather the poorhouses, where there are facilities for classification?—In those cases the aged poor are kept quite distinct. Of course, they dine in the same dining hall, but their dormitories and day rooms are quite separate. Of course, there is a certain amount of classification according to the ability to work. It is impossible to avoid that, I think, in a large establishment, but the general rule is that they try and classify as much as possible by character.

9493. First of all, I understand, it is a qualification as far as possible by age?—That is so.

By character as far as possible, but this difficult.

9494. And then there is a further classification of aged persons in respect of character?—As far as possible it is managed, but it is difficult to classify people by character. The ability to work makes it very difficult to carry that out. It is carried out as far as it can be, but I do not think it is thoroughly carried out, and I do not think it could be thoroughly carried out.

Aged married couples may but very seldom do live together.

9495. Then with regard to married aged poor, have you got separate accommodation for them?—Not very many years ago there was no such thing in Scotland as pauper married couples living together in the poorhouse; but after a time application was made to the Central Board by some committee, I forget which, to accommodate the married couples together, and the board immediately granted the request. So far, I think, but seven or eight committees have made that application, and in every instance their request has been granted, provided that they could show that they had accommodation. But the result has been exactly what one might have expected, so that in Scotland there are only two married couples, I believe, at this moment living together. But the privilege of living together has never been refused when it has been applied for.

No feeling against poorhouse treatment.

9496. Is there any general feeling in Scotland with regard to the treatment of the aged poor in poorhouses?—I have never heard any expression of it. Do you mean with reference to the separation of married couples?

9497. No, not especially with regard to that; but their treatment generally in the poorhouse?—I think not; and I think their treatment has

Chairman—continued.

improved very much within the last twenty years. The more they have been able to keep them apart the more they have been able to indulge them without interfering with the discipline of the house.

Employment of aged.

9498. What do you provide for the aged poor in the way of work?—We have a long list of work, shall I read it?

9499. Yes, I think you may?—I do not think the details of this list are exhaustive, but I think it is pretty complete. And, first of all, there is sewing and knitting for the old women. Then there is the laundry for the younger ones. That is a very large industry in one or two of our poorhouses. For example, in one poorhouse, at Dumbarton, I think the yearly profit from the laundry was about 300*l.*; they were in the habit of getting masses of blankets from the ships to wash, which was very profitable work.

Wool-teazing, wood-bundling, &c.

9500. If you do not mind confining yourself to it, I should be glad that you would tell us what work you give the aged poor?—Well, there is oakum picking, but that is very rarely seen now; wool teazing, which is very much used for the aged paupers, as it is light work, and they can sit at it; then there is cotton teazing, also an easy work; and there is hair teazing, but that is only occasional, as it is found to be rather unpleasant for people who suffer from bronchitis; then there is jute teazing, which is also common among the aged poor; and the lighter parts of wood cutting is an excellent work for the aged poor. There are three operations in wood cutting, which, perhaps, I might explain. There is the cross-cutting into billets, which is hard work, and which is given to the younger and stronger men: and then there is the splitting of the billets into sticks, and that is work that the old people can do very well, because they can sit at it, and it is simply a matter of slight tapping, which splits it into sticks. Then there is the bundling, which requires a man to stand and use his arms, and which is pretty hard work. That bundling has been found to be a very good test-work, and you can gauge a man's ability by imposing this work upon him; by ascertaining if he does a certain number of bundles for his day's work, you can give him the working diet if he does his proper number.

9501. Have you any other employment that you could name?—Not applicable to the aged poor.

No complaint competition.

9502. Have you heard any complaints from the outside workers in those districts with reference to the competition which the poorhouse labour brings to bear upon them?—I do not think I have ever heard such complaints. I see that has been mentioned here in the evidence, but we have not had any complaints in Scotland on the subject. Even in Dundee, where sack sewing is a very great industry among ordinary labourers and their wives, there has never been a complaint that I have heard of. It is admirable work, sack sewing, and you can test a man's capacity thoroughly well with it, and it is applicable to women also.

9503. Have you any returns showing the number of aged poor over 65 years of age, that are being dealt with in your poorhouses?—I am

Chairman—continued.

sorry to say that our returns do not give us any information of the kind. They give us the number of poor on a certain day 60 years old and upwards, but they are not classified into in-door and out-door poor. Of course, as you understand, the system in Scotland is not one of in-door relief, it is one of out-door relief, and the poorhouse is merely a sort of accident thrown in.

9504. Let us hear as to that; have you a general system of out-door relief to the aged poor of Scotland?—Some few years ago—twenty years ago—I used to find that the usual aliment of the single old man, and of the old woman, was from 2*s.* to 2*s.* 6*d.*; that has been increased to 3*s.* and 3*s.* 6*d.*; and only last week I was asking one of our out-door officers who quite agreed with me that we should try and get it up to 4*s.*, and that then we should stop.

9505. What is the method of dealing with the aged poor in Scotland? I will take the case, for instance, in which the aged person comes for relief—is any enquiry made into the capability of any relative, for instance, of the aged person to maintain him?—The custom with regard to the poor, I ought perhaps to explain to the Commission, is this, that the relieving officer and clerk to the board of guardians—in Scotland, called the Inspector of Poor—is bound to take down the application in his book, with the fullest details of the case, and as to every member of the family of the applicant, and as to his disablement, and also as to the grown-up children. He is then bound to visit and inquire into the case at the house of the applicant within twenty-four hours, and to give his answer.

Sir Herbert Maxwell.

9506. You have not a specimen form with you, have you?—Yes, I have. Allow me to hand one in. This is the form of the record of applications. (*Forms handed in.*)

Chairman.

9507. Then the inspector of the poor is bound to deal with the case after that twenty-four hours?—Yes, and he is required to take the whole responsibility of dealing with the case until his parochial board meets. He does it at his own risk. He is not only not prohibited from giving money, but he is bound to give money if necessary, and if he refuses to give relief, the applicant can go straight to the sheriff. The inspector, if he refuses to give, is bound to furnish a ticket to the applicant stating his reasons for refusing in the case of the application, and upon his refusing the sheriff makes an interim order to give relief, and usually calls upon the inspector to make certain answers.

9508. If he is satisfied that it is a proper case, he himself gives an interim order?—Yes, but he usually likes to hear the inspector's statement before he decides it.

9509. The sheriff gives an interim order, that relief shall be given in the case?—Yes; in fact he stands between the applicant and possible starvation.

9510. Then, we will take the case of an aged person applying for relief. The inspector in-

Chairman—continued.

vestigates the application; if he supposes that it is a case not for out-door relief, but for in-door, does the applicant still go to the sheriff?—No; he is then granted relief, and the appeal lies to the central board—the board of supervision—under a special clause in the Statute.

Appeal as to nature of relief if granted is to central board: no variation pending appeal.

9511. Let me see if I understand what the system is? The inspector says it is a case for the poorhouse?—Yes.

9512. But the applicant does not go into the poorhouse; he is dissatisfied with that decision, and he desires to appeal?—Yes.

9513. Pending that appeal, does the inspector have to give him out-door relief?—Certainly not. The inspector is then in the position of the official who has granted relief, and the applicant's appeal lies not to the sheriff, but to the central board. If the inspector refuses to give either in-door or out-door relief, the appeal lies to the sheriff.

9514. I want to know what happens to the man who is offered the poorhouse, and does not go into it?—He may make his appeal to the central board, but he must do without relief in the meantime.

9515. Did I understand you to say he had relief in any case?—Oh, not at all. Nothing stands between him and starvation until his appeal can be disposed of, unless he chooses to enter the poorhouse.

9516. And where does he appeal to?—To the board of supervision in Edinburgh.

9517. In Edinburgh?—Yes.

9518. And do you mean to say that a person applying for relief, and who is offered relief in the shape of the poorhouse, and who appeals to the central board, in Edinburgh, against the decision of the local officer, has to wait for relief until that appeal is decided?—But that is under the section of our Statute. The local officer is bound to supply him with the form, and to fill it up at the dictation of the applicant, and, if the applicant so wish, has to pass it to the central board. (The Section is Sec. 74 of the Poor Law Act of 1845.)

Procedure, number, and results of such appeals.

9519. And how does the central board deal with it?—The central board calls on the inspector of the poor to make his observations upon the statement of the pauper, and having considered both sides of the question, if more information is required, it is sent back, and if, after the case has been considered, it is thought that the local board should give more relief, or should give relief in any other form, it is sent back for their reconsideration with a recommendation to that effect.

9520. Then, in point of fact, the central board, has to depend upon information very largely furnished by the local officials in the place?—Yes; by the local officials, and by the pauper himself; but if there is any doubt as to the veracity of either side, of course it would be remitted to one of the general superintendents to inquire into it. That does occasionally happen.

9521. I presume we may take it that the central board has not anything like the same facilities of inquiring into the merits or demerits of the cases as the local authority have?—That

Chairman—continued.

is so; and, as a matter of fact, the local boards are generally right.

9522. Can you tell the Commission what the number of appeals have been there in one year?—The total number of applications which we have received since the board was formed,—that was in 1845,—is 20,124.

9523. When the central board requires information with regard to cases that are on appeal they make their inquiries by writing?—Always in writing; there is a form for the purpose which I have here. (*Form handed in.*)

9524. You were telling us, Mr. McNeill, about the number of appeals?—The way in which those twenty thousand and odd cases have been disposed of is as follows: Dismissed on information contained in the schedule, 11,385. That is after the statements on both sides have been considered, and when no order is required. Dismissed after being remitted, that is after having been sent down for further observations to the local board, 3,285. Refused as not being in receipt of parochial relief, that is, in the case of people who should have applied to the sheriff instead of to us, 757. Refused as informal or incompetent, 137. Withdrawn, or stopped by death, 119. Ground of complaint removed, that is to say, the local board has raised the allowance, or changed it from in-door to out-door relief, 4,407. Minutes issued, declaring that applicant has just cause of action, that is, cases in which the final *compulsitur* has had to be applied, 33. Undisposed of at the date of this report, 1. So that during the whole of that time, out of 20,124 appeals that were made to the board, minutes have only been issued in 33 cases declaring that the applicant had just cause of action; but the ground of complaint was removed in 4,407 cases.

9525. That is to say, that the action of the local board itself underwent a change?—Yes. There was a change on the recommendation of the central board.

9526. But, I presume, in many cases of appeal, the local board, prior to the appeal, had not had the opportunity of considering the question themselves?—Well, that has sometimes happened, and when the case has come before the local board, they have corrected the action of the inspector of the poor.

9527. Then, in point of fact, with regard to those 4,407 cases in which the ground of complaint was removed, it may well be that in the case of a very large number of them the complaints were removed by the action of the local board when the matter first came before them? Yes. It is possible that some of them may have been so, but I think it probable there were not many.

Parochial board take charge of cases at next meeting.

9528. Will you tell us what the action of the local board is with regard to relief?—The inspector of the poor is obliged to lay his record of application before the parochial body at its next following meeting, and then they take off his shoulders the whole of the responsibility by making a minute, directing him to grant relief in such a form, or to such an amount as they consider necessary, and from that time forward

Chairman—continued.

his responsibility is at an end, and he then simply carries out their orders, but up to that point his responsibility is a statutory one.

9529. What may we take to be the general practice of Poor Law boards in Scotland with regard to the relief of aged persons, as to whether that is generally by means of in-door, or by means of out-door relief?—I may say that the universal feeling amongst the Scotch country parochial boards is against in-door relief for disabled old people, unless they fall into such a condition as to require special treatment, or special nursing, or unless they fall under the category of those who have grown-up children who ought to support them, and those the parochial board very often treat in the house; but the general rule is out-door relief for that class, and in very many cases they provide nurses for old people who, by right, might be nursed in the poorhouse.

9530. Assuming that an old person has not got any habitable house to live in, or that the surroundings of the house in which he is living are very bad; in a case of that kind I presume it would be considered that it would be better for the old person to come into the poorhouse?—That is so, and I have known the poorhouse offered in a case of that kind; but sometimes it is very difficult to know what to do, in fact, they are the most difficult cases that my board has to deal with. There was one case of the kind happened the other day in a parish that Sir Herbert Maxwell is acquainted with, in Scotland, in which an old man declined moving from an uninhabitable house; although both the medical officer and sanitary inspector had declared the house to be unfit for habitation, still the old man declined to move, and his removal was really managed after all by a subterfuge, as I understand. He was coaxed outside the house, and then the house was pulled down, but the inspector of poor was ordered to be present, and the medical officer also, to see that the pauper did not suffer any injury from the removal, and they were also told to provide a conveyance for him.

9531. Then in the case of old persons who have no one to look after them—what is done in cases of that kind?—As I have already said, in many cases I have known country parochial boards to provide nurses at considerable expense for such people. They do not like to send them to the poorhouse at all if it can be avoided, but they are sometimes obliged to send them, no doubt, if they cannot find a nurse, or that the old people require some special treatment, or may be, perhaps, epileptics, or imbeciles, or else incapacitated in some other way, and then they are obliged to send such cases to the house.

9532. I am not talking of cases of illness, but of cases of disablement from age?—When they become very helpless the country boards are sometimes obliged to send them to the house.

9533. Is there a very strong prejudice against going into the house in Scotland?—A very great prejudice against going into the house in Scotland, although the poorhouse is very much more comfortable than the usual residences of such people outside.

H. R. H. The Prince of Wales.

9534. May I ask you why there is a very strong prejudice on the part of people to going into the house?—I think, Sir, it is the feeling generally in the country that people dislike very much removing from among their relations and friends.

9535. They do not like to leave their friends and relations?—They prefer to live amongst their friends and relations.

9536. Even in uncomfortable houses and cottages?—Even in uncomfortable houses and cottages. I think, Sir, it is the feeling of the country boards that they would rather give a little more to these people to enable them to live with their relatives and friends.

9537. Is that feeling general throughout the country, or are you speaking merely of the neighbourhood of Edinburgh?—I am speaking of the whole of Scotland, Sir, with, perhaps, the exception of the large towns, because there they are obliged to carry out their system in a more cast-iron way than they do in the country; in the towns they have to deal with so many different classes of which they know nothing personally.

Chairman.

9538. Can you tell us whether of late years there has been an increase in the out-door relief given in Scotland generally, or the reverse?—Both the out-door and in-door pauperism is falling.

9539. Falling?—Yes. I ought to explain that 25 years ago, and before the use of the poorhouse was fully appreciated in Scotland, the country parochial boards did not seem to understand their powers; in order to save them a great deal of trouble, the general superintendents got the parochial board to fall into a system which was finally embodied in a circular which was sent to them, a copy of which I have here, from which the following is an extract:—"The experience "which those charged with the administration of "the Poor Law have acquired since 1850 has "established that it is hurtful in practice to grant "relief otherwise than in the poorhouse to the "following classes:—(1.) Mothers of illegitimate "children, including widows with legitimate "families who may fall into immoral habits; "(2.) Deserted wives; (3.) Persons having "grown-up families settled either in this country "or abroad; (4.) Persons having collateral re-"latives in comfortable circumstances; (5.) "Wives of persons sentenced to terms of im-"prisonment or penal servitude; (6.) Generally, "all persons of idle, immoral, or dissipated "habits."

9540. Now, about the amount of relief which is given outside of the house; I think you told us it was from about 2*s.* 6*d.* to 4*s.*?—It has risen now to from 3*s.* to 3*s.* 6*d.*, but we are anxious to get it up to 4*s.* I am speaking of a pauper who has no relations to assist him and who can depend only upon, and who has to live upon, his aliment; the important fact is that we have some who do live on 2*s.* 6*d.* a week without any assistance whatever. It is almost incredible, but it is the fact.

9541. What do they pay for rent?—I have a particular case of which I am thinking of an old woman who paid, I think, 2*d.* a week for her room, and the inspector of the poor assured me that I might implicitly rely upon the information which he got from her as he said she was perfectly trustworthy and honest, and that he could believe what she told him. Well, that inspector of poor got from her a full detail of the whole week's expenditure of the half-crown. She lived principally upon bread and tea, and out of the half-crown she saved 4*d.* a week during the summer months which she spent in extra fuel during the winter. He said he was positively certain she had nothing else to live upon.

Woman living on 2*s.* 6*d.* a week, in a town, and saving in summer.

9542. That would be in a rural parish?—Strange to say, no. The parish in which that occurred was Eastwood, in which is the Burgh of Pollockshaws.

Sir Herbert Maxwell.

9543. It practically belongs to Glasgow?—Yes, it is practically a part of Glasgow.

Chairman.

9544. Did the relieving officer by frequent visits ascertain whether there was relief outside the house?—Yes; they are obliged to visit twice in the year, and they are strongly urged to keep up the visiting, but then in a well-managed parish they visit very frequently and fraud has been very often detected by visiting cases again and again.

Frequent visits and inquiries of inspectors.

9545. For what length of period is the out-door relief given?—It is revised twice a year at the statutory meeting of the parochial board.

Statutory revision by parochial board half yearly.

9546. Is it not the case that the circumstances of the pauper may greatly change within such a long period as six months?—That is so, but it is the duty of the inspector to find that out and to bring it before the board at intermediate meetings.

9547. And do you have a sufficient number of inspectors to enable them to watch cases closely?—We are strongly staffed in the large parishes. Of course, there is but one inspector of poor, but he has a great many assistants in the different parishes. I should say that in parishes such as Glasgow, everybody on the roll is visited probably once a month or six weeks, and very full inquiry is made into cases, and they keep their reports up to date.

9548. Is it the duty of these officers to enter in any book how often they visit?—That is thoroughly done, in some cases by schedule, which contains a list of questions, to act as an aid to the visitor's memory, and it makes him able to inquire much more satisfactorily than would otherwise be the case. In fact, he is able to investigate the circumstances of each case just as if he had never heard of it before. This method is found to be most effective, because the pauper has no record of the answers he has given on a former occasion, but the officer has, and sometimes by having the schedule with him he has been able to detect cases in which deception has been practised. A very remarkable case occurred that I now call to mind. It was the case of an old man who applied in the parish of Paisley for relief, and the inspector

Value of inquiries and schedules of questions.

Example of fraud so discovered.

Chairman—continued.

was obliged to relieve him, because he was disabled. He was living in a single room with two male lodgers, who were his only means of support. The inspector was somewhat suspicious as to the character of this case for some reason or other, and visited him 12 times within three months, each time making inquiries amongst the neighbours, and at the end of the three months he came across a family who were newcomers, and who knew nothing of what had been going on, and from them he learned that the able-bodied lodgers were the man's own sons, who were young artisans in full work, so that probably 2*l.* or 3*l.* a week was coming into that single-roomed house.

9549. That had been concealed?—Yes, and would never have been discovered but for these persistent visits of the officer.

Contributions of relatives.

9550. Do the Poor Law authorities in Scotland take care to find out as far as possible whether there are sons who can in any way contribute to the support of their parents?—There are very minute inquiries made into that point, but I am sorry to say we are sometimes rather remiss in prosecuting sons. The fact is that in Scotland they have had so many disappointments in getting convictions against sons that they do not like to appeal to the law. Their solution of the difficulty where there is a number of sons at whom they cannot get is to offer the house, and to allow a family arrangement to be made independent of them.

Support by sons at home preferable.

9551. But suppose the parochial board would consider that the son or sons, although not able to provide for the whole maintenance of their parent, can contribute a certain portion, then I presume the effort is made to obtain that portion from the sons?—Yes, that is so, and very often an order is got from the sheriff on the son to pay a certain amount per week towards his father's maintenance, but it is always thought more desirable to get a son to take his father into his own house, and that result is often brought about by the offer of the poorhouse in the first instance.

Amount of out-relief; no complaints, except the appeals; fair, except to young widows.

9552. Is there any complaint in Scotland about the inadequacy of out-door relief?—Well, those statutory complaints of inadequate relief are all that we ever hear of that. Generally speaking, we think the out-door relief is very fair. There is only one class that we doubt about, and that is the class of young widows with families. It is a curious fact that, in Scotland, if a child becomes an orphan and is boarded out, the parochial board have no hesitation in paying 3*s.* a week for the child's board, and they give also clothing. I have seen some boarded out at as high a rate as 6*s.* a week. But as long as the mother lives, even as a widow, they insist on keeping the family down to 1*s.* a week for each child. We have often pointed out that that is a very short-sighted policy, and that they should rather deal with the children more liberally and keep the mother at home instead of turning her out to the mill, or to the field, and in some boards they have come round to our view; but, as a rule, I am sorry to say the allowance is still 1*s.* a week for each child.

9553. Is it within your knowledge that many of the old poor are members of friendly societies?—We rarely find them upon the poor's roll. I ought not to say, perhaps, never, but very rarely. We constantly find people on the poor's roll who have been subscribers to friendly societies, but only for the funeral. We find a man has died and his wife bcomes an applicant for relief, and that she had received 7*l.*, 8*l.*, and 10*l.*, and sometimes as high as 20*l.* from a benefit society as funeral expenses, but no permanent pensioners do we ever get, or hardly ever. I have got a return about that.

9554. You hand in a return of the number of pensioners chargeable to the parishes of Edinburgh, St. Cuthbert's, Barony, Glasgow and Govan combination, of 1st January 1893. What do you mean by pensioners? the question I would wish to ask would be as to the number of naval, military, civil and private pensioners who were chargeable, and whether this return would embrace within it those who receive pensions from friendly societies?—I should think the return probably embraces everybody.*

9555. And the people numbered here, on the 1st January 1893, 23?—Yes; 23 only, and the great majority are under treatment in the infirmaries.

9556. The great majority of those are in the infirmaries?—One or two are, I understand, in the house, simply because they misapply their pensions. They are boarders in the house, and at the close of the quarter they draw the balance due, and go out for two or three days, and come back without any money.

9557. Is it within your knowledge as to whether or not friendly societies are, in Scotland, much availed of?—I have no means of knowing, but I suspect that they are largely availed of from the fact that we so rarely see the respectable artisan a pauper.

9558. Do you attribute the fact of so few being paupers to their membership of these friendly societies?—That is what I have always thought. Of course a proportion of them are supported by their families, who may have been respectably brought up, and I suspect that a great many of them are pensioners of friendly societies from the fact that we so rarely see them as paupers.

9559. When you speak of pensioners, what do you exactly mean; people in receipt of old age pay or sick pay?—I mean old age pay.

9560. Are you quite sure that that exists to any extent in Scotland?—I have not the means of saying. I conclude it must be so, because we never get them on the poor's roll.

9561. Might that not be explained by this, that the fact of belonging to a friendly society gives indications of that kind of thrift which naturally would prevent people going on the Poor Law?—That may be so.

9562. You do not yourself know?—I have no knowledge whatever of it. I have no means of ascertaining.

9563. Is there any other point which you wish to bring before the Commission with regard to the treatment of the aged poor?—The question

* The return gave 19 as army, 1 naval, 1 private pensioner, and 2 not stated.

Chairman—continued.

of sick nursing in the poorhouse, I think, affects them very materially. In the infirmaries of the poorhouse there has been an enormous improvement of late years in that respect. They used to be nursed wholly by paupers, as was the case in England, and now a very large number of poorhouses employ trained sick nurses, and the board of supervision has been empowered by an order—I rather think it was from the Home Secretary, before the Scotch Office was instituted—that part of the Medical Relief Grant which goes to Scotland, 15,000*l.*, should be devoted to the improvement of trained nursing, and it is distributed in that way. The committee starts its infirmary according to a certain scale, which is prescribed, with a certain class of nurses who must be on our register, and then the committee gets back half the salary of each nurse, and 3*s.* a week for each nurse towards her maintenance; the result has been to stimulate the trained nursing very considerably, and hardly a year passes that two or three more poorhouses do not come in and take advantage of this plan.

9564. And that, of course, has been attended with great additional comfort to the sick poor of all ages?—They all say that. Not very long since an old pauper in one of the workhouses told me that she had repeatedly seen the steak or chop which she had heard the doctor order for her, cooked and eaten in her presence by her pauper nurse, but she added that now the thing was very different.

9565. And, generally speaking, there are practically no complaints as to the treatment of the sick poor now?—Never any complaint of our trained nursing in the hospitals now.

9566. Is there anything further you wish to say?—I do not at this moment recollect anything.

Sir Herbert Maxwell.

9567. Referring to the case of the old woman in Pollokshaws, who lived on half-a-crown a week, had she absolutely no other means of subsistence?—The inspector of poor thoroughly believed her statement, and he assured me that he was satisfied that she had nothing.

9568. Then why did not the parochial board allow her a little more; why did he not go and tell them about her case, in order that they might consider the question as to the desirability of giving her more?—I suggested that he should recommend that they should give her more, but he said that she did not require it, that she never asked for any more, and that she made no complaint as to her being in want of an increased allowance, and you know it is rather dangerous to make increased allowances to these people, if they do not ask for them.

9569. And of course if she had applied, she had that power, which many aged poor have not, of applying to a court of appeal?—That is so.

9570. You have no means, have you, of knowing the percentage of first applications according to age?—We have no returns. We have only the numbers over 60, but we are not able to say whether they are treated in the house or outside.

9571. That is not quite my point; have you

Sir Herbert Maxwell—continued.

any means of ascertaining the age at which applications for relief are first made—when paupers, in short, first become chargeable?—I have no returns which throw any light upon that.

9572. That information could be obtained?—It could be obtained, and it would not be very difficult to obtain. The ages are all stated in the record of applications at the time of their first application, of course.

Poor better known with parish area.

9573. What is your opinion about the effect of the limited area of the parish upon the intimacy of those charged with the administration of the law with regard to the circumstances of the poor?—I should think that the Scotch system of management by the parish must have the best effect upon the treatment of the poor, for everybody in the parish must know the circumstances of the aged pauper. Many people have probably known him since he was a boy.

Fall of pauperism due to better administration.

9574. You have a statement of the diminution in the course of the last 20 years in the amount of pauperism?—It has been very considerable.

9575. To what do you attribute that generally?—I attribute it wholly to better management on the part of the parochial board, and to more discriminating use of indoor relief.

Paupers over 60; nearly 30 per cent. of total.

9576. And not to the improved circumstances of the poor?—There may be something due to that, but we have steadily declined, and we have continued our decline, even during bad years, years when work was scarce. In 1873 the total pauperism of Scotland was 116,107, and in 1892 it had fallen to 90,792.

9577. Can you give the proportion of aged paupers in that?—This is the mean of three days in the year: the 14th of September, the 14th of January, and the 14th of May. The total number of 60 years and upwards was 24,767 paupers, and 1,510 dependants; I presume most of them the wives of the old paupers.

Mr. Booth.

9578. What year was that?—The 14th of May 1892, the mean of three days, the 14th of September 1891, the 14th of January 1892, and the 14th of May 1892, which is the latest date to which our detailed returns are completed.

Sir Herbert Maxwell.

9579. Do those relate to the aged?—The number of poor on the 14th of May 1892 who were 60 years old and upwards, is 24,767 paupers, and 1,510 dependants.

9580. That was out of a total of 92,000?—That was out of a total of 90,792.

9581. Could you give the corresponding numbers for 1872?—I am sorry to say I cannot, because this return giving the aged poor is quite a recent one; I think it is only two years old.

Contributions of relatives.

9582. Now as to the duty of sons to maintain their aged parents; you spoke a little regretfully of obtaining convictions against sons?—Oh, I ought rather to have said perhaps the expense and also the hesitation on the part of the local judges to compel people in short to do their duty. May I remark that in the year 1874 a sheriff adjudged a man who was earning 15*s.* a week to pay half-a-crown out of that towards the support of his mother. I have been search-

Sir Herbert Maxwell—continued.

ing for that case, but I cannot find it in detail; but I hope to find it, and if that example had been followed by other sheriffs it would have been very easy to manage; but very often, I understand, they will not make the order, even when a man is earning fair wages.

9583. And very often a man has his own children to provide for?—That is so.

9584. And the consideration of that fact of course restrains parochial boards from taking action?—Naturally the fear of making another family of paupers does restrain them.

9585. But they do it in a roundabout way by applying what is known as the poor-house test?—Yes, that is so; but an effort has been made in some parishes to prevail upon the children of aged widows to take the old widows in their houses, and it has been very successful in some parishes. The old woman is found to be very useful in the house, as she is a nurse to the daughter when she is ill, and she looks after the children, and sometimes she enables the young woman to add to the family income by getting out to work.

Out-relief the rule.

9586. And I suppose it is considered, is it not, that the administration of the Poor Law in Scotland is harsher, that the law itself in Scotland is harsher towards the poor than it is in England?—I am not aware that the opinion prevails; in fact, I should think that it was the reverse.

9587. Well, the administration of out-door relief is a great deal more restricted in Scotland, is it not?—But the Scotch system is one of out-door relief slightly tempered by a very small addition of the house.

9588. So far as applies to the aged poor?—So far as applies to the aged poor.

9589. During your long experience of parochial boards, is it your impression that there is a great aversion on the part of those boards to send aged persons to the workhouse?—I think the strongest; in fact, I think very often they neglect their duty in that they fail to test people who ought to be tested on account of their families, simply from their aversion to sending old people to the house, and I find my board share that view.

9590. How do you mean, "on account of their families"?—It is, of course, one of the principles recommended to the parochial boards in the circular which I have put in, that among the classes to be denied out-door relief were those who had grown up families able to support them.

State-aided pensions would not meet pauper class.

9591. Have you formed any opinion founded upon your experience of the board and their administration of relief, as to any means by which State interference would improve their condition and prospects?—I cannot say that I think anything of the sort is possible.

9592. You have seen, no doubt, various proposals for the institution of a pension fund?—That is so.

9593. State aided, or State provided?—Yes.

Paupers usually "ne'er-do-weels."

9594. Generally speaking, does that commend itself to your approval?—I cannot say that it does; and I find that the general impression among the inspectors of the poor with whom I have had an opportunity of discussing it, is that the classes who come to them are classes who never could nor would have subscribed to any fund; in short, they are often what we call in Scotland "ne'er-do-weels."

9595. Then you think, taking the urban and rural districts together, that on the whole, as a class, the working men of Scotland are able to provide a fund upon which they can fall back when they get past work?—I feel they are, that they must do so, because they do not come to us as paupers later.

9596. But there are a certain amount of paupers?—That is so, yes; but they are really hardly ever respectable artizans.

9597. I said urban and rural alike; that includes ploughmen and agricultural labourers?—Yes; I am afraid they come very often.

9598. In old age?—In old age, yes.

9599. Can you state any reason for that?—I presume it is because the wages are low and that he cannot save, and also that his children's wages are low, and that they cannot do much to support him; I suppose that those are the reasons.

9600. That would apply to the whole of Scotland?—I may say to the whole of Scotland.

9601. To the Lothians?—Of course their wages are better in the Lothians, and I think the Lothian ploughman is more rarely a pauper, but certainly in some counties the agricultural labourer does become a pauper very often.

9602. I would now like to ask a question in reference to another matter; what is the rate of pauperism in Scotland per 1,000?—I have here a return up to the 14th of January 1893, and it gives the rate of pauperism as 22·8 per 1,000 of the estimated population, a reduction from last year, when it was 23·0.

9603. I would like to return to that subject which we have just left, the wages of the agricultural labourer as a cause of pauperism; have you examined into the relation of cause and effect in that matter?—No; I cannot say that I have. I was merely stating a general impression.

9604. You were going generally on the assumption that wages in rural districts are lower than those in towns?—I think so, yes.

9605. But do you really mean to say that for the greater part of Scotland the agricultural labourers receive wages that they cannot live upon?—Oh, they can live upon them; there is no doubt in Scotland, because the day labourers' wages in Scotland are not, in any districts that I am aware of, except, perhaps, in the Highlands, less than 14*s*.; it is often 16*s*., and sometimes 18*s*., so that it may be called fairly good wages for the day labourers.

9606. But inadequate, in your opinion, to make provision for old age?—Well, I should think so, especially when a man has a family to provide for.

9607. Nevertheless, a great many of these men do belong to friendly societies, do they not?—I can only suppose that they do, some of them. I am not aware of it as a fact.

9608. There is only one more subject on which

Sir Herbert Maxwell—continued.

I wish to ask you a question, and that is the charitable provision which exists in certain parishes. Take, as a typical parish, that of Caerlaverock, in Dumfriesshire. I speak from memory, but I think in that parish there are an unusual number of charities, are there not; foundations?—It is really only one charity; but it is subdivided, and part of it is devoted to educational purposes, and a large school is maintained from it; the rest, which is devoted to what may be called charitable purposes, amounts to about 1,000*l.* a year. Then the population is only about 1,000.

9609. How is it administered to the aged poor?—It has to be distributed entirely to the aged poor.

9610. And what has been the effect upon the pauperism of that parish?—I am happy to say it is less detrimental than it used to be; but the pauperism of that parish was one in 17 of the population some years ago.

9611. It is a rural parish?—It is a purely agricultural parish.

9612. Where wages are certainly not at the lowest mark?—Dumfriesshire wages are not the lowest. I suppose the day labourers' wages in that part of Dumfriesshire may be about 16*s.* a week.

9613. And in that parish of a thousand population, one in 17 were paupers?—Yes; although there was——

9614. Will you state the numbers again?—The 1,000*l.* a year was distributed amongst the aged poor of the parish, and the poor's rate besides was very high, 7½*d.* in the £, I think, and the pauperism was one in 17 of the population.

9615. Can you account for that extraordinary result?—Well, I never doubted that it was on account of the distribution of the 1,000*l.* that the pauperism reached this figure.

9616. Did it attract paupers from elsewhere?—Perhaps. I think it did help to pauperise those who belonged to the parish, because they got this distribution for nothing.

9617. If it had attracted pauperism from elsewhere the population would have risen?—The population has been greatly diminishing.

9618. But you think that if it had had the effect of attracting paupers from elsewhere the population wauld have increased?—Yes.

9619. Therefore there is no other way of accounting for it except by demoralization, because of the evidence of this charity?—That is so. I ought to mention, perhaps, that there is another very bad example of the same thing in the parishes of Irvine and Dundonald. There is what they call in Scotland a mortification.

9620. Those are parishes of a different character?—Yes; but there is a large landward area in those parishes, and the terms of the beqnest are, that the distribution is to be made to all persons over a certain age who reside within two miles of the Cross of Irvine.

9621. What is the age?—I think it is 65, if I recollect rightly; but the effect of that (I have no doubt it was the effect of that) was that the pauperism of those two parishes was by far the highest in that part of Ayrshire.

Sir Herbert Maxwell—continued.

9622. What was the amount of the dole?—I think it was either 5*l.* or 6*l.* It was limited to very small sums a year to each of the beneficiaries.

9623. Any person residing within two miles of the Cross of Irvine could claim this 5*l.* or 6*l.* a year as a right?—Yes.

9624. And the result was a large increase in the pauperism?—There was a large amount of pauperism which I attributed to this, and I also found that the local inspectors of the poor attributed the pauperism to that also.

9625. What was the effect upon the poor rate in those parishes?—I cannot tell you from memory. I forget.

Lord Brassey.

Benefit societies.

9626. You have alluded to the benefit societies which you think diminished very largely the demands upon the parochial relief. Is Scotland well provided with benefit societies?—I have no means of knowing. It is merely a surmise on my part that the people, by subscribing to these benefit societies, kept off the rates.

9627. They exist in Scotland; there are Scotch societies?—I have no doubt they do. I find that they appear in the shape I have mentioned, in the form of funeral subscriptions. Often in the poor roll we find this.

9628. Have you in Scotland many societies similar to the Odd Fellows, and societies of that kind?—I think so; I think a large number.

Mr. Henley.

Size of parishes.

9629. I think the parochial areas of Scotland in the country are very nearly as large as our country unions in England?—I am not aware. I do not know the area of the English unions, but I know that some of the parishes in Scotland are very small; very small indeed. I may say that I have been able in one day to visit and inspect the books in eight or nine parishes, just driving from parish to parish.

Meetings of boards; relief committees.

9630. I see that it is a statutory requirement that the parochial boards shall meet twice a year?—Yes, to revise the roll.

9631. Do any of the parochial boards simply comply with that requirement by merely meeting twice a year?—A good many of the country boards only meet twice a year, but I may say that as a general rule there is what is called a committee, appointed to advise the inspector in cases of difficulty.

9632. Have the committees as full powers as the parochial boards?—They have full powers in the matter of relief, and when the inspector is in any difficulty, and he does not know how to deal with a case, he calls the committee together, and they make their minute, and that is conclusive as far as he is concerned. It relieves him of his responsibility.

9633. Then the inspector of the poor, who is the relieving officer and clerk to the parochial board between those half yearly meetings, has full power to relieve, both in money and in kind?—He has full power to relieve, both in money and in kind, and he is under a statutory responsibility if any accident occurs through his default.

9634. And what classes in Scotland is he em-

Mr. Henley—continued.

"Able-bodied"; meaning of, in Scotland: relief to illegal.

powered to relieve?—He cannot relieve able-bodied people.

9635. He cannot?—No; it is illegal.

9636. By able-bodied people you mean both men and women?—Yes; but I ought to explain that a great many people who would be called able-bodied in England, are not called able-bodied in Scotland; for example, women with children are constructively disabled in Scotland, and strong men who are temporarily laid up, they are all entitled to relief, and they do not count as able-bodied.

9637. Do you think that the restriction as to relief has much influence upon the comparative statistics of the two countries, England and Scotland?—It has an influence in this way, I think, that the term able-bodied, being differently understood in the two countries, is likely to confuse the statistics.

9638. You are no doubt aware of this excellent book written by the present chairman of the board of supervision?—Yes; the boarding-out book.

9639. And in speaking of the pauperism in the two countries, he says: "There is thus a consider-"able balance in favour of of Scotland; but it "must be kept in view that the able-bodied poor "(who are relieved in England), have technically "no legal claim to relief in Scotland, parochial "boards being practically compelled to keep even "able-bodied men from dying of starvation, and "able-bodied women, with children, have in most "cases a legal right to relief." I wanted to know beyond that, is there any power in Scotland, such as we have in England, the power of audit, and of disallowing any relief given improperly to any pauper?—We have no official audit in Scotland, and it is the greatest blot on our system.

No official audit.

9640. And, therefore, the inspectors of the poor can relieve as they please?—Yes, as they please.

Fall of pauperism.

9641. Now, I am going to ask a question with regard to the statistics. I see your pauperism per thousand went down from 1873 to 1892, from 33 per thousand, to 22 per thousand, that is at page 7 of your own report?—22·9 per thousand.

9642. You have been asked the question before, and I should very much like to understand it perfectly, do you think that that is due to improved administration of the Poor Law, or to a better condition of the people?—I am perfectly satisfied that it is largely due to improved administration.

Great rise of expenditure per head.

9643. And I see that your expenditure at the same time has gone up from an average for each person receiving parochial relief from 6*l.* 18*s.* 1½*d.* to 9*l.* 11*s.* 11*d.*?—That is so, but I ought to say that that includes the lunatics. You will find that it includes each person in receipt of parochial relief. You will find it better stated at page 12, Mr. Henley; if you refer to page 12 of the report.

9644. Out-relief was formerly given in Scotland very lavishly. I have got your own report at the end of this book, and it is a very instructive one; the average per head for relief and management of the poor of all classes has increased?—What page is that?

9645. Page 12. Has increased since 1868 from 5*l.* 16*s.* 9*d.*?—To 9*l.* 11*s.* 11*d.*, or at the rate of 64 per cent. If you exclude lunatics, the increase is from 5*l.* 4*s.* 6*d.* to 7*l.* 14*s.* 5*d.*, or 48 per cent.

Mr. Henley—continued.

Removal of aged, hardship and use of charge of law.

9646. Do the parochial boards remove many old people to Ireland now?—A great many.

9647. Old people over 60?—Yes, they do; they remove a good many old people.

9648. They remove a good many of those who are of indifferent character?—Yes.

9649. I see there were 195 and 70 dependents removed in 1892; would you think a considerable number of those were aged persons?—I have no doubt that some of them were.

9650. And they do not remove when the people are people of good character, and there is no power to remove the poor persons so transferred back from Ireland to Scotland?—There is not; and if a person removed returns he is punishable by statute.

9651. Have many cases of hardship in connection with cases of that sort have been brought to the notice of the Board of Supervision?—A great many, and very many cases of hardship of persons removed from parish to parish in Scotland. In short, it was so bad that it was proposed, and one of the recommendations of Mr. Crawford's Committee was, that the power of removal should be restricted. It is badly required. There should be some appeal to the Central Board in cases of cruel removal. For example, a Shetland sailor may marry a Leith woman, and if he dies, the Shetland parish upon whom the widow is chargeable may remove that woman from Leith all the way to Shetland as a condition of giving her relief at all.

Classification.

9652. I think you have taken the trouble of looking over some of our English workhouses; do you think that the Scotch classification is better than ours?—It is some years since I saw an English workhouse; but, as I remember the two, they were pretty much the same. Of course, our newer poorhouses and your newer workhouses have shown an improvement.

No able-bodied.

9653. But you are not pressed with able-bodied men in your workhouses?—We never have any. When I say we never have any, occasionally we do have people there suffering from slight disablement, and we then use the stoneyard for stone-breaking.

Harmless lunatics and boarding-out.

9654. Do you not set apart, in many of your workhouses in Scotland, a certain portion for your aged lunatics?—We do, and they are under the supervision of the Board of Lunacy. I may add that we carefully guard against the admission of persons of doubtful sanity to the ordinary wards.

9655. And the Board of Supervision have nothing to do with them?—No. Nothing whatever.

9656. And those are people who are harmless?—They call them "the fatuous." They are people who are not dangerous.

9657. Do the parochial board receive a grant for them?—They receive the lunacy grant, half of their expenditure up to 8*s.*

9658. How much do they receive?—Half of their expenditure up to 8*s.*

9659. Then, with regard to the boarding-out of your lunatics in Scotland, and in the case of

Mr. Henley—continued.

aged people, do the parochial boards receive any money in repayment of those expenses?—They receive the lunacy grant exactly in the same way.

9660. Half the cost?—Yes; half the cost up to 8*s*.

9661. Now in the parishes in which no rate is levied, how is money found for the relief of the poor?—By a voluntary assessment among the proprietors.

9662. I think there are 46 parishes unassessed in Scotland?—Forty-six parishes, yes.

9663. And then there is a statutory power to devote money collected at the churches for the purpose of parochial board?—There is.

9664. And a portion is devoted for the aged poor of every parish?—At the discretion of the Kirk Session; and a good deal is given in that way.

9665. Do the parochial board have anything to do with that?—Nothing,

9666. Then who decides what portion shall go to the parochial board and what portion shall go to the Kirk Session?—I believe there is an old enactment on the subject, but in practice, I believe, only one-fourth is handed to the parochial board.

9667. And that is in aid of the rates?—That goes in aid of the rates; yes.

9668. Is there any combination in the large towns in Scotland, such as Edinburgh and Glasgow, between such organisations as the Charity Organisation Society and the Poor Law?—I understand that in the large towns the associations for the improvement of the condition of the poor are in constant communication with the Poor Law officers.

9669. They keep in touch with them?—I understand that they do.

9670. Has that any effect in reducing pauperism?—Some of the inspectors are of opinion that a very good effect has been produced. The charity organisations, I may mention, in Scotland find work and give very low wages, but they find everybody work who applies for it. There is a table, Mr. Henley, at page 170, which throws light upon the Church collections. Last year the total receipts were 40,284*l*., and the sum expended upon the relief of the poor was 7,727*l*.

Mr. Pell.

9671. With regard to this combination, Mr. McNeill, that was the result very much of Dr. Chalmers' teaching; you have read Dr. Chalmers on "The Christian and Economic "Policy of a Nation," I presume?—I have read only extracts from it.

9672. Not the book itself?—Not the book itself.

9673. Then you are not acquainted with the enormous change which Dr. Chalmers made in the administration and system of Poor Law relief in Scotland?—I have only heard of it.

Mr. Roundell.

9674. The improved administration of the Poor Law, to which you attribute a considerable falling-off of your relief, is partly owing to the

Mr. Roundell—continued.

strict administration of out relief and partly to the more discriminating treatment of the in-door poor?—Yes; it is due to greater discrimination in dealing with the applications between those who ought to have in-door and those who ought to have out-door relief; at least, that has always been my impression.

9675. Then, taking the number of applicants to the board of supervision, which have been remitted to the inspector or parochial board, and where the ground of complaint has been removed, does that point to any harshness on the part of the local board, in the first instance?—It possibly may be harshness in the first instance, and possibly a misunderstanding of cases in many instances.

9676. It does not point to anything like a considerable amount of harsh dealing on the part of the local board?—I think not. If you will observe, in the great majority of cases, the local board proved to be right.

Dislike of workhouse not abated.

9677. Well, you have told us about the strong prejudice against in-door relief, but you also spoke strongly about the improvement of trained nurses, and, earlier, you told us that the more there was classification and indulgences in the workhouse the fewer were the grievances made?—Yes.

9678. What I should like to ask you is, how far, after all these improvements, the popular feeling against relief in the poorhouse has abated?—I really cannot say that it has abated at all.

9679. It is still very strong?—I think it is just as strong as it was 25 years ago when I was first made acquainted with it.

Rules for relief suggested, but should not be forced on boards.

9680. I think you told us that a few years ago some of the rules had been embodied and transmitted to the local boards for their guidance in administration?—Some suggestions.

9681. I wish to ask you, have those suggestions generally been accepted by the local boards?—Very generally; I may say that those suggestions are the practical and univeral rule of administration. I ought, perhaps, to add that one sees frequent exceptions, but one never hears any argument in favour of them. The principle is practically admitted by all the boards.

9682. I should like to test it in this way; if these suggestions were made obligatory on you by Act of Parliament, or by what corresponds with our Local Government Board, would that be objected to in Scotland as infringing too much on the liberty of the guardians?—I think it would, and I think it would be most undesirable, for no rules of that kind are free from exception.

9683. Then do you expect that these rules will be adopted more and more?—I feel satisfied that they will. There is a general acquiescence in them.

9684. As a better impression prevails about the administration of poor relief?—That is so.

State pensions.

9685. Just take the question of State pensions, about which Sir Herbert Maxwell asked you. Is there any general opinion on the part of the working men in Scotland on the subject of State pensions either way, in favour or against?—I

Mr. Roundell—continued.

have no means of answering the question, no means of arriving at an answer.

Dole Charities.

9686. I will take you now to another question. You have been asked about the charities of Caerlaverock and Irvine and other places. I again ask you, in your opinion, would there be any strong objection on the part of the people if those charities were applied by Act of Parliament to purposes more beneficial to the poor than they are now?—I am afraid it would raise a considerable outcry in Scotland. I may say that I have urged repeatedly myself that there should be some legislation with regard to these charities which are doing the poor mischief by the way they are applied.

9687. And this mischief could only be cured by Parliamentary intervention?—By legislation. I have repeatedly pressed that.

Mr. Broadhurst.

Contributions of relatives.

9688. You did not tell us whether the man who was ordered to pay 2*s.* 6*d.* a week out of 15*s.* towards the support of his parent or parents, whether he was a married man or not?—I am not quite sure, but I have written to inquire as to that case, and I shall be able to let you know if it is of interest, but my impression is that he was a married man without children.

9689. And shall I take it that you stated this as rather an exceptional instance of a sheriff's action?—I am sorry to say it is very exceptional.

9690. You regret to say it is?—I regret to say it is, for I think the sheriff was right; and I may say I had an opportunity of asking him three days ago whether he still thought as he did then, and he said that most certainly he did, and that if he had a similar case to-day he would decide it in the same sense, probably.

Mr. Booth.

Numbers of paupers.

9691. With regard to the numbers of paupers in Scotland, you have told us that at present there are about 90,000, and that they amount to 22·8 per 1,000 of the estimated population?—The actual number on the 14th January was 93,496. That is a subsequent date, as you will observe from the date of the Blue Book, and this is a recent return, the ratio per 1,000 of the estimated population is 22·8.

9692. Do you know what the ratio per 1,000 of the estimated population would be with regard to the old, as applied only to those over 60 years of age. You said there were 26,000 over 60; do you know what the ratio would be?—I do not know what it would be, but it would be easy to calculate it; I can give you the numbers.

9693. At any rate it would be a very much larger ratio?—It would be a very much larger ratio.

9694. The ratio that I desire to obtain is the ratio of paupers over 60 to the whole population over 60?—The total population in 1891 was 4,330,103, and the amount of pauperism on the three periods of September, January, and May was 59,454 paupers, to which has to be added 32,120 dependents, making a total of 91,574, or a ratio of pauperism to the population

Mr. Booth—continued.

of one in 44, and the percentage of pauperism over 60 years of age to population is ·6.

Chairman.

9695. The question is as to what the proportion of pauperism over 60 is to the population over 60?—I cannot give you that.

Mr. Booth.

9696. It is sufficient for my purpose to admit that it is very much larger. We can no doubt get these figures easily. We know that that is so in England, and we presume that it is so in Scotland; that the proportion of old paupers is very much greater to the old population, than the proportion of paupers of all ages is to the population?—I rather presume it would be.

9697. With regard to the account you have given, is it for one day; is it the number of paupers relieved on a particular day of the year, or on the mean of three days?—Yes, the mean of three days.

9698. But the total number of people who received relief in the course of the year would be considerably greater?—Yes. I can give you particulars about that. This system of working it out by taking the mean of three periods was challenged, I think, on one occasion, and we got a return to show how much it would be if it was for the whole year, instead of for the mean of three days; and this is the result—the average number relieved for the mean of three days was 95,643, but for the whole year it was 187,676.

9699. Were they separate individuals relieved?—Separate applications.

9700. Not separate individuals?—Certainly not; the individuals are no doubt represented by the mean return, because these 187,000 were cases of those who had applied again and again.

9701. Duplicate applications?—Yes, duplicate applications.

9702. But there would still be a larger number excluding the duplicate applications, if you considered as a pauper, anyone who was relieved during the year?—That is so; probably the number would be slightly greater.

9703. Then those people who are relieved are drawn mainly from what may be called the lower labouring class—you said you had very few respectable artisans?—This classification which I have in my hand shows pretty much that the larger number is drawn from the lower labouring class.

9704. But there would be a very large percentage of the lower labouring class who in their old age—a very large percentage of the old amongst the working classes who come for relief in their old age?—That is so.

9705. Is it not going rather far to say that they are all ne'er-do-weels?—I will not go as far as that, but all I find is that the general body of the inspectors of the poor state that they are mainly of a class that could not or would not subscribe in early life to any pension scheme. Of course I cannot give you the ground on which they form that opinion, but I find that it is very common among them, and that they say that they do not have to deal with respectable people as a rule as paupers, and that the people who come to them

Mr. Booth—continued.

are people who either could not or would not have saved in early life.

9706. And you would not be shaken about that view, if you found that those figures when worked out showed that they applied to one-third of the class you were speaking of—the lower working class?—I cannot decline to take the opinion of those men, for they are so perpetually brought into connection with the paupers, and they know them so thoroughly.

9707. It seems a hard judgment to pass on so large a proportion as I believe these figures would show—as very likely one-third of the lower working classes?—It does seem a large proportion.

9708. Then with regard to the question of dealing with the poor, you find a great difference in the problem between town and country?—A very great difference.

9709. Would you suggest any possibility of a different treatment for town and country?—Well, the treatment is practically quite different; the system in the country is a much more paternal system of dealing with pauperism.

Chairman.

9710. With the old age poor?—With all pauperism. In towns, they bind themselves by cast-iron rules, and they do not vary them. For instance, in one town parish of Scotland, they very rarely give out-door relief at all, and confine that to very small doles.

9711. Does that apply to the aged poor?—I am talking of all pauperism.

9712. But our inquiry was solely with regard to the aged poor?—I understood it was a general question.

Mr. Booth.

9713. Whatever is true as to the whole of pauperism in your answer, would be even more true with regard to the case of the old?—Yes, that would be so.

9714. You find enough elasticity in the law, as it now is, to provide for a difference in treatment in town and country?—We find it to be so.

9715. With regard to the parish which was demoralised by the distribution of 1,000*l.*, what was the population?—It was 1,051 in 1881. I am sorry to say our statistics do not give the population of 1891, because we could not get it at the time; it is a purely agricultural parish.

9716. And how was the money distributed?—Well, we never knew how the money was distributed. It was managed by a body with which we had no concern, but I did hear from the inspector of poor that it was distributed by a committee. I think the minister of the parish was the principal functionary on that committee.

9717–18. And the demoralisation resulting would largely depend on the administration of that fund?—No doubt, if they were obliged to get rid of their 1,000*l.* among those 1,051 people. Of course it was necessary that there should be demoralisation with such a very large sum.

9719. I would only ask if that sum was arranged as pensions for the old, would it be equally demoralising as the general distribution in doles?—It is possible that it might not.

Mr. Stockall.

9720. You have given it as a general statement that those in receipt of Poor Law relief in Scotland are the "ne'er-do-weels"?—No, I do not think quite that; I think there are a good many of them. I think it was rather the reverse, that the people whom we have as paupers are people who from various causes could not subscribe to pension funds in their youth, or would not. **Character of paupers.**

9721. I gathered from you that they were the "ne'er-do-weels"?—Some of them are no doubt.

9722. What proportion would you give to those whom you would call the deserving poor above the age of 60?—I have no means of arriving at any conclusion as to that.

Mr. Loch.

9723. May I ask you whether the parish is a large area in Scotland, as a rule?—They vary immensely in size. Some of the Highland parishes are very large, very extensive in area, and some few of those are populous also, as for instance, in the Lewis. **Area of parish often large.**

9724. Consequently in many of those parishes you would be dealing with a district not much smaller than an English union?—I believe a good many of them would be as extensive.

9725. Therefore, in considering your advice as to parishes, that they are a good area of administration, it is necessary to remember that in your statement we are dealing with very large areas?—Yes.

9726. With regard to those figures?—Perhaps I ought to explain that where it is necessary the parochial boards always appoint assistants to the inspector.

9727. Still there would be but one committee for settlement?—That is quite true, yes.

9728. The number of aged poor over 60 are very few in some parishes; would you look at page 133 of the last Report of the Board of Supervision. The population of several parishes is not stated, but it would almost seem that in some parishes where there is a certain amount of pauperism, there is no old-age pauperism; how would you account for that?—I cannot account for it, unless it is either accident or else untrustworthy returns. **Returns probably sometimes defective.**

9729. And it might quite as well be the latter, judging from the statements there, for they deal with various parishes of different types?—I think it is most likely to be defective returns, because I have already said that this particular addition to the inspectors' returns is quite recent, and we always notice that it takes some years before the inspectors can be got into a new form of return.

9730. That would affect your total of 24,000 odd?—No doubt it would. The total, by-the-bye, is 26,277, because you have to add the dependents.

9731. I was thinking solely of the aged?—They are most probably the wives of the old people.

9732. And may one say that in Scotland there would be certain large towns in which the bulk of the pauperism would settle, and then large agricultural districts where there would be com- **Population and pauperism move to towns.**

Mr. Loch—continued.

paratively little pauperism?—Of course, the whole of the labouring population tends to gravitate towards the towns, with a certain amount of increase of pauperism.

9733. The difficulty in old age pauperism?—I ought to say, perhaps, that we find census after census that our country population is drawn in towards the towns, and there is hardly a country parish in Scotland that is not reducing its population, except, perhaps, in the Lewis, where I think they are increasing.

9734. Therefore, your problem, your old age pauperism in Scotland, is more and more a town problem?—There is no doubt about that.

Poorhouse test being more applied, and cases carefully examined.

9735. And it is being met in Scotland as it is in England, largely by the use of in-door relief as against out-door relief in the towns?—Yes; perhaps more out-door relief in Scotland relatively to the number of poor; but we are using the check of the poorhouse in Scotland just as you have done in England.

9736. Take Govan parish; you would use the check there very freely?—I think Govan is perhaps less so than in other cases. The parish that uses it most is the City parish of Edinburgh, and if you refer to the statistics of the City parish of Edinburgh, you will find what a very small number of paupers there are.

9737. And that is the result of the in-door system?—Yes; which some think is carried a little to excess there.

9738. But still, it affects the aged pauper also?—There is no doubt about that. I should say that the inspector of the City parish of Edinburgh has found that the out-door pauper roll consists almost entirely of aged respectable people.

9739. And in those cases you have this very frequent examination that you have referred to?—Yes; very frequent and stringent examinations.

9740. And a sort of cross-examination when a new man takes up a case?—Well, we have not carried that system out as far as is desirable, but it has been strongly urged by some of the inspectors, and I understand they are adopting now a system of cross-visitation which is having very useful results.

9741. And in the country does the large amount of old age pauperism result from the comparatively easily given relief of bygone times, which was given more as a charity than as a poor-law grant?—It may be so, but I should think probably that that sort of pauperism is dying out very fast now, for it is, I may say, 20 years certainly since the better system began to prevail all over the south of Scotland.

Mr. Humphreys-Owen.

9742. Do you attempt to discriminate when you offer the house in Scotland, as to the moral character of the applicant?—I think that is much taken into consideration in deciding.

Working classes support discriminating strictness.

9743. Do you think that it is done in a satisfactory way; are the people themselves satisfied. I do not mean of course the paupers who are offered the house, but the masses of the people are they satisfied?—I gather that they are not dissatisfied. You see every local board in

Mr. Humphreys Owen—continued.

Scotland has a large popular element upon it, and we find that they are very harmonious; and in some of those manufacturing parishes, for instance in the parish of Dalziel, which contains the large manufacturing town of Motherwell, I understand that the elected members who really represent the working classes are very strongly for the poorhouse test, in some cases.

9744. The test is one thing, and the refusing of out-door relief on the ground of past bad character is another?—Well, I was taking that as the same thing, in-door as against out-door relief.

Chairman.

9745. As strongly in favour of indoor as against out-door relief?—Yes, in any case where they personally know that there are defects in the character of the applicant, that he has a bad record.

Mr. Pell.

9746. You are now going into moral character?—Yes.

Mr. Humphreys-Owen.

9747. Did I quite understand you that the labouring classes in Scotland required some inducement or advice to get them to take their parents into their houses?—I have no doubt it is very largely done, but I am talking rather of those we come in contact with—the pauper class. It does require a little coaxing to get them to take their parents into their houses; and it has been suggested, and it has been tried, to use the poor-house as a sort of *compulsitur*, and I believe it has been successful.

9748. Do you regard that as anything more than a stimulant to the performance of a duty, or should you say that it is rendered necessary by special hardness of heart, induced by the knowledge that the old people could be maintained out of the public funds?—Many people think that is so, and many people say that the Scotch character has depreciated in that respect since the present poor law; but I do not personally think that. I think it very often comes from the fact that the houses are very small, and it very often happens that a man does not care to have his wife's mother living in the house—his mother-in-law in short.

9749. But might you not also say that it indicates a raising of the standard of living?—The standard of living has risen enormously.

9750. Not merely as regards physical comfort, but as regards the amenity of life and the wish to have some greater amount of privacy?—That is so, and those excuses are made very repeatedly.

9751. Then you told us that in your opinion the ordinary wages of the Scotch agricultural labourer would scarcely allow him to save for his old age, though we find that his wages are very much larger than those paid in the agricultural counties of England, from the fact you have mentioned that a very large number of these men do subscribe to benefit clubs. Has the amount of rent they pay anything to do with it. What is the average rent in Scotland for a cottage and good garden?—I have not much

Mr. Humphreys-Owen—continued.

experience of the low country, being a native of the Highlands myself, but I understand that in Selkirkshire, a day-labourer has to pay 4*l.* and 5*l.* a year for a cottage and small garden, but with no pasture for a cow or anything of that sort.

Mr. Loch.

9752. I think you have a Return showing the amounts given by way of out-door relief to aged poor?—In certain parishes.

9753. In certain parishes?—Yes.

9754. Those Returns show very small amounts in certain cases?—I take, for instance, in one parish the average would run to 9*d.* a week?—Yes, in Portree.

9755. Thirty-two cases at 9*d.* a week each?—Yes.

9756. Is that accepted as a sufficiently good method of out-door relief?—They do not complain, and we have no means of knowing that they consider it inadequate. But they make no complaint.

9757. But frequently it would be very much like what is found to prevail in other places, a small amount of out-door relief is added to other sums, the amount of which is unknown?—There can be no doubt that in every one of those cases there must be some other resources.

9758. When you talk of minute investigation, would your book show what the other sources of relief were?—They would show if the other sources were relations in the direct line, either above or below, but not collaterals, unless incidentally.

9759. But you would not necessarily think the amount of money over and above the 9*d.* sufficient to keep the person?—I have nothing definite; but, generally speaking, I may say that in these Highland parishes the pauper is related to everybody near him, and gets something from everybody.

9760. He gets something from everybody *plus* 9*d.* a week?—Yes.

H.R.H. The Prince of Wales.

9761. Can you tell me if you know of any cases of starvation from inadequate relief?—I cannot say I have ever heard, Sir, of a case of starvation in Scotland; never once have I heard of such a case.

Sir Herbert Maxwell.

9762. Mr. McNeill, on the question of the wages of the agricultural labourer, you have said

Sir Herbert Maxwell—continued.

that in Selkirkshire you know a case where a man was charged 4*l.* or 5*l.* a year for his house?—Yes; and my authority is the Chairman of a Commission of which I was secretary. I do not know personally anything about it.

9763. I was going to ask if this rent is payable in cash by the labourer, or whether it is the value put upon his house in calculating his wages?—I understood it was rent paid for his house.

9764. To his employers?—The day labourer paid it to the owner of the house.

9765. But he might be his employer?—He might be his employer or not.

9766. But is it not the case in Scotland that nearly always the labourer lives in the house on the farm?—Yes; but this applies to the day labourer.

9767. But he is an extremely uncommon individual?—He is not a very common individual in Scotland.

9768. In fact, it is almost impossible to get a day labourer in many rural parts of Scotland?—So I understand.

Chairman.

9769. As to the agricultural labourer, in anything you have said about his rent, you are not speaking from your own knowledge?—No, I am not speaking from my own knowledge, only from hearsay. I have not had an opportunity of obtaining any personal information on the subject.

Sir Herbert Maxwell.

State pensions: adverse view of inspector for a large parish.

9770. Have you heard any expression of opinion either generally or from individuals capable of forming a definite opinion as to proposals for providing pensions aided from or supplied by the State funds?—I heard a very strong expression of opinion last week from the inspector of the poor of one of the largest parishes in Scotland strongly adverse to such proposal.

9771. Largest in area, or population?—Largest in population and importance; and his opinion was very strongly adverse. His comment on it was, "It will be taken by the people to be a "gigantic system of public out-door relief, and "will pauperise everybody." Of course one cannot say what his opinion is worth, but that was strongly expressed.

[The Witness withdrew.

Mr. Thomas Mackay, called in; and Examined.

Chairman.

9772. I think you have paid very considerable attention to questions in connection with Poor Law administration?—Yes; I have been for the last 14 years a member of one of those East End committees of the Charity Organisation Society which have co-operated with the Poor Law, with the view of practically abolishing out-door relief, one of which is the union of St. George's-in-the-East.

Chairman—continued.

Co-operation of strict east-end unions and charitable agencies, working well after 20 years.

9773. What is your opinion as to the value of the co-operation of the Poor Law in the case of charitable agencies?—Well, the system has gone on there for something like 20 years now, and as far as I know it shows no signs of breaking down. I think I would like to put one or two arguments in favour of it.

9774. Perhaps you had better tell us what is the system of co-operation?—It, practi-

Chairman—continued.

cally, is this: that the Poor Law began—and I think that is a very important point, if I may insist upon it before the Commission. The Poor Law authorities began this reform in Stepney and Whitechapel, in 1870–1871. St. George's-in-the-East a few years later. The Poor Law guardians took the line of saying that they would give no out-door relief. I do not think they put it in that form absolutely, but practically they gave up out-door relief. Immediately after that, and as a consequence, the charitable agencies in the district began to organise themselves. At first there was one charitable organisation for the whole of the five large Poor Law unions in the East. That was, I think, in 1871, when that first committee was established. In 1873 there was a division made. They then sub-divided the district; and, finally, in 1875, there were separate committees established for all of those unions. Of course, the business of these societies was to deal with what is technically known as "hard cases." Of course, those comprised a number of old people. To deal with this class, there was an additional society established. It was known as the Tower Hamlets Pension Committee. It was established a good deal later, in the year 1877, so that all these organisations—and I wish rather to impress this upon the Commission—all were subsequent in date to the reform of the Poor Law. The first step had to be taken by the Poor Law. Well, as the result, I may tell you that in 1871, the amount of out-door relief given in St. George's, which is the union I know about, was 8,916*l.*; and in 1874, a year or two later, it was 4,391*l.*; and at the present time I believe that it is merely a nominal sum. To replace that, the Charity Organisation Society, in conjunction with other charities of the district, have been spending on an average something like 700*l.* or 800*l.* a year. It is actually less now. I might point out that in 1885–1886—our years run from the 1st of October to 30th of September—that was the year of the Mansion House Fund, when 2,000*l.* was given away in St. George's by the Mansion House Fund Committee; the result, instead of reducing the demand on the funds of our charity, was very much to increase them, and that is the heaviest year we have had there; for in that year we spent 1,067*l.* It has been reduced gradually, until last year I see we spent only 580*l.*, of which 371*l.* were for pensions.

Strict Poor Law first step. Charities meet hard cases in St. George's with less than one-tenth of old cost of out-relief.

Evils of Mansion House fund.

9775. Do you attribute the extra expenditure made in that year when the Mansion House Fund was distributed to the operation of the Mansion House Fund in St. George's?—That is my impression certainly, that the more you give the more people expect to receive.

9776. As a matter of fact, is it not the case that there was a great deal of depression and want of employment?—Well, I do not think that would account for all that happened. I was myself concerned in the distribution of the Mansion House Fund. We had applications made on behalf of nearly one-third of the whole population; and I believe that that was simply because there was an enormous advertisement of this fund, and that the money was there to be distributed, and the people also naturally and very properly wanted a share of it.

Chairman—continued.

9777. Did it induce people to come into the district, or did it induce those who would have kept themselves ordinarily out of want to become paupers?—I think it was sought only by the people in this district because there was the same thing going on all round.

9778. You told us about the decrease in the cost of out-door relief in St. George's; can you give us any corresponding figures for the in-door relief in St. George's?—The cost has been higher, because the infirmary and other parts of the in-door establishment have been done on a very much handsomer scale; but the number relieved has, I believe, remained more or less stationary throughout, so that they have been getting rid of the out-door pauperism almost entirely, and they have kept stationary the number of those receiving in-door relief.

9779. How does your organisation in St. George's-in-the-East co-operate with the Poor Law authorities?—Well, there are one or two members of our committee who are guardians, and if anything arises at the board of guardians in which they think we can be useful they come and tell us of it. We communicate also with the relieving officers.

9780. What committee are you referring to?—To the Charity Organisation Society; the applications made to the Tower Hamlets Pension Committee are first made to the Charity Organisation Society.

9781. Now what is the Tower Hamlets Pension Society?—Well, it is a small charitable body, which collects something like 700*l.* or 800*l.* a year. This is for the three unions of Stepney, Whitechapel, and St. George's, where out-door relief is being abolished.

9782. Is your pension society confined to the aged poor?—Certainly, entirely.

9783. Over 65?—The rule says; "No "pension is to be granted to persons who have "not attained their 40th birthday on the 1st "January 1872;" so that they must be 60 years odd; it is not quite 65.

9784. Does the operation of the Charity Organisation Society and the Pension Society together in your opinion entirely meet all the deserving cases that are not relieved by the guardians, and prevent real hardship to the aged poor?—Well, we always say so, and think so; as a matter of fact, we have never refused any case because we had no funds, and I do not think our standard is really a very high one. I believe really what has occurred is this. People sometimes say, "Why should you take away the "giving of out-door relief by the Poor Law "Guardians? They can do it very much more "easily in respect to funds than you can;" but I believe the real explanation is this: that the poor people think they have a legal right to any rate-supplied out-door relief, and they go in great numbers to the guardians to ask for it, and I think it is almost impossible for the guardians to discriminate; but where that part of relief is transferred to a voluntary agency, the people

Chairman—continued.

then do not regard it as a right, and they are extremely moderate in the way in which they press their claims. That is the secret of our success. It is not that we can discriminate better than guardians, but it is that the system has introduced a better protection to us than the workhouse test, and the effect is that the poor apply with extreme moderation to us.

9785. As far as I understand, the guardians of St. George's-in-the-East do not attempt any discrimination when they refuse out-door relief?—Well, it comes to that practically.

9786. And that leaves those who will not go into the house to be dealt with by a charitable organisation such as yours?—Yes.

9787. And as far as you know there is no deserving case which remains unattended to?—No, I think not; we have never refused any such case, certainly.

9788. What sort of pension do you give; we will take the case of an aged person who applies to the guardians, and who does not get out-door relief, and then he comes to you, and he convinces you that he has got no means of support, how do you deal with that case, what sort of pension do you give him if you think he is deserving of a pension at all?—As to the amount, it was very carefully considered when that Pension Society was founded in 1877, and the scale then fixed was 3*s.* 6*d.* a week over and above rent, that is practically 6*d.* a day. There has been a disposition of late years to say that that is not quite enough. The central office of the Charity Organisation Society have remonstrated with us once or twice, and have said that they did not think it was quite enough. Their scale is 1*s.* higher, but practically in my own committee of St. George's we have adhered to the Tower Hamlets' scale, which is 6*d.* a day, and the rent, of course; and I might say that as many of the people live to about 90 years of age it cannot be very far wrong.

9789. I suppose you do not grant a pension at all unless you have reason to believe that the pension, together with such other resources as the person may have, is sufficient to keep body and soul together?—Quite so. They must have this 3*s.* 6*d.* over and above rent, and if they are infirm, we recognise great infirmity as a special claim, and we give them something more.

9790. And is a supplement to your allowance provided generally in the district by other charity organisations where there are no relatives who can do it?—Sometimes a relative provides something. When a poor person makes an application to the Charity Organisation Society, we ask what their income is, and they say, perhaps, they have got a son who will give 1*s.*, then we will consider whether that is a reasonable amount for him to offer, and if it is we send to the Pension Committee, which probably will give what is their maximum, 4*s.*, that will leave the person with 5*s.*, and we would have to hunt about to get another shilling from someone else, 6*s.* in all. I am assuming that the rent is 2*s.* 6*d.*, which is about the usual figure.

9791. You have no difficulty in getting sufficient funds to deal with the class of poor in St. George's-in-the-East that you deal with?—No, I think not.

Chairman—continued.

System applicable elsewhere.

9792. Do you think there would be any difficulty in any other part of London, or are there any special circumstances in St. George's-in-the-East that make it easier than it would be elsewhere to carry on such a work as you are engaged in?—I should think it would be easier elsewhere, for St. George's-in-the-East is about the poorest part of London, and therefore I should think it would be easier elsewhere.

Clergy work with Charity Organisation Society.

9792*. There is no doubt that a great deal of the money of the charitable does gravitate to to the East End of London?—Some of it does, but I do not know that a very great deal of it does. I know pretty well what is given away in St. George's-in-the-East. The clergy are very kind, and work with the Charity Organisation Society. There is another society called "The Society for the Relief of Distress," which gives money by almoners, and the practice in our union is that the clergy and almoners divide the cost in each case that arises. This arrangement helps us very considerably.

Knows of no cases of hardship.

9793. Well, then, I may take it generally that with regard to your knowledge of the administration of the relief, both charitable and legal, that you do not consider that any hardship is entailed upon the really deserving aged poor by the system adopted in St. George's-in-the-East, and that you are able with your organisation to meet all such cases as ought to be in your opinion relieved outside other than by means of the Poor Law?—Yes. I should like to qualify it in this way: that when you have got an intensely poor population like St. George's, I feel it impossible to take it upon me to say that there is no such thing as hardship; but what I am perfectly certain of is, that if you had an out-door relief system you would have more hardship, because the people always expect when the guardians offer the house that the guardians will change their mind, and they go on until they are sometimes too weak to go and accept what is offered to them. I believe it is a choice of evils. I believe that the benefit which has been conferred by that plan in St. George's-in-the-East far outweighs any hard cases, and I may add that I do not know of any hard cases personally.

Evils of endowed charities, &c., in City of London.

9794. May I ask you one question with regard to the Mansion House Fund. Is it your opinion that funds of that kind are beneficial to the poor, or otherwise?—I think very much the reverse. Perhaps I might add another illustration that occurs to me. I happened, some little time ago, to make some adverse criticism on the way in which they managed the City of London Union. I pointed out that at the time of the Select Committee of the House of Lords on the Poor Law, that union had a pauperism of 62 per 1,000, while in the neighbouring union of Whitechapel the proportion was only 16 per 1,000. Well, I was taken to task by a City newspaper, I think it was "The City Press," but the name of the paper is not of much consequence, and that paper said: "This gentle-"man knows nothing about the question. He "has got to remember that the area of the "City is simply strewed with charities, and

Chairman—continued.

"that an enormous number of people come into "the City in order to qualify for those charities, "and not only do they eat up all the charities, "but they flow over to the Poor Law. What "in the world are the guardians of the City "to do but to make them into paupers?" and 62 per 1000 was the rate they had managed to raise that union.

9795. So that you would say that the charities of the City are an evil instead of a good?—I only quote this as the admission of an opponent. I should say it is more the bad administration of the guardians than the charities, but one reacts upon the other, as this critic in the newspaper pointed out.

9796. Have you any knowledge upon the question as to how the public in those parishes where those charities exist would regard any interference by a Government Department with the manner in which the charities are dispensed? I am afraid that I do not know anything about that.

Discrimination impossible in time lax guardians allow; out-relief arbitrarily given.

9797. You have had a great deal of experience of Poor Law administration; may I ask you as to what your view is as to the popularity or unpopularity of the method of administering the Poor Law, I am speaking mainly with regard to the aged poor?—I attribute the unpopularity of the Poor Law to this: that in the great majority of instances the guardians attempt judicial functions. They are attempting to say, when one man comes before them: "You are a man who "ought to get out-door relief and live in your "own home;" and when another man comes before them, to say, "You are a man who ought "to live in the house;" and I should like to point out that the subject matter of the inquiry in the case of the aged extends probably over 40 years of each man's life, and the rate at which a good number of these guardians do their duty is worth noticing. Mr. Longley in 1874 pointed out, when he went to 65 meetings of London boards, that in 16 of those they took two minutes per case, and in all the rest that they took even a shorter time. Well, now, in order that you may not think that that view is out of date, I wrote to a friend of mine the other day to ask if he would time the meeting of his board, and he writes to me, "We "did 177 cases in one hour and 11 minutes, and "the clerk informs me that our average is about "200 under the two hours."

9798. Then you think that the Poor Law is rendered unpopular by the extremely cursory way in which the applications to the Poor Law are dealt with by the guardians?—Yes, and the necessarily arbitrary way in which the guardians act. Your tribunal is a number of people who go in and out of the room, and I think that is a very unsatisfactory tribunal to anyone who has to go before it, and to friends and supporters of applicants in that union.

Strict system not more disliked by poor.

9799. Are you speaking now in regard to the way in which out-door relief is given?—I am speaking entirely of out-door relief. With regard to the popularity or unpopularity of in-door relief, of course it is unpopular, because people do not like to have to give up their homes and to have to go into the workhouse. The question is whether that is more unpopular than the other, and I do not believe it is, for it is the same for all. My observation in this union is that the people have accepted the administration as it is there managed, and have ceased to think about relief, and they get on, I think, very much in the same way. If St. George's-in-the-East was not such a very poor district I believe they would get on very much better. In unions where there are not other causes of degradation, and in country unions like Bradfield, I am perfectly certain they do rise to a greater degree of independence.

Mr. Henley.

9800. And were the whole of the applications dealt with in the time that your friend has described in his letter?—They had to discriminate as to whether they would give out-door relief or in-door relief to those cases. The number named was, I understand, the relief agenda list for the day. About the unpopularity generally of the Poor Law, I do not believe really that the strong feeling that there is among the poor is particularly directed against the Poor Law. There is unfortunately, I think, a very strong feeling among the poor against the rich. I fear, I must say there is a strong feeling, but I do not think, as far as I can make out, that it has got much to do with the Poor Law. I perhaps might mention that I went to a working-men's club debate on the Poor Law not very long ago, and as far as I could make out they had no particular quarrel against the Poor Law, but they had a very strong feeling about their wages and about their hours of labour, and all that sort of thing; and I think they generally complained that the law favoured the rich, and I think they were prepared to advocate an extension of the Poor Law, not because they really understood what they meant, but because they had a vague sort of feeling in favour of a community of property. And I remember that, in answer to a remark that was made, that the poor must rely upon their own savings which are secured to them on the ordinary principles of private property, and not upon any common property they might have in the Poor Law, one of these men got up and said he was looking forward to a time when there would be a real community of property,; the sentiment was received with a good deal of applause, and I believe that that is at the bottom of it, and I do not think it has got anything to do with the Poor Law. I think the unpopularity of the Poor Law is owing to the extremely arbitrary manner in which it is administered under present conditions.

Chairman.

9801. With regard to the relief of persons over 65 years of age, looking to the amount of out-door relief which is given, when out-door relief is given, do you think it is better that those aged persons themselves should receive out-door relief or go into the house; is the out-door relief usually adequate in your opinion?—Certainly not. I have got a calculation which I made in 1887, and I think that still very much the same state of things will be found to prevail now. In Fulham the average allowance per head per pauper was 2*d.* and a fraction per day, and in Bethnal Green and Islington it was the same,

Chairman—continued.

but all through London it was 3*d*.. and a fraction per head per day.

9802. The question you are speaking about is out-door relief?—Yes, out-door relief.

9803. Have you any particular suggestions dealing with the aged poor, because that is what we have got to confine our attention to?—I cannot, in the above calculation, distinguish the rate of relief to the aged from the relief of other paupers. I do not think there are materials for such a calculation.

9804. How far do you think it would be possible to extend the system adopted in St. George's-in-the-East and in Whitechapel with safety to the other unions throughout the country? —Well, all I would say is that St. George's is probably the very poorest area in London, and a thing that has been successful there, as far as the question of poverty is concerned, I think might be applied anywhere; but the difficulty is, I think, that you cannot get boards of guardians to look at the question in what I venture to call a scientific spirit.

9805. Several suggestions have been made public by persons interested in the subject for dealing?—Might I say something about the rules of the Local Government Board under this head, on the question of the system before we go to that.

9806. Is it specially applicable to the aged?—Yes, I think so; it is especially applicable to the aged, and dealing with the Boards of Guardians which give out-door relief to the aged.

9807. Have you any suggestion to make as to the action taken either by Parliament or the Local Government Board, with regard to the administration of Poor Law relief?—Well, of course, it is extremely difficult to say, because I am not going to judge of what may or may not be possible to pass in Parliament, and what the temper of the public is, but I am perfectly certain that the proper policy to pursue is the policy commenced by the Poor Law Commissioners, and their recommendation, as I understand it, was that the action of guardians should always be giving to the masses of pauperism by which the administration of the Poor Law is surrounded, a centrifugal, and not a centripetal motion, that it was the business of the central authority to make the guardians push the people back further and further upon their own resources; but in the position you have got to now, the pauperism is allowed to stagnate, and there has been no improvement made, except by boards voluntarily upon their own initiative.

9808. You would be in favour of limiting the powers of Boards of Guardians for the administration of relief by Local Government Board action, or by Parliamentary action?—Personally I would. I quite admit the difficulty of getting the public to take that view. With all respect, I think it is rather for the members of this commission to say what the public can do in such matter. Personally, I believe it would be possible to bring about as large an improvement at the present day (if the Local Government Board could be enabled to issue orders such as I indicate), as was brought about by the reforms of 1834.

9809. Then your suggestion as to reform is not in the direction of enlarging the powers of boards of guardians, but of restricting their powers?—Certainly. It is almost impossible to ask the local men to go and take what is an extreme, although I believe a necessary line of action. I have repeatedly had reported to me speeches made by guardians who have said, "I "am very much inclined to agree with you, "but you know perfectly well that I have "got my shop and my business, or I have got "my hayricks, and that I cannot take the course "you suggest, with any regard to my own "interest and safety; but if the Local Govern-"ment Board would order it, we would be very "glad to carry out their direction."

Local guardians generally afraid.

9810. But have you not given us sufficient evidence to show that, as far as the Poor Law guardians of St. George's-in-the-East and Bradfield are concerned, they are not afraid to deal with the Poor Law administration in the way you think is right?—Quite so, that is so; but, unfortunately, though there is a general improvement throughout the country, it is not as rapid as one could wish, and on an occasion of this sort, when we are threatened with a reactionary policy, as far as I can I should like to draw the attention of the Commission to that form of administration that is tending to reduce pauperism.

9811. And you would emphatically compel all the boards of guardians throughout the country to act in the same manner as the guardians of Whitechapel and St. George's-in-the-East have acted?—I do not say I would go the length of compelling, because you might go the length of producing a re-action. I only say here is the dis-pauperisation which might be effected, if they chose to do it.

In any case further laxity should not be encouraged.

9812. But, as a matter of fact, must the guardians not be entrusted with very considerable powers of dealing with the various cases that come before them?—Yes; and, personally, if you decline the line I took first, I would take a second line of defence, and I would say let us alone, or whatever you do, do not make it more difficult to improve the Poor Law administration than it is now. It is possible now to administer well, but very difficult, and for goodness' sake do not make it worse.

Rate aid of thrift: objections.

9813. Now, there have been made public, especially of late, with a view of encouraging thrift, and keeping people off the Poor Law, certain proposals, by persons who have taken great interest in the matter. Have you considered any of those propositions that have been made?—I am afraid I have considered them all, more or less.

9814. Take the first of them, giving better terms to applicants for relief, to those who have attempted to make some provision for themselves than to those who have made no attempt of that kind?—Of course, I may point out that at present guardians may do that; and I am not very sanguine that you are likely to take away that power from them. Then, with regard to the proposal that is made, I think, by Mr. Bartley, which, as far as I understand it, is to give statutory right to a man who has been in a friendly society, or has put by a little money

Chairman—continued.

somewhere or other, to demand his relief in the shape of out-door relief——

In practice, in defining thrift.

9815. Yes?—Well; I do not believe it is workable for a moment. It is the most difficult thing in the world I know, from my experience, trying to dispense even charitable relief with discrimination to people who have exercised thrift. It is a most difficult thing to say what is thrift. If a man has brought up his children well, that is a form of thrift, but it is exceedingly difficult to put it down in black and white. If a man has supported his parents, that is a form of thrift; but it is extremely difficult to say what he has done or what he might have done, or generally whether he has been a thrifty or an unthrifty person. I think Mr. Bartley admits that you cannot only take a man who is in a friendly society, but you must also give your gratuity to the man in the co-operative society, and the man who has got a little fund in a Savings' Bank, or the man who has perhaps bought a house through a building society; and every conceivable exercise of providence must get an additional sum from the rates, as I understand it. I think you would thus make the position of guardians, who are after all to adjudicate as to what is thrift and what is not, very much more difficult than it is under present circumstances, because a man would have a statutory right under the proposed scheme. I cannot, in reading the Bill, follow what right of action a man would have to enforce his claim, but this, I presume, is intended.

And in principle, as really spreading pauperism and bad clubs.

9816. I suppose your objection as to endeavouring to encourage thrift in that way is more directed towards the impracticability of it than to the principle?—No; I think the principle is wrong too. Whether this amounts to principle or not I do not know; but it seems to me an extremely dangerous thing to bring your pauperising influence to bear on the man who is doing a little. I do not think it matters much if you should bring it to bear on the man who is doing nothing at all, he is potentially a pauper already. But on the man who is doing a little in the way of struggling for himself the effect is likely to be that he will say: "If I can save a shilling "or two I can get the rest from the rates"; and you are bringing your pauperising influence to bear on a most struggling and honest class of people who are doing their best to save; and I might add that such a principle tends to keep alive bogus and inadequate clubs. There is no doubt that, since the poor law was begun to be better administered, these inadequate clubs are dying out, and they are being replaced by sound societies. So that I do not think that the endowment of inadequate thrift is an escape out of the difficulty.

Thrift should be aided by charity.

9817. Now take the case of two men applying to the guardians: The one has, by making provision in some society or otherwise, got some amount of income, say, 2*s.* or 3*s.* or 4*s* a week, not enough to keep him; the other has made no provision of any kind whatever. Would you say that the one who has provided his 3*s.* or 4*s.*, or 2*s.* or 3*s.* a week, or whatever it might be, ought to be more favourably dealt with by the guardians than the one who had saved nothing?—Not by the guardians. But in a union such as I have described, undoubtedly that man who had saved his few shillings a week and had not enough, would be a person who would be assisted by charity.

9818. You say it is a case for charitable assistance, and not for the poor law guardians?—I think so, certainly.

Savin often count out-r the p diffic

9919. And you would not make any distinction, with regard to the administration, in the case of the man who had saved and the case of the man who had not saved?—Personally, I feel that it is one of the great difficulties which people who undertake to give out-door relief have to contend with. Here is the dilemma. One man has saved 3*s.*, and another man nothing; if adequate relief is to be given, the man who has done nothing gets most. I know some boards of guardians would count the benefit 3*s.* at half value in calculating what was necessary. In thus discriminating the guardians give 1*s.* 6*d.* more than is required to meet the semi-provident man's destitution, or fall into the opposite error of giving inadequate relief to the wholly improvident man in order to mark their sense of his inferior merit. That does not seem to be logical or just; but it is done.

Wou abol out r

9820. Then your remedy is really the abolition of out-door relief?—I am afraid it is.

State pens for

9821. Now, about the schemes with regard to pensions; have you looked into the proposals which have been made: the two that are surviving are, I think, one where everybody is to get a pension without any contribution for himself, and the other is where the person makes some contribution?—What are called the subsidised annuities?

Obje to co tribu sche

Old not t only of life.

9822. Yes; have you looked into that?—Yes. I should like to state some objections which I see to it. With regard to the subsidised annuities, first of all, I cannot see that there is any principle in selecting 65, or any other period of old age, as the one risk of life which you are to pay a subsidy to. I know that at Bradfield, a union that has attained a good deal of celebrity in poor law matters, the guardians took the view that a woman with children was a person very much more to be pitied than an old person of 65. They made an exception in favour of her; and I imagine that exactly the same difficulties will arise about fixing the age of 65. People will say: "Why "not the age of 64? Why not a man who has "lost his powers at 50 or 60?" "Why not "widows?" one would say.

9823. But it is clear that, if you have any system of pension at all, you must have some limit of age for the pensioner to come on the fund?—I quite admit that.

9824. As some of the trades unions themselves have found, and have rigidly adhered to: does that, in your opinion, destroy the whole system?—Well, it makes it extremely difficult. I lately had my attention called to a little bit of the experience of an actuary on the subject. The great railway societies, which are partly charitable societies, have these pensions. They fix a definite period of life. The actuary, Mr. Hardy, was instructed to draw up a table; well, he did so, and he delivered his table, and they

Fixe age nee but caus fric

Chairman—continued.

accepted it. But when they came to put it in operation it was immediately said, "Oh, this is a very hard case; "this man has been sub-"scribing so many years, you must make an ex-"ception in his favour." This does not arise where you have a purely mutual society like a friendly society or a trades union, because a man has no right to take away benefits from his neighbours who have entered into the scheme under the same rules. But great railway societies or the State trying the plan that I have mentioned, would be obliged to make the exceptions which I have alluded to. And there is no end of the cases which you will have raised, and there is no end to the friction which will be raised with regard to these difficult cases. And I may point out that that is the difficulty experienced by the Parliamentary Committee which Mr. Chamberlain presided over. They found, when they fixed a definite age, the people said that the man must be able to withdraw if he does not live to that age, or rather his family must be able to withdraw; and in consequence of this and other similar hard cases they have had to add all sorts of fancy benefits, and it ceases to be an insurance scheme, and it becomes a charity scheme; a legal charitable scheme, which is the Poor Law. I should further like to point out that, as far as I can make out, nearly half of the old age pauperism of the country begins before the age of 65; and I should like also to point out that the proposed scheme will not touch the lowest class at all; that is, people who do not belong to friendly societies, from which they would get, when sick, immediate benefits; and they are not likely to come into a scheme from which they could only benefit forty years hence. It might be taken up by the well-to-do middle-class people, as I believe has been the case in France, where that kind of thing prevails. But I do not believe it would touch what is popularly known as the "submerged tenth." Another important objection is, that the method of deferred annuities, which is endeavoured to be popularised in this way, is not that which commends itself to the good sense of the working-classes at all. If you look at the facilities given to them for obtaining deferred annuities, you will find that they are not used; and I take it from the Thirty-seventh Report of the Postmaster-General, that from 1865 to 1889 only 540 contracts of that nature were opened. There were in addition 1067 money returnable contracts, but I am informed that this class do not always mature.

9825. We have had a good deal of evidence confirming the view which you take, and those statistics have been quoted?—Possibly. Also I might add some very short statistics from one of the very large societies which does business in this way: the Prudential Company; I am not talking of their industrial branch, but I am talking of their ordinary branch in which a good many working people do insure, on more favourable terms than those offered by the other branch of the Company. On December 31, 1891, out of 262,000 insurances there were 162,000 endowment insurances; that is a form of insurance that matures after so many years' subscription;

Chairman—continued.

and I believe that that is a very much more popular way of moving these poor people to make provision than the annuities as laid down in the proposed scheme, as is proved by the fact that they had only 23 deferred annuities on their books.

Lord Playfair.

9826. Do you mean thousands? — No; only 23.

Chairman.

9827. Do you wish to add anything more on that particular scheme?—I should like to point out that there are enormous savings which are applicable to old age quite apart from these annuities, and as far as I know, no man of his own accord ever goes into a deferred annuity.

And other savings applicable for age.

9828. Now, with regard to the other scheme, the scheme of universal old-age endowment?—Well, in the first place, I do not believe it is necessary. It would be enormously costly. In order to get rid of a small percentage of pauperism, you are proposing to make, as I contend, every one an old-age pauper. I might say this must be taken in connection with the argument that I have used with regard to the better administration of the Poor Law, that at Bradfield you get the old-age pauperism of persons over 60 reduced to 4 per cent. of the population of that age, whereas Mr. Blackley calculated, from some other unions which seemed rather favourable to his views, that it was 42 per cent.; so that if by good administration you can reduce old-age pauperism to 4 per cent., there seems to me to be very little need of any scheme of this sort. And another argument which seems very strong to me is this, that I think it would be a great injustice to the poor to deprive them of this opportunity for developing their provident habits and institutions. Suppose a man, 60 years ago, at the time when the Poor Law was on a very different footing to that on which it now stands, had got a law passed that sickness was a proper public charge, and that a man should not be expected to provide what was necessary for his sickness, you would never have had the friendly societies; and, personally, I look forward to the poor obtaining just the same kind of advantage from looking steadily, in the face, this difficulty with regard to their old age: and I do believe they are now doing it. And also I should like to say about the sum that has been named, 5*s.*, I cannot follow exactly the argument why giving a man 5*s.* is likely to make him save 5*s.* My observation has always been that if you give a man 5*s.*, when he next wants 5*s.* there will be a tendency for him to ask some one else to give him another 5*s.*, and that does not lead to the totally different operation which is desired, namely, that of saving it for himself. I observe, too, that a good number of persons who have pensions, army pensioners, for instance, which not only amount to 5*s.* a week, but sometimes more, do at times get into the workhouse. I have had a list before me, 16 from one union, seven or eight from another, of such men who are actually in the body of the house.

Objections to scheme for entire State endowment.

Enormous cost, paying all for sake of very few.

Injury to provident funds.

Hindrance to saving.

Army, &c. pensioners often in workhouse.

Chairman—continued.

9829. But they do not get their pension weekly?—No, they do not; and you would have to pay it weekly.

9830. The army pensioners only get theirs at rather long intervals?—But it is pressed by some supporters of this scheme, that quarterly payments would do, and that no evil effects would follow from paying quarterly. In addition to those people in the house—I do not know whether your attention has been called to it—there are a great number of people as to whom it would be very difficult to get any statistics, I mean the casual paupers. There are, I believe, a good number of old soldiers in the casual wards, some of whom have got pensions. I know that Mr. Campbell Bannerman, replying to a question in the House of Commons the other day, said that there was a very small percentage of pensioners in receipt of Poor Law relief; he would rely on a list, I presume, furnished by the War Office of the pensions actually attached; but I do not think he could have had any cognizance of the people who are strolling the country, and occasionally entering the casual ward, for the casual paupers are allowed to go and come without much question, and no attempt is made to attach their pensions; and there are, I am afraid, a considerable number of them.

9831. But surely you would admit that there might be a considerable difference, so far as the practice is concerned, between a man who receives his pension only at long intervals, going into the workhouse between the times of payment, and the man who might be receiving it weekly?—There naturally would be, of course.

9832. One would be very much more apt to find his way into the workhouse than the other? Still, I do not think that weekly payments with some of the people with whom you have to deal, say of 5*s*., would meet the difficulty.

A man may spend weekly pension the day he gets it.

9833. But you very readily admit there is a difference between the case of a man who receives his pension at considerable intervals, and the man receiving his pension weekly; you would say that there is more chance in the one case of the man getting into the workhouse than there is in the other?—There is more chance; but you have no guarantee that the man who gets his pension paid on the Monday would not spend it on the Monday.

9834. And therefore you are practically opposed to all schemes of pension, whether subsidised or not; I mean where they are contributed to by the person interested?—Yes, I am not opposed to a man buying a deferred annuity if he chooses; but as far as my observation extends, I never met a man who had a thought of buying a deferred annuity, and I think that if a man wants to provide for his old age, he will not do it in that shape.

H.R.H. The Prince of Wales.

Out-door relief increases demand on private charity.

9835. Do I understand you to state that the rise and fall of expenditure of the Charity Organisation Society varies with the rise and fall in the amount of out-door relief; in other words, that extravagance of out-door relief increases the demand on private charity instead of lessening it?—That, Sir, is my observation certainly.

Mr. Humphreys-Owen.

9836. Have you any country experience, Mr. Mackay?—No, I have not, beyond reading about it.

9837. I understand that your view as to the combining the action of the existing out-door relief with giving charitable aid by a voluntary society is this; that you rouse the honourable feelings of the poor, and that they would not ask for charity in the same way as they would lay a claim to it from the Poor Law fund?—I believe that is the reason that we have been so far successful, that people do not ask us to the same extent that they would if they sought relief solely from the rates.

9838. And it really has the effect, *pro tanto*, of moral amelioration?—Yes; and people talk truly enough about what a disagreeable thing it is to enforce any deterrent condition of poor law relief. I therefore maintain that by this system you do replace what was a deterrent condition by a very honourable feeling on the part of the poor.

9839. Do you think that amongst the poor there is much of the feeling that is expressed by the phrase, that they are "veterans of the army "of industry," and that they have therefore a claim on society as the reward of good work in their life; that they have a claim for help from society for that reason at the end of their lives?—I cannot say that I have ever met with that argument; but I think it is described by a vague sort of feeling that they are the subjects of injustice of some sort or other.

9840. You have not read much of Cobbett?—I cannot say I have.

9841. Do you know that he has said expressly that relief from the Poor Law was the right of every Englishman who was working on English soil?—Well, I think Cobbett was wrong.

9842. But I wanted to know from you whether you thought there was that feeling with regard to the Poor Law amongst the poorer classes?—Well, I cannot say that. But I think that they do not appreciate sufficiently the difficulty of discriminating justly as to the individual who ought to have relief and the individual who ought not to have relief. They go to the guardians, and they say: "You ought to have given my neigh-"bour, poor Mrs. Jones, relief;" but they do not seem to remember that if the guardians were to give Mrs. Jones relief they would have to discriminate on applications from all the widows in the same street.

9843. Did you hear Mr. McNeill give his evidence on that branch of the question?—Well, I was here part of the time during which he was examined; but I cannot say that I recollect his referring to that particular subject.

9844. He was asked whether they discriminated in Scotland between those who were deserving and those who were undeserving, and he said they did?—I know people think they do, but my impression is that if you came and asked the people who have been adjudicated upon, that the adjudication in their opinion would be thought a very unsatisfactory one.

9845. That you apply more especially to big towns?—I would say anywhere. If I have lived 40 years in a parish, and go before the guardians, and they say that I am not fit to receive out-

Mr. Humphreys-Owen—continued.

door relief, I do not think that I am likely to be contented.

9846. Not you?—Or my neighbours and friends.

9847. Do you think that if you had smaller areas, as is the case in country districts, where everybody knows everybody else, there would be the same kind of feeling?—You mean to make the charge upon the parish?

9848. Yes?—That would be partly in the interest of economy; that would make them perhaps discriminate better, that is, help them to discriminate.

9849. Well, in the first place, where everybody knows everybody else, discrimination is very much easier; and, in the next place, the decision would be accepted by the people concerned with greater equanimity, because they would be conscious themselves that the decisions were fairly just?—Well, I should be sorry to admit that in the case of people who know one another better, that they would be more likely to be fair. That is not so at all. It is just in this sort of case that favouritism creeps in. With reference to the clergyman, the old woman who goes to his church has naturally a better chance of obtaining help from him than the old woman who does not; and the old man who works for a particular farmer, who is on the board of guardians, naturally has a better chance of obtaining relief from his influence than the man who does not work for him. And I do not think you can get any nearer a judicial proceeding because men, however well intentioned, cannot help being influenced by these considerations.

9850. Not when the money comes out of their own pockets?—That helps no doubt; they would probably be more judicial if they had to pay for it.

9851. Do you not think we would get nearer discrimination, having these two elements, first, of personal knowledge, and second, the fact of the relief coming out of their own pockets and not out of the pockets of their neighbours?—I quite admit that in smaller towns it might in some respects be more easy to administer relief. But I still maintain that you would not get one of the objects you have in view, namely, the making of everyone satisfied with the working of the Poor Law.

9852. Would you advocate a Poor Law reform making the out-door relief a parish charge, and the in-door relief a union charge?—I see no objection to that; but I feel strongly against throwing the Poor Law administration into a cauldron of change, as would be involved by appealing to the Legislature, because I feel so very much afraid that they might alter it in the wrong direction. I am not so keen about advocating any change. I think we can get on, and I think that public opinion is being roused a good deal more to this question of the administration of Poor Law relief, and what I believe to be sound views are making progress, and if you give us a little more time greater improvement will be manifest.

Mr. Humphreys-Owen—continued.

9853. But you have had from 1834 to 1893, and you have converted two unions in the country and three in London; is not that the extent of the progress that has been made from your point of view?—I think not. I think there is general improvement all along the line. They are not all on the same lines, but they have in London, as a whole, what I should call a fair administration, and the greater part of Shropshire and Berkshire are also in that condition, and I have no doubt other districts too. They have not taken the extreme course pursued by Bradfield, but I should like to point out that it is only within the last three or four years that this question has been taken up, and discussed publicly at all. The duty of advocating reform has been left entirely with the Local Government Board, and they have published a series of admirable reports, but they are all condemned to complete secrecy by being published in Blue Books, for no one knows anything about them, and I believe that since the Poor Law Conferences have started, and since about three years ago, the London Charity Organisation Society has taken up the matter, there has been more progress made with regard to public opinion than was the case during many years previously.

Progress general (though most marked in four or five unions), especially in last few years.

9854. But still, where you have almost a universal practice in a country, which does not want for men of public spirit and energy and character, do not you think that there must be something to be said for it which we must have overlooked in favour of a very rigid administration?—I do not quite follow you.

9855. First of all, you have an immense amount of public spirit at work throughout England and Wales devoted to local government; in the next place you have side by side with that a practice which a small minority of persons say is radically vicious and bad, but still despite of that it is in use amongst the great majority of persons who have to administer the system. Now, do you not think that this great majority of those who say that it is of much value to the country may have something to say for themselves?—Everywhere there is a distinct reform on the old procedure of the time previous to 1834. But when you have a Royal Commission called into existence, and public opinion gets very much roused about this question of the aged poor, all I can say is that if you are not content with the gradual progress now being made, and wish to make more rapid progress in solving the question you must proceed on the lines I have described. I am not complaining of the present situation particularly.

The Witness withdrew.

TWENTY-SIXTH DAY.

Tuesday, 16th May 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. THOMAS MACKAY, called in; and further Examined.

Mr. Loch.

Examples of progressive unions.

9856. MR. MACKAY, great stress has been laid on systems of Poor Law relief adopted in St. George's-in-the-East and other unions; are you of opinion that in other unions than those you have referred to, there has been a reform in poor relief that, especially or indirectly, affects the aged?—Most decidedly.

9857. And what unions would you be inclined to name?—Well, there are the two neighbouring ones of Whitechapel and Stepney, and also Paddington and Newington.

9858. And in the counties?—Bradfield, Atcham, Reading, Wallingford, St. Neots, Cambridge, and Oxford.

9859. And Manchester?—And Manchester.

9860. And West Derby?—Yes; that is one of the unions of Liverpool.

9861. Therefore, would you draw the conclusion that the principle of reform, although it assumes different practical plans, or methods of operation, is the same, and is affecting many districts, and that generally there is the same object in view?—Certainly, and the procedure is different, no doubt, in various unions.

Progress now rapid, owing to conferences and Charity Organisation Society.

9862. Then you think that much more interest is taken in the reform of administration at the present time than formerly?—I should say very much more within the last three or four, or five or six, years.

9863. To what do you attribute that?—Partly, I think, to the Poor Law conferences, and also, I think, to some extent to the action of the London Charity Organisation Society.

Mr. Loch—continued.

9864. But may one assume that there is a great deal more public spirit available now for the management of local business, and assuming that, may one ask why it is that the plans you advocate, more particularly, for instance, that in force in St. George's-in-the-East, have been only adopted in one or two instances?—Well, I quite admit that there is a great deal of public spirit about, but the question is, whether it is of exactly the nature required to deal with a very difficult problem of this sort. I ventured yesterday to point out that it was the intention of the Poor Law Commissioners that the Poor Law should be made an instrument, not only for relief, but for the dispersion of pauperism; and their policy was not logically intended to stop with the abolition of able-bodied pauperism. Implicitly, if not explicitly, the Poor Law Commissioners intended that there should be a gradual but continuous policy of restriction of the facilities for all kinds of pauperism; and I pointed out, further, that the Local Government Board has never been able to perfect the instrument which was put half-finished into their hands by the old Poor Law Board, and by their predecessors, the Poor Law Commissioners. I think, therefore, I may say that the instrument which is put into the hands of guardians for effecting the dispersion of pauperism is an instrument which falls short of the intention of its authors; it is true that when you get a man who, like Mr. Bland Garland, makes a profound study of the question, and who has, in addition, the very

Mr. Loch—continued.

rare courage to face the unpopularity and misrepresentation involved in carrying out the recommendations of the Commissioners to their logical conclusions; I say when you have this class of man, and this rare class of public spirit, even the very defective instrument which is available has produced great results, and has, I think, effectually established the independence of the poor of Bradfield. But I should like to point out that there is another sort of public spirt of a totally different character, very genial, perhaps, but also, I am afraid I must add, very ignorant. I was shown the other day a budget of addresses in connection with the recent election of Poor Law Guardians in London; and I should like to quote one from recollection, but I think I can quote it in substance correctly, in which the issuer of this address began by saying he "regarded the Poor Law as a compulsory General Mutual Sick and Provident Fund," further, he would "endeavour always to foster the idea in them (the poor) that in receiving help from the guardians they are not receiving charity, but drawing upon their rightful interest in the general savings of themselves and others;" and then he went on in his concluding sentences to say, "As for the disreputable and idle poor, I resolutely set my face against any help for them; to bestow charity on them would be a serious breach of trust . . . their case does not come within the scope of the powers and duties of a guardian." What I wish to point out is that this may be very fine sentiment, but it is not exactly the spirit in which this very difficult problem is to be approached; and, if I might make an analogy, it seems equivalent to asking public spirit to perform a serious and very difficult surgical operation with a very blunt penknife.

9865. But, accepting the position which I take it for granted you hold, the position of one who agrees with the policy of the Commissioners of 1834, you would be favourable to improvements in the workhouse, so far as desirable, according to the standard of living of a very large section of the community?—Certainly. Yes, I think that that is the best outlet for the undoubted feeling of commiseration and compassion that is to be found in the community, that they ought to make the workhouses as reasonably comfortable as is practicable. I see no objection in that being done; indeed I should strongly advocate it.

9866. Would you also be in favour of any further limitations as might be laid down in Poor Law Orders; I mean limitations by which, possibly, relief could be given to certain classes of applicants on different conditions, or by which certain classes should be excluded from relief?—Well, I should be very glad if the Local Government Board, or, indeed, any other authority, could remove some of the exceptions that are made to the Prohibitory Order and the Regulations Order.

9867. Your object being to somewhat limit a rather difficult discretion on the part of the Poor Law guardians?—Quite so.

9868. Supposing the process could be proceeded further with, would you be in favour of

Mr. Loch—continued.

such a reduction of out-door relief as would lead to cases of sudden and urgent necessity only being so assisted, and other cases being dealt with by public and private charities and in other ways?—I think there might very fairly be a permanent exception in favour of urgent and pressing necessity.

Chairman.

9869. Are you dealing with able-bodied now?—My remarks have been referring to both cases, I think.

Mr. Loch.

Adequate funds for charity forthcoming in the strict east end unions.

9870. But it has been stated recently in the "Contemporary Review," in an article by Mr. Barnett, that the amounts required for the relief of the aged poor by charitable donations have not been forthcoming. You know the east of London, and St. George's in particular, and is that, in your opinion, an accurate statement?—I think Mr. Barnett is certainly misinformed. With regard to my own committee, I can say most positively we have never refused any case for want of funds. May I just add that I took the precaution of writing both to the secretary of the Whitechapel and to a member of the Stepney committees of our society, and they returned me substantially the same answer.

Objects to subsidising charity; this would lead to claim of "right."

9871. It is proposed by some that there should be a kind of established charity, or charity organisation, which would receive subsidies, I understand, from municipal authorities; would you be in favour of that method, as against the present method by which charity, and Poor Law, and friendly societies each are supposed to hold, and do hold, a separate field?—I should be very strongly opposed to a committee like my own in St. George's receiving assistance from any rate-collected funds. I believe it would entirely destroy our usefulness, because we should then exercise in the view of the poor exactly the same attraction that the out-door relief does, and that assumes far too large proportions in the mind of the poor; our success has been due to the fact that they do not regard a voluntary fund in the same way as they do a rate-collected fund.

9872. You are of opinion that a partial subsidy would have the same effect as a rate-collected fund?—I think so.

Charities help poor law with voluntary inquiries.

9873. Would your answer apply to giving advice with regard to the applications that come in to the Poor Law authorities, or to making inquiries with regard to the position and character of applicants for Poor Law relief?—I see no objection to giving advice if it is asked for; that is constantly done. There are constant communications passing between my committee and the Poor Law officials. But I think there would be rather an awkward division of authority if we were called upon to make inquiries on behalf of the Poor Law authorities. I mean, at the same time, to say that anything in reason we should do. But I do not think we could undertake any inquiry for an out-relief union.

Aid relatives in visiting paupers.

9874. I suppose you would go so far as this: that if a relation wanted to visit an aged mother out of town, one who is supported by the Poor

Mr. Loch—continued.

Law authorities, you would be prepared to help towards the expense of her doing so, and equalise the conditions from your point of view?—That almost goes as a matter of course. Such cases are frequently brought before my committee; a woman who wishes to visit her children who are in the Poor Law schools, or a woman, perhaps, who has a relation in an asylum. We pay the fare in such a case as that without any question at all.

Amounts of savings useful for old age: statistics.

9875. Have you ever calculated what the savings of the people, which are directly and indirectly applicable to old age, would amount to?—Yes, I have. I have made it out, I may say, from the Statistical Abstract; and at the present time, I should rather say about the year 1891, there appeared to be about 220,000,000*l.* over which Mr. Brabrook's Department, or the Board of Trade, take cognisance, because they are the savings, more or less, of the working classes; and I should like just to add that I made a similar calculation taken 15 years back; that is, the period covered by the Statistical Abstract; and the same agencies seemed then to hold 111,000,000*l.* So that during the last 15 years it has been as nearly as possible doubled.

9876. Are they numerous agencies, because, if so, I should like to know what they are?—They are not numerous. First of all, at the present time, I am taking the Post Office Savings Banks as having 71,608,000*l.* in the year 1891; the Trustee Savings Banks, 42,875,000*l.*; Government Stocks, in the name of depositors at the Post Office, 5,087,000*l.*; Government Stocks, standing in the names of depositors at Trustee Savings Banks, in 1891, 1,282,000*l.*; in all, 120,852,000*l.* in savings banks custody. The Building Societies in the year 1890, that is the last year given by the Abstract, had 52,482,000*l.*; the Industrial and Provident (and Co-operative) Societies, in 1890, 15,261,000*l.*; the Industrial Insurance Companies, in 1890, 8,873,000*l.*; Friendly Societies, 20,167,000*l.*; and Collecting Friendly Societies, 2,565,000*l.* These last two items I have taken from Mr. Frome Wilkinson's figures, as I could not lay my hand on the official record but I believe they are substantially correct.

Endowment insurances in Prudential Society.

9877. You have referred to the industrial insurance societies; do you include the Prudential, for instance?—Only the Industrial Branch of the Prudential; the other branch of the Prudential is called the Ordinary Branch, and that is not included in those figures. But I am aware, and I shall be very glad to give my reason for thinking, that very considerable savings are made by the working classes in that ordinary branch, and that they are effected on very equitable terms.

9878. But would those savings in the ordinary branch affect the old-age question?—Yes, I think they would. I have constantly come across this sort of thing: that you find an old man or an old woman who has his or her life insured for, perhaps, 20*l.* or 30*l.*, living with some of their children; and it is a regularly understood thing that the benefit of this insurance will go to the children who are providing a home for that old man or old woman. I think the knowledge that the parent's life is insured helps this very natural family arrangement.

Mr. Loch—continued.

9879. And is this asset, if I may so call it, of ordinary and industrial insurance, a very large one, and one likely to grow?—You use the terms ordinary and industrial insurance.

9880. Ordinary insurance, I mean, I beg your pardon?—Yes; they are increasing at an almost incredible rate, the insurances of that big company, and I have no doubt in other societies of a similar kind in their ordinary branch.

9881. Have you evidence to show that the ordinary insurance payments have to do with working-class insurance distinctively?—Well, this is a point that I have often been challenged about, and these are the steps I took to satisfy myself. I wrote to the insurance company and asked them the question. I asked especially the question with regard to what are called endowment insurances. At the present time, according to a letter of 15th March which I had from the manager of the company, there were 193,000 insurances in the ordinary branch of an average value of 95*l.*; and the remark was made to me that I might take it as conclusive, the amount being so small, that those insurances were largely effected by persons of small means. Well, I was not satisfied with that, and suggested that he should make out a list of the callings of the people whom they were insuring. Well, I did not get him to do that, and of course I had no right to press for it; but he asked me to come and see him on any morning I liked, and I went one day without telling him beforehand, and he said to me, "The best thing "I can do to satisfy you is to bring you in a "bundle of the proposals which we have re-"ceived this morning"; and he went into a room and brought me out an armful of proposals that had come in on that morning. Nearly all of them were endowment insurances, that is, an insurance which becomes due after, say, twenty annual payments, or at death, whichever occurs first. I looked through a considerable number of them. The bundle that he gave were largely from Scotland, from a place called Tranent, which is in East Lothian, I think.

Mr. Broadhurst.

9882. They are miners there?—Yes, it is a mining district; and a large number of the people who sent these proposals were miners. There was also a considerable number of what we call in Scotland carters, people employed on farms, and a carter occupies in Scotland a position analogous to that of a waggoner, as I suppose he would be called in England; and these people were insuring for 50*l.* and 100*l.* and that sort of sum. I may add a little bit of personal experience of my own. I was visiting some friends in the country not long ago, and they, knowing I take an interest in this subject, told me that some of the people about their garden and farm were insuring, and they said they would like to know whether it was a reasonable sort of thing that their people were doing. So I saw some of these people, and I found that they were insuring upon terms which are really perfectly equitable terms—it is not the collecting branch of the business—and the insurances they were effecting were for sums of 50*l.* and 100*l.*

Mr. Loch.

9883. Were those people who insured in the country as low down in the wages scale as a labourer?—Well, there was nothing high about these people, because a carter in Scotland is equivalent in social position to an agricultural labourer in England.

9884. And in the country was that so—in England?—The man I had the longer part of my interview with was the gardener, who, I presume, was a man in a superior position; but I understood that some of his labourers were, on his advice, taking the same steps, and what pleased them particularly seemed to be the bonuses that they get. There is a very substantial bonus given at the end of every five years to them.

9885. And with the machinery of such a society as the Prudential at work there, do you think it might be fair to expect that they would reach by their method a lower and lower class by way of ordinary insurance as they go on?—I see no reason to doubt it.

9886. Next on the question of the encouragement of savings, do you think that any kind of artificial bonus by State interference would be desirable?—I do not think so.

9887. Taking things as they now are, what do you think are the real sources of encouragement to save?—Well, of course the friendly society is regarded with great enthusiasm by the working people, and I think mainly because of the mutual principle which is concerned in it. There is no bonus attached to it, but what I may call the "mutual principle" I think exercises a great deal of attraction. But I have been a good deal interested in this question, and I have made inquiries in different places, and amongst others I got some very interesting information from Sir Baldwin Leighton, who is a Shropshire landlord, as to the very considerable savings made by the agricultural labourers round about his farm.

Mr. Roundell.

9888. What were the wages there?—Well, he made a statement which showed me the sort of wages that a man could earn in the district. A certain man who was earning 15*s.* a week migrated into the town where he got 18*s.*, and then 22*s.*, but on the whole he preferred to come back and do on 15*s.* with a garden or allotment and the other things thrown in.

Mr. Loch.

9889. But was it actual experience which led these men to say that they invested their money well?—It was, certainly. I understood Sir Baldwin Leighton's practice was this. When he heard that any man was inclined to save, and anxious to better himself, he would go to him and say, "Now if you have enough to buy a cow, "or to buy part of a cow, and get credit, "perhaps for the rest, I am quite willing to "give you the grass for it upon reasonable "terms." I do not think he gave it, but that it was let upon reasonable terms. Well, that was accepted by a number of those people, and I understood that there were some 20 or 30 of those people who had saved sums of 100*l.* and

Mr. Loch—continued.

upwards; one of them had saved some 700*l.*, part of which he gave away to his children.

9890. Well, leaving the country and going to an industrial town, do you think that there is any similar encouragement to save?—Yes, my attention has been drawn, I cannot say I know very much about it, but I might mention it, and if the Commission think it worth while they can follow it up. I refer to a system which is known as the Oldham Limiteds. It is a species of co-operation, and I think the fact that by investment in these companies very considerable interest can be earned has been a great inducement to promote this particular form of saving. I was saying that, apart from the friendly society, I think there is a strong disposition, if any good investment can be found for poor people's savings, for them to be much more induced to save than they otherwise would be.

9891. Would you account for the low pauperism of the old-aged in Lancashire partly by such savings?—A statement has been made to that effect, but I know nothing of it personally.

Out-relief, not low wages, discourages saving.

9892. Then take the other side, that of discouragement, does our system actively work at present for the discouragement of saving for old age?—I think it certainly does. I think throughout the country it is a regularly understood thing that old people when they come to a certain time of life, if they are duly qualified by possessing nothing, shall go upon the rates, and I should like to repeat something that was said to me by a gentleman who has paid a great deal of attention to this subject—Mr. Lloyd Baker, of Hardwicke Court, Gloucester. In the union in which he lives is a parish which is a very outlying parish. It is a long way from the authorities, and although the authorities very readily give out-door relief, he says that that very fact of the outlying position of this parish had brought about the result that only one old person was in receipt of out-door relief. The mere distance was prohibitory, and he said that he knew a great number of the people about him who were possessed of very substantial savings. It was a thing they were very unwilling to tell about, but moving about among them and making their acquaintance, he heard constantly of it, and he said he had no doubt that in a great many instances substantial savings were being made; and he added this, that he was certain that it was not a mere question of wages, that his observation was that when people were determined to save they were not deterred by lowness of wages.

Chairman.

9893. I do not quite reconcile the two statements that you have just made; one is to the effect that a great deal of saving is going on, and that it is very largely increasing; and the other is that the administration of the Poor Law discourages saving?—Well, the accident of their being so far from the centre for applications was tantamount to a strict administration of the Poor Law, the mere fact that they were a long way from it; and I want to show how easily the balance is turned on one side or the other.

Mr. Loch.

9894. Might I draw that point out a little further. You have read the Poor Law Commissioners' report, and in it reference is made—and the same point is dwelt upon in other literature—to the non-resident cases. Do you know whether the fact of the existence of non-resident cases who could only receive relief from another parish, and who could not receive it where they were, was an argument in favour of a change in the administration?—I could not speak very absolutely as to that.

Rate supplementation encourages bad clubs and pauperism.

9895. Take a method which is now adopted by which a bounty is put directly upon those cases in which persons belong to friendly societies, since the money that they receive from the friendly society is taken as half—what, in your opinion, would be the result of that system, and what actually does result from it?—It seems to me that it is the endowment of the inadequate form of friendly society, which I am perfectly sure has been one of the greatest curses; the bogus public-house clubs, which meet at intervals, and pretend that their benefits are offered on actuarial calculations; but which, in fact, are nothing of the sort, and which simply get along because they are supplemented by a lax administration of the Poor Law.

9896. Do you think, on the other hand, that it draws people to become paupers?—A lax administration?

9897. The fact that a person can get this sort of bonus?—Yes, quite so; and I should be very much surprised if friendly societies would really like to be in that position. I think their aim is the absolute independence of the people for whom they are concerned, and that they do not wish to assume any hybrid form of pauperism and I cordially agree with them in that feeling.

Pauperism usually begins young, under evil traditions.

9898. In St. George's-in-the-East, you remarked upon the fact that very few young people there are in receipt of relief. Do you believe that that is what has reduced the old-age pauperism there?—Well, I strongly think, and I think the view is supported by statistics, that nearly all the old-age pauperism with which you have to deal is pauperism which has commenced at an earlier age. For instance, take the case of a widow. A widow, when her husband dies, in some unions it is a natural thing that she goes upon the rates. Well, she continues on the rates as long as she has any children, and by that time she knows where to get this additional 2*s.* 6*d.*, and she naturally continues upon the rates when she becomes old; and I believe that if you break what I believe to be an evil tradition early, you will get rid of your old-age pauperism as well as of your pauperism in early life.

System in St George's is continuous.

9899. And have you had great complaints there from anybody owing to this attempt at breaking the tradition, as you call it?—I do not think so. They have occasionally had a little opposition at the board of guardians, and on more than one occasion I think they have carried a political list of guardians, but, as a matter of fact, when those new guardians have come to the board they have fallen into line with the old guardians, and there has been absolutely no change made for nearly 20 years.

Mr. Loch—continued.

9900. And do you think that the kind of man that would be elected to the board now would give the time and thought to a very precise and detailed inquiry into each individual case to enable him to judge of such cases, of their merits and so forth?—No, I do not think so. I think the difficulty you have to deal with is that you do not get a body of experts to administer this very difficult law. You get people who are qualifying for higher walks of politics, who begin their career at the Board of Guardians, and they really make no, what I should call, scientific study of the question, and they are looking out to pass on to the vestry and the county council, and so on, and they do what appears to them to be the popular thing at the moment.

9901. On the other hand, do you fear that with the growth of what are called popular institutions in this matter there would be such a reaction as to make a continuance of the system impossible, or do you think the new guardian gets his experience from others in the place?—I think at present that the people at St. George's, Whitechapel, and Stepney, the poor people, think less about the Poor Law than they used to do. It enters very little into their calculations. It enters much less into their calculations than it does in unions like Bethnal Green or Shoreditch, where practically every poor person has a chance of getting relief.

9902. Therefore, you are not afraid of the popularisation of Poor Law institutions; you think after all that would cure itself?—No, I am not afraid of the popularisation particularly. It is very likely we must be worse before we are better.

9903. Are you afraid that with a lower franchise for election, and a lower qualification for candidates, that there will be so great a change in public opinion that it will prevent a continuance of the present reforms?—Well, I have great faith in common sense, and I believe that ultimately common sense would appeal to any electorate; but I do admit that there would be a very great danger if you put the administration of the Poor Law entirely into the hands of the people who are supposed to profit by it, and make a totally different class supply the funds.

9904. Therefore so far as old-age pauperism is concerned, you are quite ready to allow the present system to work its way out?—Yes.

Mr. Stockall.

9905. Would the pension scheme now before the House tend to increase the provident habits of the people?—No, I do not think so; certainly not.

9906. Would assistance from the State or the rates be likely to sap the spirit of self-dependence now felt by the thrifty classes?—I think it would, and that is strongly the opinion of the friendly societies so far as I can gather from their literature, of which I am a pretty constant reader.

9907. Would it, in your opinion, encourage thrift, or would it have the opposite effect?—I think it would have the opposite effect.

Mr. Booth.

9908. Mr. Ritchie asked you how you accounted at the same time for the very large accumulation of savings which you pointed out, and reconciled that with your statement that the present action of the Poor Law was very much against encouraging savings. I do not think you fully understood his question, and I now give you another opportunity of answering it?—In answer to that I have to say that I think those savings would be very much larger if the Poor Law was better administered.

9909. Do you think it would affect it by bringing the savings down to a lower class particularly?—I think it would.

9910. That is to say, you would say that those savings, that you acknowledge, are not so much made by everybody as by a certain portion, either a better or a more respectable portion of the community?—That is so; according to the best information I can get saving is not confined to one class. All the people I have consulted about it, and who, I think, know most about it, tell me it is not a mere question of wages, but it is a question of determination. How a man comes to that determination I cannot say, but people having the very lowest wages sometimes save, and sometimes people with very high wages will not save. It is impossible always to gauge what a man's motives in saving have been.

9911. But the evil effect of the Poor Law according to your view would not act upon everybody, but rather particularly upon certain classes?—I should rather say that it acts particularly upon certain individuals in all classes, and not particularly upon any individual class.

9912. You were good enough to send me the paper which you read before the Society of Arts, and the general argument that you advance in that paper I take to be that the character of paupers is such that assistance from the State can bring no good result; that is mainly what you say in it, I think?—I do not think it will make them provident. Of course assistance from the State, if they are destitute, will save society from a scandal.

9913. You say, for instance, at page 352, that pauperism is not a question of poverty, but rather of habit and character?—Yes; I am strongly of that opinion.

9914. Well, that appears to me to apply to some portion of pauperism, and not to the whole, and therefore I should be glad if you would say who you have in your mind as paupers?—Well, I cannot quite admit the premiss that you put. I do not think it is a particular class. It seems to me that it is particular individuals in all classes—the man who has lived for the present rather than looked to the future; and you meet him in all classes.

9915. But we are now talking about the characteristics of paupers. You appear in this paper to have described the characteristics of paupers, and, I think, with very great force, and I am trying to find out where the difference between your view and mine comes in. It may be that my definition of a pauper is a wrong one, and I want to know when you are describing the characteristics of the pauper as you do here in this paper, whom you are thinking of; how would

Mr. Booth—continued.

you define the pauper you are thinking of?—Well, the pauper is a person in receipt of relief.

9916 At any one time?—At any one time.

9917. Because you go further than that in the argument which you advance in this paper, and you seek to show that those who are paupers over 65 have, to a large extent, been paupers before?—Yes.

Thinks paupers over 65 have mainly been so in some way before.

9918. And the words you use are: "That "they have been paupers from an earlier period "of life." The whole argument is, I think, that theyare paupers at the time they apply for assistance in old age. But if you take that view do you not include in that as paupers everyone who has had relief at all?—No; I do not say that. I say that a man who has received pauper relief is a pauper for the time being; but the words of my paper may be crudely expressed, and I presume that is what you think. I have said there that a man who has been habitually in the habit of receiving pauper relief in all crises of his life is a pauper, and if he gets to the age of 65 and becomes a pauper again, it is not a very great abuse of language to talk of him as a pauper coming back to his old maintenance.

9919. Then in describing paupers you are describing not only the paupers of one day or of 12 months, but anyone who has had relief at all, provided that the word habitual can be used. You see it extends enormously the field; it makes the numbers of cases of paupers infinitely larger than anything we have hitherto talked of: and therefore it is a very important point?—Strictly speaking, the legal definition of a pauper is a man who is in receipt of parish relief of some sort or another; but it is not, I think, a great abuse of a popular term to describe a man as a pauper, even if not actually in receipt of relief, when his whole conduct has been such as to make it necessary to give him relief for a large portion of his life. Perhaps it would be more correct to describe him as a pauperised person, and not as a pauper.

9920. But the calculation that Mr. Loch made on the Stepney figures, which I take to be correct, was that of those in the Stepney workhouse over 65 years of age 44 per cent. had received relief before, and I wish to know does he include in that what you call paupers, everyone who has had relief at all within a number of years?—The figures were figures supplied to yourself by one of the officers of Stepney; I hardly know whether they are correct or not.

9921. The figures were of this nature: we had a number of individuals in receipt of relief on a certain date, and we traced back their history, and it was from this history, I suppose, that Mr. Loch made his calculations. That is to say, he found that of those in the workhouse over 65 years of age 44 per cent. were not new to the workhouse at 65?—Quite so.

9922. And now my point is, do you on that account call them paupers before they entered the workhouse after 65?—No, but I think I am quite correct in stating that their career of pauperism did not commence at 65, and that there were pauper incidents in their career; it was not a continuous career of pauperism, but there were pauper incidents in their career.

Mr. Booth—continued.

9923. But to apply that rule is to describe pauperism in quite a different way to what we have done; the official count of pauperism has been the pauperism of any one time, but we now have a return which will be published in a few days which extends this to 12 months, and we find from that return that the number of paupers, if you count paupers in that way—if you say that a man who has had relief in the course of the year is a pauper—we find that the paupers have to be more than doubled. That is to say on the one day count the percentage is 2·41 or 24 in a thousand, and if you count for 12 months the percentage rises to 5·4 or 54 in the thousand. That is to say, the total number of paupers is more than doubled, if you count in that way. But then if you go on and adopt your principle and say that for this purpose everyone who applies at 65 is to be counted a pauper, which I believe is the basis of Mr. Loch's calculation, that number which gives 54 in the thousand would be very largely further increased?—Yes.

9924. And, therefore, it is a very important point. You, in this article, go on to describe the characteristics of paupers, and I am anxious to know who you are meaning; are you meaning all the paupers or only a section of them?—I should think you would find, if you worked out the figures, I cannot speak for Mr. Loch's figures, but if you worked out those figures with which he has dealt, you would find that a very large proportion of those who are paupers at 65 had been continuously paupers for some years previous to that. After all it is not a matter of having been paupers when they were children, or perhaps of having had a bottle of medicine in middle life; but you would find that the great majority had been continuously paupers for the period just before 65. I might say that apart from the statistics of the question I consulted Mr. Vallance upon this point, and he gave me clearly to understand that that was his opinion, that a very large number of people, who were paupers at 65, had been continuously in the workhouse for some period before that.

Army pensioners in workhouses: quarterly payments sometimes lead to abuse.

9925. With regard to the effect of a pension and what I think you stated in your evidence yesterday, as to the number of army pensioners in the workhouse, do you conceive that it is at all considerable compared with the total number of those pensioners?—Well, I saw a statement made by Mr. Campbell-Bannerman, I think in the House of Commons, that the proportion of people of whom the War Office authorities knew, whose money was attached by the Poor Law authorities was small, but what I ventured to point out to the Commission, and I think in that paper also is, that, over and above that, there is a considerable number of whom the authorities do not know, actually in the workhouse, and then, beyond that, there are the people who go into casual wards, of whom the authorities can not know; and I have been told by people who have taken an interest in these casuals that a considerable number of them are people who have been in the army, or in the reserve, but whether they have got pensions or not, one could not be certain. I know that some have, because I had a long conversation with the superintendent of the casual ward of the Whitechapel workhouse, and he told me that certainly in his wards there were army pensioners, because he heard them talking about the subject of their pensions, and he also made a statement that after a quarter-day there was a sensible diminution in the numbers in the wards.

Mr. Booth—continued.

9926. The number might be considerable in those wards, and yet, after all, not large compared with the total number of pensioners?—That may be, but I have no means of knowing. Perhaps I might add, that if the matter seems of sufficient importance—I have no means, except by private inquiry, of finding out—but I submit that if the Commission saw one of the casual ward visitors of the Local Government Board, they might perhaps be able to form some estimate.

9927. But what I want to know is do you consider that the receipt of a pension by a public servant is a cause of demoralisation to that servant?—No, because that is in his contract. If a man chooses to take part of his wages in the form of a deferred payment, he is at perfect liberty to do so.

9928. Then your argument only come to this, that some pensions are demoralising?—Quite so.

9929. Then it comes to this in the case of those who are demoralised, or some section of those who are demoralised, is not that demoralisation confined to those who have given away to drink?—I think that drink has very possibly had something to do with it.

9930. And then it would not be fair to stigmatise the whole class as having become demoralised merely from the fact of the existence of the pension?—Certainly not; I should say that soldiers who have become chargeable to unions are of exactly the same class as people who are not soldiers, but who have also become chargeable.

9931. Then it comes to this, that your allegation with regard to the effect of pensions only applies to those in fact whom all pensions will demoralise, and they are not a very large number, even among soldiers?—I do not know that I have said that pensions will demoralise a very great number of people, but what I have said is, that the expectation of a pension will certainly make people less willing to provide for their own old age, and I have said that pensions coming like a windfall, as they do to soldiers, are occasionally—only occasionally—provocative of riot, just as much as they are of thrift.

Chairman.

9932. But what do you mean by coming as a windfall. Is it not part of a soldier's pay, and is it not part of his contract, that he shall have a pension?—Quite so.

9933. And is not that in a sense making provision for old age by his work?—Quite so. I only point out what I believe to be the fact that even with those conditions, this pension that has been earned, sometimes leads these men to go into the workhouse and to go out of it when they get their surplus money, and after a few weeks they go back. I have not the least doubt that I could

Chairman—continued.

prove that up to the hilt, for I have a list of 15 cases given me from one union. The word windfall perhaps does not accurately express my meaning: I desired to point out that the pension comes to him as deferred pay for past services, and is not the result of a series of voluntary acts of thrift which would probably have established a habit of thrift. I do not, of course, intend to throw any aspersion on a soldier's well-earned pension.

9934. You would say that a soldier's pension is a perfectly legitimate mode of providing for his old age?—Perfectly.

9935. It may be abused, but it is perfectly legitimate?—It may be abused, but it is perfectly legitimate.

Mr. Booth.

9936. You mean that your experience as to the soldiers is, that a pension will not necessarily keep a man out the workhouse?—Yes.

9937. That is the point?—Yes.

9938. The soldier retains his right to the pension, even though he goes into the workhouse, and they only stop a portion of it?—Yes.

9939. And if he leaves the workhouse, the pension is again his, entirely?—Yes.

9940. Would it not make a considerable difference if, on entering the workhouse, he lost his pension?—I suppose it would; but I submit there is really no analogy except this, that a soldier has earned his pension, and that sometimes, undoubtedly, the possession of his pension leads him to go into the workhouse, and to go out and have a week or two's riot; and I say that *a fortiori* the man who has not earned his pension might act in the same way. That is really the limit of my reference, and it is only used as an illustration.

9941. Then with regard to the effect of giving 5*s.* which you mentioned in your evidence yesterday as one to be feared, that it is not likely to encourage the recipient to save another 5*s.*; does this rule apply to all receipts that are not earned; to all inheritances, for instance?—I think, to a limited extent, it does. I think it is a notorious thing that a man who is left a competence is not such an active man, and is not likely to do such good work, as the man who has got to work for his living. I think that is common knowledge; at least, I should say so. The question is whether he is legally entitled to it; and that raises the large question of the justice of inheritance and the right of bequest, which is, of course, a very large subject.

9942. Is the fear proportionate to the extent of his legal right, or merely to the fact that he gets it without working for it?—No; I should say that if I wished well to any young man, I should say that he should not be gifted with a competence, but should rather have to earn his living. I think he would be a more useful man, and probably a happier man, even when it is given to him by his father, which is the natural way of becoming entitled to a property; but I say it is an unnatural and strained way to be possessed of it, where it is taken from the ratepayers.

9943. And you say that one of the objects to

Mr. Booth—continued.

be feared is, that those whose characters are undisciplined, are likely to be mischievously affected by it; is that your point?—Yes.

9944. But if given to people whose character is disciplined to habits of saving, it would not have that effect?—I do not suppose that giving 5*s.* would have any great effect on a member of the middle classes; I quite believe that, because they are accustomed to the saving and keeping of property; but with these poor people who have to learn the necessity of making provision, I do not think it would increase their chance of learning this necessity. It is not enough to warrant them in resting content, and I think it would relax their efforts to do anything at all.

9945. But is it fair to compare a pension of 5*s.* with a gift of 5*s.*?—I think it is, absolutely.

9946. A parallel case?—A perfectly parallel case.

9947. The question with regard to pensions regards future habits of saving, but the time for saving has practically passed?—I do not quite follow you.

9948. If you give a man 5*s.*, you say, it will not encourage him to save another 5*s.* in that I fully agree with; but if it is a question of a pension, the bad effect of that pension surely must be ante-dated; it must have an effect on his habits for years before. It is not the question of checking his habits of saving when he is old?—I think it is all the more insidious, because you are holding this over him during his whole life. He has plenty of claims upon him, and there is a struggle between different claims as to which shall be satisfied. But if you say to him that his old age is satisfied and provided for, he will naturally say, "Well, I shall have a cheap trip "to Brighton," or he will have another glass of beer; things perfectly legitimate in their way; and they only become illegitimate when they are habitually put in front of claims, such as those of old age.

Would check habit of saving in early life.

9949. Then the prospect of a pension you think would be especially bad?—I think so.

9950. Would the prospect of a pension and the prospect of an inheritance be different in that respect?—To a certain extent it would be the same. But it seems to me you are raising a very large question as to what is the equity of the law of inheritance.

9951. I do not mean to raise that. I am trying to learn why you think the prospect of a pension would be injurious, and I am asking you whether it has a different effect upon a man if he is looking forward to a pension from the State, or looking forward to a similar provision which comes to him in a way which is now considered legal?—Well, I think it has decidedly the same effect up to a certain extent.

9952. It has the same effect up to a certain extent?—Yes, I admit that.

9953. Do you think, as to the class which may anticipate some small inheritance on the death of their parents, that they are as a class less provident than those that do not anticipate that?—That is introducing different elements. You have got a totally different tone of opinion amongst those classes. I might say what strikes

No fear of poverty among poorest.

Mr. Booth—continued.

me most, going among the poor people, is that they have not the least fear of poverty. They are so accustomed to it that very often I have known cases of their spending their very last few shillings on a day's outing.

9954. In other words, that those who are most likely to be affected fear it least?—I think so.

9955. Why should that apply to the prospect of a pension, that is the point? Why should you say that the anticipation of a pension from the State would be necessarily demoralising as in the case of a dole of 5*s.*?—Because I think you have not made your first foundation of thrifty habit. Unfortunately the people I know about in St. George's are people who live habitually from hand to mouth, and the result of that is they do not mind it; they do not seem to care.

9956. Then what is the first foundation?—Well, I say that a man should have done a considerable amount for himself, and that when he has done that there is no difficulty about it; he will not want your 5*s.*; because I believe it is in the power of almost any man, who makes up his mind to do it, to make provision.

9957. Does that apply to those who look forward to inheritances from their parents also, that unless they have themselves saved money they will not be careful?—You are raising a very difficult question. The whole tone of that society is very different, and the appreciation of security is so very much greater in that class of society; while unfortunately there is no appreciation of security among the very lowest class.

9958. Quite so; but what is the reason of it? Is it not connected with the fact that having a sense of security, they have learned to appreciate that which they have tasted; and value the security, because they have once experienced it, not because, as you say, the tone of the class demands it?—That is so; but where I differ from you is that I do not believe the passing of an Act of Parliament, providing that every one is to have 5*s.* when he reaches a certain age, would supply the deficiency which we deplore.

9959. You do not think the tone can be altered, or that the alteration of the tone can be furthered by any State action?—Any State action on the lines of these pensions?

9960. Yes?—I do not think so.

Cost of 5*s.* pensions, and administration.

9961. With regard to the proposal of a universal pension, may I ask you how your calculation of 30,000,000*l.* is made out, or may I get out now what you consider a universal pension of 5*s.* would cost the United Kingdom? — It is entirely a question of guesswork, because you have got to reckon the cost of administration. The question was raised yesterday as to whether these pensions were to be paid weekly or quarterly. If they are to be paid weekly it is a very large business to administer those pensions, and if it is found that weekly is not frequent enough, and you have got to pay them more frequently, you have got to deal with a very large matter.

Chairman.

9962. You are unable to estimate what it would cost?—Well, I hazarded the figure of 30,000,000*l.*, but I do not wish to press that. I am quite willing to admit it was a guess on my part.

Mr. Booth.

9963. Are you aware that the number of old people actually existing, according to the census, in the United Kingdom, multiplied by that pension of 13*l.* a year, does bring a sum of about 24,000,000*l.*?—Yes.

9964. Rather less than 24,000,000*l.*?—Yes.

9965. And do you think that 6,000,000*l.* would have to go in administration?—Well, I should not care to reckon it at all. I think to administer it properly you would want a very large sum.

9966. As to the effect of a system of pensions, or of out-relief to the aged on wages generally: let me ask you first as to the direct effect of the competition of old men or women with the able-bodied, and secondly, as to the indirect effect of the standard of comfort on wages, and to take the latter point first, you,—and I am quite ready to admit a great deal of force in it—think that "if a provision for old age is made no part of his "standard of comfort, his wages will tend to be "proportionately lower"; that is what you say?—I think so.

9967. But is it not going rather far to say as you do, "That a principal cause of low wages at the "present time is an administration of the Poor "Law which deludes the labourer into resting con-"tent that his old age shall be supported by the "rates, and not by the adequate wages to which "his manhood is entitled"?—A principal cause of low wages at the present time, I think, is the cumulative effect of long periods of bad Poor Law administration. I am quite ready to stand by that opinion.

9968. Bad administration past and present?—Past and present, certainly.

9969. But with regard to anything that may be added,—with regard to the addition of pensions—that would not be a question of the past, but a question of the present; the effect of lowering the demands that men have to make on their wages?—Yes.

9970. And that you say would be, I will not say a principal, but an important influence?—Yes.

9971. Well, free education has a parallel tendency?—Well, I should expect free education had.

9972. And also any cheapening of living, would affect wages; for instance, cheaper clothes or cheaper food?—I say that if you take money out of the rates to provide things for the labouring class I think there must result ultimately a diminution in the employment and wages of the labouring class.

9973. But with regard to the effect upon wages of the cheapening of the possibilities of life, it is the same thing. It is the same thing with regard to cheaper clothes and cheaper food. With regard to its effect on wages, if men can live for less they can afford to work for less, and it has the same tendency on wages, has not it?—Well, I regard a natural cheapening of any of the necessaries of life, as the gift of Providence, so to speak; but if you go and put on bounties, it is practically a recommencement of

Mr. Booth—continued.

protection. That is the way in which I regard it, and it is considered by all,—I think I might almost say it is a common opinion,—that protection is not to the advantage of the working classes; and I would regard this as a form of protection.

9974. But the tendency referred to by you is that if the labourer is content that his old age shall be supported by the rates, he will not demand, and will not be in a position to demand, such high wages as he otherwise would have demanded?—I think so.

9975. Is not that equally true of any cheapening of life, and what have the rates to do with the question?—I conceive that it is admitted that the old Poor Law administration did tend to reduce wages. I cannot give you any better answer than that. I believe there is proof of that, and I do not see my way out of the difficulty.

9976. My point is, that any cheapening of life, no doubt, tends to reduce the wages, but that the working classes may gain just as much or more by the holding up of their wages against the tendency to reduce them as in any other way. But turning to the question of direct influence I think that is where the experience of the old Poor Law comes in; you say that "if an "employer can get an old man who is partially "supported by the rates to do even a portion of "his work for him at a reduced wage he is able "to keep down the rate of wages of able-bodied men"?—I think so, to a certain extent.

9977. Why do you think that?—For one thing, he may cease to employ as many of the able-bodied as before.

9978. But does it not involve an increase of the supply of old people to affect the wages of the able-bodied; the old people who now work, can work cheaper; you say he is to supply labour out of their cheap services, and so to affect the wages of the able-bodied; would not that involve the necessity of a larger supply of old people to draw upon to do that?—I imagine there is a supply.

9979. Who are not now working?—Who are working now, and who are more or less obliged to support themselves by their work, but whose services could be obtained cheaper, if they had 5*s.* a week from the rates.

9980. But if they are working now they supply no market to which the employer can go for additional labour, if they are already employed. For instance, one can easily understand the competition between women and men; that women who are now doing house-work could be brought into manufactures, and so affect the wages of men, because the manufacturer could draw on a fresh source of labour in that instance; whereas the fresh source of labour that you imply can be drawn upon is not furnished if you cannot increase the supply of old people, because they are already at work?—The argument that I have tried to put forward (it may not be very valuable) is that if a man, an old man, had 5*s.* a week, he is open to an application from any one who knows that he is in possession of that sum to go to him and say, "Come and work for a low figure for me;" whereas, if a man has nothing, the employer says, "I must pay this man enough for him to live upon."

9981. I quite admit it may affect the wages of old men, such as you have referred to, but from what source do you get the effect which you say would be produced, of keeping down the wages of able-bodied people?—Well, I will say this: supposing a farmer wishes to get a certain piece of work done, and he employs one able-bodied man at full wages now; but he finds he can get two old men in receipt of 5*s.* a week from some source to do the same bit of work, and he says, "I will employ these men because they will need less wages." It seems to me that you throw the able-bodied men out of employment by that means; and I take it, if there is a number of able-bodied men thrown out of employment it may cause a keener competition, and there is a danger of wages going down.

9982. But, then, does not that presuppose that there will be a supply of old people to be drawn upon who are not now working?—No; there is a supply created by the change which is suggested by a pension scheme, because I maintain that that farmer cannot do what I have suggested now, for the reason that he must give his workmen, who have no other aid, enough to live upon, or else he cannot get them. But as to that 5*s.* which is proposed to be given out of the rates, he has now to give that out of his own pocket.

Five shillings would not remove desire to add by working.

9983. Unless there is an additional supply of old people, I do not see how it affects the able-bodied. My next point is, would not the provision of the pension make old people more, rather than less, independent of work?—I do not think 5*s.* a week is sufficient to remove them effectually from the labour market. No, I do not think it would.

9984. It would not increase the number ready to work?—It would not increase them; but I do not think it would largely diminish the number.

Mr. Broadhurst.

Distinction of gift and deferred pay pensions.

9985. I take it, from what you have said, that you are against pensions?—Yes.

9986. You think they are demoralising, some pensions?—I think the words were put into my mouth. I would rather confine myself to saying that I think the proposal is contrary to public policy generally.

9987. Would you advocate the abolition of pensions for the Army and Navy and Civil Service; do you think they are demoralising?—I certainly do not think they are demoralising in that case. I think that a man is at liberty to make any contract that he pleases with his employer, or that his employer is willing to make with him. So if an employer says, "I will pay you so much, and at the end of a certain period I will give you a pension," it seems to me to be a perfectly legitimate arrangement for a man to enter into.

9988. The case of the civil servant; he has no opinion upon it; he must agree to it; it is a matter of force if he accepts the employment?—If you ask my opinion, I may say that I do not see why you should not give a man leave to

Mr. Broadhurst—continued.

contract himself out of that. I see no reason why you should not.

9989. Why should it be more demoralising for a blacksmith to have a pension than for a Civil servant?—If the Civil servant were to get a pension which he had not contracted for, which he must receive as a matter of charity, it would be exactly the same thing. The point is, as I understand it, that the Civil servant gets his pension for services rendered, and the blacksmith does not.

Assisted pensions would check thrift.

9990. But if the State offered to assist pensions to those who partly provided the pensions for themselves, would not that be a contract; he must enter into a contract to obtain aid of the State?—Well, the question is whether it is just to other classes to assist; and whether also it would be conducive to the better providing for old age of the class you immediately have in view.

9991. But as to the demoralising?—I rather repudiated the term demoralising, I think.

9992. You abandon the term demoralisation; pensions do not demoralise?—Well, if you like. It is a mere question of words, I think the word demoralise was put into my mouth.

9993. Then you repudiate it?—I think the system you are asking me about is assisted pensions?

9994. Yes?—I think a system of assisted pensions would be an extremely hostile move to the friendly societies, and I consider that the welfare of the working classes is very largely bound up in the success of the friendly societies; and, therefore, I say I am strongly opposed to those assisted pensions.

9995. Well, then, supposing in connection with a friendly society or investment—I am speaking now of a poor labouring man—supposing by a great effort he secured a deferred payment of 2*s.* a week, do not you think that that should be recognised either by the parish rates or by direct State aid, and that he should be placed in a better position than the person who had made no effort and no provision?—I do not think that it is advisable to do it by means of the Poor Law, or by means of a subsidy from the State. I think that if those cases arise they ought to be met by voluntary charity. I might also say, that, as far as I can make out, such cases are very infrequent. I believe that the number of friendly society members who come upon the rates is extremely small, and that you would find there were very few cases of people on the rates who are possessed of annuities of that sort, or who have ever accumulated a sum from their own savings. I believe that if they do that they are people of regular habits of life, who have attached their children to them, who have attached their friends and neighbours to them, and that class of person does not want in his old age.

Partial provision through want of means very rare, and should be met by charity.

9996. Then you would not encourage State-aided or special rate-aided pensions?—My answer to that will be that I do not think the proposal you make would encourage thrift. I think what you would be doing would be this, that you would encourage people to do a little, who might have done a great deal, in the hope that they would get the rest of what they would not do themselves

Mr. Broadhurst—continued.

from the rates. Therefore, I say that I do not think that it would encourage thrift, the proposal you put to me.

9997. Of course, all persons are bound to be provided with the necessaries of life, or rather what is sufficient to maintain life, so that it is rather difficult to draw the line as to the encouragement or the discouragement of thrift. All persons must be fed either by the Poor Law or by some other means, whether they have saved a deferred annuity of 2*s.* a week or not?—Quite so. What I have tried to state as my opinion is that the number of those who have saved 2*s.* a week for themselves, and who ultimately come upon the Poor Law, is very small, and is so small that I think the ordinary kindliness of private life is sufficient to meet their wants, and that that is preferable to starting an organisation such as lavish out-door relief or these pension schemes, which I believe would have the effect of ruining a great many thrift associations which are at present doing very good work.

9998. Do you think that the personal kindliness to which you refer—personal charity—would be found in any part of the country if looked after?—I think it would.

9999. In rural villages?—Yes, I think so. I think the feeling of neighbourliness there is very strong. I do not mean the kindness of rich people necessarily, but the love and natural affection of a man's children and friends in his own rank of life. I mean that a man who brings up his children well is usually looked after.

10000. I understood you to say that many poor people care nothing about provision, and that they look in their old age to the rates?—I am afraid that is the case with regard to a certain number of people. The particular class of people that I have knowledge of are probably of the poorest class in London, unskilled labourers; and I am afraid—and I do not blame them for it—that they are extremely what I might call happy-go-lucky sort of people. These people get probably just as much enjoyment out of life as if they were more thrifty.

10001. You do not find a strong aversion to the workhouse?—I think there is.

10002. Then how do you reconcile that with looking forward with complacency to the workhouse in old age?—Because I am afraid they do not think about it. They are not the people to look long ahead. As I have said in an answer to a former questioner, Mr. Booth I think, I have observed people to do this: A very common thing is for a poor woman who is left a widow, and who gets 10*l.* or 20*l.* from a friendly society or a burial club—it is a very common thing for her to spend the whole of that money on the funeral, and in getting black clothes, and so on, and to come almost at once for relief either to the poor law or to a charitable society. I do not mean to say that something must not be spent, but I think they spend a great deal more than is necessary on such occasions.

10003. Oh, that is funeral reform?—I did not mean that, but mainly because they are not very much afraid of being destitute next day.

10004. Now then, do we understand you to say that outdoor relief, in your opinion—I take it

Mr. Broadhurst—continued.

that you are rather against outdoor relief?—Yes, I am.

10005. You are very strongly against it?—Yes, I am strongly against it.

10006. You do not have any in your union?—Except in urgent cases where removal is impossible, it is not given.

10007. Did I understand you in reply to a question from Mr. Booth, to say that you thought it was rather a rate in aid of wages, that it reduced wages?—Outdoor relief?

10008. Yes, outdoor relief?—Certainly; I have not the slightest doubt about it.

10009. Was that the opinion of the Commissioners in 1834?—Most certainly it was; the whole point of their conclusion.

10010. Did you ever bring this case before the Trade Union Association to enlist them upon your side?—No. I have not had an opportunity of doing so.

10011. Anyone can have that opportunity. Are you aware of an annual gathering called the Trades Union Congress, which attracts some public attention when it meets?—Yes.

10012. Have you ever made a communication to that body pointing out to them how desirable it would be to aid in the abolition of outdoor relief in order that it might lead to the raising of wages?—No. I never have.

10013. Do you think it would be a good thing to do at the next congress?—I should be very happy, if invited, to write a communication to them if you thought it would do any good.

10014. I cannot say what I think. But it is your opinion that it would reduce wages, and they are very much interested in any movement or scheme of reform which would have a tendency to raise wages?—Well, I might mention this, that I was invited to take part in a debate at a workmen's club in East London some time ago, and I am bound to say the only point that was accepted by those present—the working-men present—was the fact that outdoor relief did reduce wages. I was surprised at the readiness with which they accepted that argument, but they did accept it.

10015. It would be rather an advantage if that admission had a rather more national acknowledgment; and if you could get the aid of the Trades' Union Congress, which has an enormous influence in the nation—if you could get that aid—I am sure your views would be very much pressed?—I hope the Commission will help in that way.

10016. Then I understand you have very strong feelings against young men being provided for for the remainder of their lives, and you think it is a very good thing for everybody to have to work?—I do not think I expressed any strong feeling.

10017-18. It would be very interesting if you could point out to the Commission where the evil in the one case ceases, and where it commences in the other case?—What I stated was that I thought it was a matter of common knowledge that a man who has what is called a competence is more likely to take life easy, and less likely to distinguish himself, and probably on the whole will have a less happy life than the man who is obliged to work for his living. But I said further, I saw no reason to interfere with what is the law of civilised communities that the father should be at liberty to pass on his inheritance to his son.

Mr. Broadhurst—continued.

Tower Hamlet Society Pensions.

10019. I understand you are connected with a society that gives pensions?—Yes.

10020. In the East-end of London?—Yes.

10021. And your pension is 3*s.* 6*d.* a week?—Yes; over and above rent.

10022. And that the people who receive this 3*s.* 6*d.* a week live to 90 years of age?—Some of them certainly do.

10023. Do you think that they would live to a hundred years of age if you increased that allowance to 4*s.* a week?—No, I do not. I understand that your question is addressed to the adequacy of the allowance. I may point out that it is a much higher allowance than is given generally by way of out-door relief.

10024. A few moments back, in speaking of deferred pensions, I understood you to say that 5*s.* would not be sufficient.—Not to prevent a man working if he could get work.

10025. Not sufficient to maintain him?—Not sufficient to maintain him? I do not think I said that. What I said was, that it was not sufficient for a man to rest satisfied with—that I hoped the time would come when everyone would save a great deal more than that. But if you are giving a charitable allowance, I think that is about the scale you would have to do it upon.

10026. Three shillings and sixpence a week?—Yes, in addition to the rent, whatever that may be.

10027. Then would you think that that is sufficient to maintain people?—I confess I should like to see a little more given. A few of our old pensioners have more, because we have recognised that they are suffering from special infirmity, and not able to look after themselves so well.

10028. Well, you think there is no danger of immigration into your union in consequence of this longevity on the 3*s.* 6*d.* a week?—No.

10029. You do not find strangers flocking there?—No.

Mr. Roundell.

State and deferred pay pensions.

10030. With regard to the case of the Civil Service pension, is it not the case of a deferred salary for which the civil servant has contracted and paid by his services?—Quite so.

10031. And that entirely distinguishes it from a State pension to everybody?—Entirely, I think.

10032. Then with regard to aged paupers of 65 years and upwards who have had poor relief in earlier life, I gather your opinion would be summed up in this manner, "once a pauper "always a pauper"?—Speaking generally, I think that is so.

10033. One other point you were asked about, by Mr. Booth, I think—the tendency of the general cheapness of commodities to reduce the scale of wages—have we not to put against that the higher standard of life and living amongst the working classes?—Certainly. I might add that, as a matter of fact, wages have not fallen

Mr. Roundell—continued.

in consequence of the cheapness of food. That is notorious, I think.

All systems checking out-relief desirable.

10034. Would you be prepared to apply the system of St. George's-in-the-East to the rural districts in principle?—Well, I would rather not bind myself to one particular form of Poor Law administration. I believe that each union will find probably some little modification that would be desirable in that union. I am strongly of opinion that it would be very much to the interest of the working classes if their dependence upon out-door relief could be broken; and if that is done by the St. George's system, I am very glad; if it is done by the Bradfield system, I am also very glad; and if it is done by the Paddington system, I am still very glad. There are a great variety of systems by which it can be done. I do not quarrel with the system, but what I do urge is that the certain expectation of coming upon the rates in old age, which to some extent exists at present, ought to be destroyed.

10035. I take it that the key note of your evidence before the Commission is addressed to the perfectibility of the power of saving amongst the working classes?—Quite so. I should not like to be held to be indifferent to the giving of adequate relief; but I think the independence of the poor is of very much higher importance.

10036. And you do not put that forward as a counsel of perfection?—No.

10037. But as a practicable principle to be acted upon?—To be aimed at carefully and as occasion permits.

"People's banks" in Germany.

10038. In other words, there is no royal road to thrift or old age provision, but that you must look to the moral effort and the stern discipline of life?—Quite so; there is one matter I should like to mention. I have been very much struck with reading lately an account of what are called the Raiffeisen Banks in Germany, which are extended also to Italy. It is not a matter that I am prepared to speak of from personal knowledge, but I have been very much struck by the way in which working class credit has been organised by these banks, and the enormous advantage the people have gained by a knowledge of the proper application of savings to industry. The money is not, as it is in this country, put into the Post Office Savings Bank, which hands that money over to the Chancellor of the Exchequer to use it in an operation to convert the funds, but it actually is invested in petty industry, mostly as an aid to peasant proprietors in those countries, and I might refer the Commission to a little book, lately published, by a Mr. Wolff, in which he argues, and I think very forcibly, that although there may not be such a large opening for this sort of thing in England, there is still a considerable opening. I have heard of such things in connection with costermongers' clubs, and it is perfectly amazing the certainty with which they collect their loans.

Lord Brassey.

10039. What is the title of that book?—"People's Banks," by Mr. Wolff. It is published by Messrs. Longmans within the last few weeks.

Mr. Roundell.

Wages saving out-rel

10040. Then to take the case of the agricultural labourers with a very low scale of wages: you would not be afraid of applying your principle to that class—the principle of which you have told us, that, where once there is the effort and the determination that the practice of saving can be followed?—No, and I should like to point out that the most remarkable reformation in Poor Law administration has been in rural unions where wages are very low—in a place like Bradfield, where practically the people are, I may say, independent of Poor Law relief.

10041. And may one not put the converse case, that pauperism is often the highest where one finds that the wages are highest, and where the administration of the poor law is extremely lax?—I should say it is extremely likely, but I cannot say on my own knowledge.

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10042. If that is so you would reduce the question which is being now examined into, about the aged poor, very much to the case of the ne'er-do-weels, about whom we need not concern ourselves, and to the other class of persons in misfortune who would, as you have told us is the case, be dealt with by voluntary or charitable agencies?—I think that they ought in the interests of the public generally to be looked after by charity—the cases whom it would be a hardship to have to permit to go to the Poor Law.

10043. I take it that any intervention on the part of the State would let in endless opportunities of undoing every strict and right principle?—That is my opinion, most certainly.

10044. Then on the other side—the charitable agencies—what is your opinion of a better administration of the poor law upon bringing home to the rich and the well-to-do people their duty towards their poor neighbours. I am speaking, of course, now of the deserving aged poor, as I have nothing to do with the ne'er-do-weels?—I think there is a strong disposition in places where the Poor Law is administered laxly for well-to-do people, to say to people who have some claim upon them: "Oh, go and get what you want from the Poor Law," if out-door relief is given; but if it is not given I am perfectly sure that they recognise their responsibilities and their duties very much better, and I would apply that not only to well-to-do people, but to relations and people who come in contact with the poor generally.

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10045. Then looking at the growth of public opinion, which is to bring about the better administration of the Poor Law and all the rest, you state that you have faith in common sense, but, on the other hand, will it not be a very tedious process getting guardians and others to administer the Poor Law upon right principles?—Well, it has proved so in the past. I think, however, that since the question has been taken up, as I said before, by these conferences, and by the London Charity Organisation Society, that a good deal more progress has been made as compared with the period when it was left solely in the hands of the Local Government Board, which, as a distinguished officer of that board has said to me, is not a body that can agitate.

Mr. Roundell—continued.

10046. So that we may practically look to the growth of public opinion from the higher side, and also to the general amelioration of the condition of the people?—I think so; yes.

10047. Would you tell us what you meant when you said that if any good investment were found for workmen's wages, that would be readily taken advantage of?—Yes.

10048. What had you in your mind as a good investment?—I had partly those cows of Sir Baldwin Leighton's, which I take it were a profitable investment, and partly those Oldham Co-operatives which, I understand, advance a man's position much, and also the question I have already alluded to, those People's Banks, which have certainly been very successful in places where they have been able to help the petty industry of the country. I think we have not very much petty industry in this country, but still I think there is an opening for a better organisation of working class credit, and that it would be a great stimulus to saving habits.

Mr. Pell.

10049. I think you said you had never been a guardian?—No.

10050. You have not been asked the question before, so that I will put it to you: you are not a resident, or doing any business in the East-end of London?—No.

10051. Have you made the administration of the Poor Law in England a subject of study?—Yes. I have read most of the literature on the subject, and talked, and thought about it a great deal.

10052. You have read papers at some of the Poor Law Conferences?—Yes.

10053. And attended a good many?—Yes.

10054. I was going to ask you with reference to this, at the same time keeping quite to the subject with which the Commission has to deal, —that is old people and pensions—will you say what has been done in the three parishes in the east end of London in which out-door relief is a thing of the past, namely, Stepney, Whitechapel, and St. George's-in-the-East; what organised provision is made in those parishes for pensions for old people?—There are three committees of the Charity Organisation Society, one in each of those Poor Law Unions you have named, and working in co-operation with those is a society called The Tower Hamlets Pension Committee.

10055. But they all, however, are acting in concert, and in constant correspondence?—Yes, and all the pensions, as a matter of fact, are paid through the Charity Organisation Society's Committees, and the sum that they provide in pensions is the whole sum which is provided in co-operation with the Poor Law in the way I have described.

10056. And what does it amount to for the three parishes?—There may be other pensions of which we have no cognisance, but the sums we have actually got are as follows:—In St. George's-in-the-East, in the year 1891–92, that is from the 1st of October, 1891, to the 30th of September, 1892, we spent 371*l.* in pensions. In Stepney, they spent 730*l.* for the same year, and in Whitechapel, 613*l.*

Mr. Pell—continued.

10057. Amounting altogether to——?—I have not added the sums together, but of the total, about 730*l*, was provided by the Tower Hamlets Pension Committee.

10058. You are a member of that?—Yes.

10059. I ought to know, but I am sorry to say I forget, how long have you been a member of the Tower Hamlets Pension Committee?—I should say at a venture 10 years, I should think that is the period.

10060. It was established in about 1877?—In 1877.

10061. Well now, do you think that this sum of 700*l.* thus provided really meets all the necessities for pensions among old people in those three parishes?—That sum, together with the other sums collected for pensions, has met all the applications that have been made to these three Charity Organisation Society's Committees, which the committees have accepted as proper persons to receive such pensions. We (that is, the Charity Organisation Society's Committees) have never declined to give a pension for want of funds.

Population and position of people in these unions: very poor.

10062. What is the united population of those three unions?—St. George's is 45,546.

10063. Then Stepney?—Stepney is 57,599.

10064. Then Whitechapel?—Seventy-four thousand four hundred and sixty-two, making altogether 177,607 people, I believe.

10065. Now would you say that they were of the well-to do class or of a very poor description as regards income?—Well, St. George's I should say, was the very poorest district in London.

10066. Do you believe that there is anybody living in St. George's-in-the-East with an income of 200*l.* a year?—I should say that except the clergy there was no one in St. George's who had a servant.

10067. Therefore keeping to St. George's and the old, there is no rich class there in immediate contact with the poor, or able to help?—No, there is not.

10068. Whitechapel, I suppose, has a higher class of people living in it?—There are a larger number, at all events, of warehouses, and people in a large way of business.

10069. Well then, with regard to Stepney, what is the character of the inhabitants of Stepney—are there any independent people there?—There are a good number of villa residences there.

Chairman.

10070. That is probably the best of the three?—Yes.

10071. St. George's-in-the-East is the worst, and Stepney is the best?—I think so.

Mr. Pell.

Neighbouring unions.

10072. You have referred to the great change in the administration of the Poor Law in those three unions?—Yes.

10073. They stand alone, I think; or do you say that the adjoining unions have followed in their steps?—Some are better, and some are worse.

Mr. Pell—continued.

10074. Take Shoreditch, for example; what about that?—I think Shoreditch is managed in a very happy-go-lucky sort of way.

10075. Well, then with regard to Mile End?—Mile End we should describe as good administration; at least, I am informed so; at one time it made considerable progress, but I do not know if it is maintained.

Good results of present system.

10076. Now, you said that you thought this strict administration of the Poor Law in that part of London, and generally where it was carried out, had had the effect of raising the honourable feelings of the poor. I think that was your expression, that it had raised better feelings; would you say that it had raised better feelings and better influences and better habits than such as would accompany relief coming from the Poor Law?—That is, I think, the principal reason why we have been so far successful that the poor do not regard charitable relief as a right, whereas they do regard legal relief as a right, and it is possible to manage, as the number of applications that are made to us are so limited.

10077. Should you say it was the case that 20 years ago an old person with the pinch of poverty fled naturally to the relieving officer?—Certainly.

Poor generally no longer look to rates, and are not interested in Poor Law.

10078. And that now he does not make it the practice, or it is not general—the idea of going to the relieving officer?—No, it is not.

10079. The whole feeling of the old poor on that point is changed?—I should say so.

Chairman.

10080. May we take it, Mr. Mackay, that in your opinion, and judging from your own personal knowledge of those districts, the sense of the population is with the action of the guardians?—No; I am afraid I could not go as far as that. I think they have ceased to think about it. Sometimes I believe there is a difficulty in getting people to stand for boards of guardians, and sometimes there is no election at all, and the old guardians are simply returned as a matter of course. The imagination of the people, if I may put it like that, has been so far withdrawn from that direction that they are not expecting to get any relief from the rates. I think they have ceased to think about it at all.

Mr. Pell.

10081. Now do you think it has had any influence or effect upon the character of those who are better off, as to bringing them to see their natural duty to help their poorer neighbours?—There are few well-to-do people living in St. George's, but I am often struck with the very great kindness of poor people one to another; but I do not know that one can say that that is particularly the result of an improved Poor Law administration.

Consideration of charity pension cases.

10082. Now let us take the rules of the Tower Hamlets Pension Committee. Is not one of them that, before any assistance is given by the society, the applicant should prove that his or her relatives, whether legally bound or not, have done all that they can, and have it in their power to do to assist?—Yes, I think it is.

Mr. Pell—continued.

10083. You have a copy of the rules in your hand now?—Yes, that certainly is one of the rules.

10084. Well, can you say whether or no it has been the practice of the Committee to call upon, or at least to apply to the old masters of those people, or say the old master of a man leaving a widow; to apply on the part of the widow who has come to the society for assistance. Has it not been the practice of the society to communicate with the old employer of such a man to see whether anything could be done for his widow by that employer?—Certainly it is. Perhaps I might explain the procedure with regard to applications in the first instance——

10085. I was coming to that. But that you know from sitting on the Committee is done?—Certainly.

10086. Can you tell the Commission whether or no those masters have disregarded the applications frequently, or even generally, or may we take it that they have generally responded and assisted?—I think that, when any reasonable sort of claim is made out, there has been a fairly ready response; but a great number are only casually employed, so that it is difficult to find any regular employer.

Time guardians allow for discriminating.

10087. The Commission has heard a great deal about discriminating in cases that come before boards of guardians, and other sources of relief, before the assistance is given; did you say that you had calculated that, at a board of guardians, there was only about two minutes given to this process of discriminating?—Well, that is Mr.—now Sir Henry—Longley's view; that is what he states in his report published in the Local Government Board Report of 1874.

10088. You understand by that that the two minutes would be expended by the board of guardians in ascertaining and discriminating as to whether the applicant was first of all entitled to any relief at all; whether he had proved his case of destitution; and secondly, going into the moral side of the question, and seeing whether he was sufficiently good to have out-door relief, or sufficiently bad to be made to go into the workhouse; is that what we are to understand by the exercise of discrimination?—Certainly; that would not only apply to the relief of the aged poor, but that was the rate at which they decided relief applications coming to the board on the days when Sir Henry Longley visited those boards.

Rules Tower Hamlets Society enquiries and conditions.

10089. Now I will ask you, does not the bestowal of assistance by this society, and by the Charity Organisation Society, all depend upon a thorough enquiry to begin with; in fact a discrimination; is that so?—Quite so.

10090. Will you take the rules of the Tower Hamlets Pension Committee first of all, and let us see what their conditions are. The first is "that pensions be strictly limited to those persons who can show to the satisfaction of the committee that they have practised such a degree of providence as was compatible with their circumstances." That would take time?—Certainly.

10091. Then the next is, "that no pension be granted to persons whose friends and relations,

Mr. Pell—continued.

if able to assist, are not doing all they can for them." That is another rule?—Yes.

10092. Rule number 4 is, "That no pension be granted unless there is reasonable ground for believing that the recipients will then have sufficient means for decent support"; so that a limit is not put there to the assistance, but there is a limit at Rule 8; and is it not the case that no pension exceeding 4*s.* a week is to be given to each person?—Yes; if more is required the Charity Organisation Society has to get it from some other source.

10093. Would you be prepared to put in a copy of those rules, so as to save further trouble, as they are very short?—Yes, I shall be happy to do so.

10094. Now, Mr. Mackay, will you explain to the Commission the procedure that has to be gone through in the way of discriminating and inquiring before any person can become a pensioner under this society. Does it not begin first of all very frequently with an application to the guardians?—Yes; in some cases it would begin with an application to the relieving officer, and if, in the discretion of the relieving officer, the case appeared a suitable one for the Charity Organisation Society, he would send the application to that society.

10095. He makes the first inquiry, the relieving officer; at least, in those cases which are Poor Law cases; but an applicant might come who had never applied to the Poor Law?—As a rule I should say applicants in the first instance come to us on their own application, or are brought by some neighbour, or by some of the clergy. They bring the old person to the Charity Organisation Society office, and they say, "This is a fair case for a pension"; and it is the business of the Charity Organisation Society to make the preliminary inquiry.

10096. And those inquiries are all committed to writing?—Yes; they are all committed to writing.

10097. On a form?—Yes, on a form; and if the inquiry is in their judgment satisfactory, they would send the application on to the first meeting of the Tower Hamlets Pension Committee which occurred after the application was put in. It would further be their duty to take into account the rules of the Tower Hamlets Pension Committee; for instance, that no pension must exceed 4*s.* weekly. If this sum added from the Tower Hamlets Pension Committee was not sufficient, it would be their duty to inform the Tower Hamlets Pension Committee that they were prepared from other sources to find the necessary sum to keep the old person in what is termed decent comfort.

10098. Before you go farther, will you kindly look to Rule 11.; are not all applicants to be, if possible, visited in their own homes, not by the relieving officer, but by a member of this Committee?—Certainly; and they are visited, I should say, half-a-dozen times by members of one or other of these committees before the matter is finally decided. Generally, I may say, an interim allowance is made by the Charity Organisation Society until the Pension Society has had time to come to a decision, and during

Mr. Pell—continued.

that time there are a good many opportunities of seeing the applicants.

10099. Then we get to the point where the assistance is ordered; what is your evidence as to that?—Then when the application is brought at the instance of the Charity Organisation Society before the Tower Hamlets' Pension Committee, they consider the funds that are forthcoming, and the nature of the case, and make their decision. I think in the great majority of cases they grant the pension, because the case has been very well considered before it has been sent up. Then the pension agreed upon is sent to the care of the Charity Organisation Society, and it is part of the business of the Charity Organisation Society to find almoners to take the allowance to the old people. We generally get ladies to come down, who as a rule pay the pensions fortnightly; some of them pay weekly; but as most of them have a very long way to come, fortnightly payments are more usual. In addition to that, every six months it is one of the rules of the Pension Committee that some one shall visit these old people from the Charity Organisation Society Committee, and report if the circumstances are still the same, and if the old people are getting on without pawning, and that their rents are paid up; and it is a very fair test, I think, that the allowance, although of course it is a very small allowance, is sufficient for their humble wants if they are paying their rent, and if they are not pawning. This is done every six months, and is an additional guarantee, added to the fortnightly or weekly visits of the almoners, on the whole I think a fair guarantee to the committee that the old people are being carefully looked after. Then, perhaps, I might add generally that at Christmas time there is a little jollification provided for them of some sort or another, and that every summer those of them who are not too infirm are sent into the country for a few weeks to a convalescent home, or to some friends with whom we arrange to have the old people taken in, and if they are ill it is the duty of the almoners to report the fact at once to the Charity Organisation Society, and either through the clergy, who, as a rule, have district nurses attached to them, or by some other means we take care to see that they are properly looked after.

Almoners paying allowances.

Visits and reports.

treats and outings.

Nursing in sickness.

10100. The rules you have in your hand; can you say with regard to the administering of assistance, those rules have been adhered to strictly?—Well, we do our best to adhere to them, and I think that substantially they have been adhered to; yes.

10101. I think they have not had any alteration since 1877?—I think not since the foundation of the society.

Mr. Humphreys-Owen.

10102. Could you say which of the rules requires some elasticity of treatment?—I have not said that any of them are elastic.

10103. You said they were not quite kept to?—I did not mean to convey that impression. I think we adhere to them tolerably strictly. The rule about which there is a difficulty of course, is as to the qualifications—as to whether

Mr. Humphreys-Owen—continued.

a man has shown sufficient thrift; and I think there is a slight disposition to take a more easy view of that within recent years, especially as I think the applications have been less frequent. But I do not think that consciously we have departed from the rules at all.

Mr. Pell.

Strain less than formerly.

10104. Do you find that there is less strain than there used to be upon the resources or the funds at the disposal of these associations; is there less strain upon them than there used to be?—For my own committee I should feel disposed to say that there is less strain.

10105. There has been no special appeal for the Tower Hamlets Pension Committee for a year or two; no special appeal to friends or the public?—No. In former years we used to be as a rule very considerably in debt to our treasurer, and for a period we were obliged to ask the Charity Organisation Committees to obtain any new pensions they required from other sources, which they did, but in recent years we have a little improved our position, and we are fairly solvent.

Rule as to age being 40 in 1872 to be modified; has not yet materially operated.

10106. Is it one of the rules: "That the object of the committee being to meet the difficulties of a period of transition, no pension be granted to persons who had not attained their fortieth birthday on the 1st January 1872." Therefore they must be now 21 years older and must have reached the age of 61?—Yes.

10107. Would not a person of 60 under that rule be at once excluded from any benefit?—Yes.

Mr. Booth.

10108. And would not that fact reduce the number of applications?—I should say very few of our pensioners were under the age of 61. If they are, their pension has come from some source other than the Tower Hamlets Pension Committee, but I don't think that the rule has really begun to operate yet at all largely. I might, perhaps, add with regard to that statement as to the "period of transition," that, practically, that rule provides for the dissolution of the Society, because at a certain period there will be no more applicants who will be qualified under that rule; and it may be a matter of interest to the Commission if I state that privately we often have discussed what is to be done when that rule has begun to operate, and I do not know that we have made up our minds. The original intention was that this was a period of transition, and that at the end of this period practically the poor would have learned to provide for themselves; that was the hope of the founders of the association; but I think it is probable that in some shape or form the committee will go on, and that, possibly, some of the older members may retire.

10109. But the rule would have to be altered?—Yes.

Mr. Pell.

10110. Could you say that the opinion of Miss Octavia Hill was rather strong upon that view when that rule was drawn?—It is quite in accordance with what I know of Miss Octavia Hill's opinions.

Mr. Pell—continued.

10111. It would be in accordance with her opinions?—Certainly.

Amount spent.

10112. What is the annual sum which is now being spent on the old age pensions by those institutions to which you have referred in these unions?—About 1,700*l.* roughly, in the three unions.

10113. Was not 733*l.* or thereabouts advanced by the Tower Hamlets Committee last year?—Yes, quite so.

State not de

10114. Now would you as a worker, and as one of those who has taken part in this good work, desire the further progress of the work and of the continuance of it interfered with by any State assistance?—I should not.

Endo charit distr small

10115. Can you tell the Commission about any endowed charities in those three parishes. What have you to say, in the first instance, about the endowed charities of St. George's-in-the-East; are there any except Raine's Charity?—There are very few.

10116. Do you know of any except Raine's Charity?—There are a few gifts at Christmas time, and I think the value of them is about half-a-crown to each person, which is given to provide a dinner for a few old people.

10117. They are very trifling?—Yes, very trifling.

10118. Raine's Charity is simply for education?—Yes, simply for education.

10119. Well, with regard to Whitechapel?—Well, I cannot say.

One helpf

10120. At all events, in St. George's, which you have quoted, there is not much assistance given in the shape of endowed charities?—There is one small endowed charity which covers all the Tower Hamlets, with which I am happy to say we have very good relations, the St. Katharine's Precincts charities, and they are kind enough to consider the claims of any old people we send to them as proper persons to receive pensions, and some amount of this sum which I have named is undoubtedly provided by the St. Katharine's Precincts.

10121. There is rather a difficulty in getting at what is done by the St. Katherine's Precincts Charity; is not that so?—I only know of the transactions that have passed between ourselves and them, and since Canon Bradby went upon the charity they have been exceptionally kind in considering the applications we have sent to them on behalf of these old people.

Clerg appr strict polic

10122. Well, have the clergy told you that, in consequence of this strict administration of the Poor Law, they have had greater demands made upon them for assistance to the aged?—No, certainly not; and I may remark that at the time when there was a Select Committee of the House of Lords sitting upon the question of the administration of the Poor Law, several of the clergy from St. George's-in-the-East came up and spoke very strongly in favour of a continuance of the policy.

10123. Of the strict policy?—Yes, of the strict policy; and one of the clergy is on the board of guardians, and nearly all the clergy are members of our committee, and, so to speak,

Mr. Pell—continued.

are part and parcel of the policy that has been pursued.

10124. I do not know whether it is in that district or not; but has not some clergyman expressed his opinion that the idea of relief from the Poor Law was "withering up"?—I think I know what you refer to. I am what is called an almoner of the Society for the Relief of Distress, which is a society which gives grants to almoners to be expended in various districts, and it is my practice to provide for the cases that come before the Charity Organisation Society; and it is a sort of understood thing between the clergyman of the parish and myself (Mr. Henman, of St. Mary's, is the name of the clergyman) that we shall co-operate, and, as far as our funds allow, pay half-and-half; and I remarked to him the other day that we were having very few applications at our office from his parish.

10125. From Mr. Henman's parish?—Yes; and he said, "Well, it is not because I am giving "any large amount of relief, for I have almost "discontinued giving relief. I have a kitchen in "which I cook things for sick people—beef-tea "and jelly, and things of that sort, but I will "not make my vestry a relief office;" and he made use of the expression that under this policy applications of that sort were "drying up."

10126. You would say, would you not, that it would be impossible to connect any rise or fall in wages with the administration of the Poor Law; you could not trace any rise in wages to the strict administration of the Poor Law?—I think I could not substantiate any proposition of that sort.

Chairman.

10127. Have you in your experience in St. George's, or in those other parishes, had any reason to believe that the district administration of the Poor Law in those unions has driven the poor into other unions where the administration of relief is less strict?—Well, the answer I should make to that is that, unfortunately, the class of people with whom one is dealing are not people who look ahead a whole year, and that to make themselves eligible for relief elsewhere they would have to migrate a year before they require it. And I might also say that I have heard Mr. Vallance say publicly, and the statement is also made in many of the papers that he has written on Poor Law administration, that as regards the Whitechapel Union the number of paupers that he passes to other parishes is in excess of the number of persons that are passed back to him.

Mr. Pell.

10128. You go inside the houses of these poor people?—Very frequently.

10129. Do you find that there is any evidence in those houses that they have had to give up any little comforts in consequence of this State relief being withdrawn from them; or do you find that their houses are as tolerably furnished as they were twenty years ago?—I have not the least doubt that the general social condition of the parish has very much improved within the last

Mr. Pell—continued.

twenty or thirty years. I should not attribute it entirely to the Poor Law administration. Other things have happened, a great number of regular rookeries have been pulled down, and the people have disappeared from St. George's. I remember being told by an old inhabitant of St. George's that in his young days he was afraid to walk in the dark along many of the streets, whereas now anyone might go, and it is a most peaceable locality: also I remember a policeman telling me that when he was first on the beat the police were ordered to go two and two, and "of course now," he says, "we go "by ourselves and we find no difficulty about it."

10130. Would that be in Ratcliffe Highway?—That is the district, I think, that was alluded to.

Chairman.

10131. That is as regards crime?—I am speaking rather as to the general roughness of the population.

Mr. Henley.

Refusals in pension cases.

10132. Could you give me approximately an idea of the number of refusals you have in the Tower Hamlets committee?—I can only state generally that the applications have been tolerably well sifted by our committees before they arrive at the Tower Hamlets committee, and it is quite an exception for any application to be rejected at all. When they arrive at the stage of the Tower Hamlets Pension Society, I should say that probably 90 per cent. are accepted.

10133. And what becomes of the 10 per cent. that are refused?—Well, it is one of the most surprising things about the whole question: that I have seen, over and over again, poor people refused relief and they get on apparently, and get on for years, without relief. I have one particular case in my mind. There was an old woman came to us and asked for a pension, and I discovered that 13 years before she had been on the permanent out-door relief list; that would be about 1874 or so; they stopped her relief, and she got on 13 years without assistance, and then she came and asked for a pension, and I asked how she had been getting on. It appeared that a stepson or some relation had turned up and helped to make a home for her. But it was very difficult to understand how she had been getting on. Yet she had got on; and she had not applied for relief. But though she had accepted legal relief, and that had been withdrawn from her, she did not apply for our charitable relief until 13 years after that refusal, and then she got a pension.

10134. Then this 10 per cent would be ineligible for out-door relief?—In a strictly administered union I should think that would be so.

10135. I mean in your parish?—Practically there is none given there, and in any union where out-door relief is given on a fairly strict principle, they would be considered in all probability ineligible.

10136. You have taken upon yourself, very properly, instead of giving out-door relief, to give pensions to deserving poor?—Yes.

10137. Now 10 per cent. are found to be ineligible for your pension, and what I want to

Mr. Henley—continued.

know is, would the guardians under any circumstances give these persons out-door relief?—They do not do it.

10138. They do not do it?—They do not.

10139. Do they go into the workhouse?—Not all of them; I happen to know the history of this old woman, that for 13 years she got on without relief.

Thinks pension cases might get on without; but many more would get out-relief in a lax union.

10140. What percentage of these poor people whom you relieved would have become paupers if your society had not existed?—Well, I believe very few of them; I believe they would have got on without it.

10141. Very few would have become paupers?—Yes, I believe so.

10142. Then you are dealing with a rather upper stratum?—No; I do not think so. I think it is almost impossible to tell what the sources of people's incomes are. I have been astonished over and over again with the resources of people who come and say they are destitute: for some reason we refuse relief, and expect that they will go into the workhouse, but in very many cases they do not.

10143. What I want to get at is this: you relieve 90 per cent. out of a hundred, and I want to know how many of these persons would have been considered *quasi* paupers, and would have fallen on the rates, if you had not assisted them?—I have no doubt that if a union was what is called an outdoor union, you would have had the whole of the applications granted, and you might have multiplied them over by six or seven times; that is, as I estimate it, the difference made by the reluctance of the poor to apply to charitable funds as compared with their eagerness to apply to a fund to which they appear to have a legal right.

10144. Then we may take it that the whole of this 90 per cent. would have applied?—Yes; and probably a great many more.

Would like Local Government Board to restrict out-relief further, especially to young;

10145. I understood you to say that the Local Government Board had not supplied the guardians with such an instrument as they required for the purposes of relief; what did you mean by that? The instrument I meant was the present Poor Law regulated as it is by orders which, I contend, do not go nearly so far as was intended by the Poor Law Commissioners when they recommended the establishment of a central body to regulate the administration of relief. They intended, I believe, that when the regulations had dealt with able-bodied pauperism, they should extend the same principles to all other kinds of pauperism.

10146. You think that the Local Government Board ought to have issued more orders with respect to the administration of the Poor Law; is that your view?—No; I should be sorry to criticise people who probably understand their business very well; but I was only pointing out that the conception of the reform, as it was originally made by the Poor Law Commissioners, had not been carried out as they originally intended it. I do believe that they meant that not only able-bodied pauperism should be disposed of in this way, but that ultimately all kinds of pauperism might have been, and should have been, dealt with in the same way.

Mr. Henley—continued.

10147. With regard to aged people, persons who are not able-bodied, you are aware that the guardians have an absolute free hand with regard to the administration of relief to them?—Quite so.

10148. Are you prepared to take that away from them, or to restrict it?—I am speaking here in a perfectly irresponsible position, but I mean this: I only tell you that I believe that the present administration of the Poor Law is extremely mischievous in a great many cases, and if, in your wisdom, you think you can limit the power of guardians, I shall be satisfied, but I quite admit the very great practical difficulties in the present state of public opinion. If I might answer your question, I would say that the practical conclusion I should like you to come to would be, that in your report you should endeavour to influence public opinion in that direction. I do not think it is possible, perhaps, for you to do more.

10149. Do you think it possible for any Local Government Board, however strong they might be, to issue an order restricting the powers of elected guardians, so far as the aged are concerned?—I would answer that by pointing out what happened in 1834. At present, I understand that the contention of the Local Government Board is that they cannot go in advance of public opinion. Well, that was not the view taken of their duty by the Poor Law Commissioners originally. They did go in advance of public opinion, and they were the best abused people in England for a year or two, until the reforms which they advocated were recognised by the public generally as being salutary.

10150. But surely the Poor Law Commissioners pointed out over and over again that they had given the guardians full power to deal with the aged poor. The Commissioners never intended to restrict them to in-door relief, with regard to the aged poor?—I understand that the Poor Law Commissioners were dealing with one subject at a time; they had to deal with a state of things in which every able-bodied man was a pauper, and they said, "We will stop that." But now you have got to deal with a state of things in which the able-bodied are now more or less independent, and I say it follows from the analogy of what the Poor Law Commissioners did, that the same course might be successfully pursued with regard to the aged, and with regard to all other classes of pauperism. I might say that I believe if you would begin with the younger class of paupers and restrict the relief which is now given——

10151. I would rather keep to the aged; I will come to the younger by-and-by. I merely want to get your opinion as to whether you thought any local government board could tie the hands of the guardians with respect to the relief of aged people?—I do not think that the possibility of this is a question on which I am competent to form a judgment.

10152. Well, now we come to the Prohibitory Order; that only relates to the able-boded outside London; and then we come to the Out-door Relief Regulation Order, which applies to London and large towns. In reply to a question of

Mr. Henley—continued.

Mr. Loch's, I think, you said that you would strike out many of the exceptions in the Out-door Relief Prohibitory Order. Have you considered what you would strike out?—Well, I think many of the exceptions that are made there to the Order might be removed, certainly. I mean, for instance, the able-boded widow without children. At present an able-bodied widow is excluded, as I understand, from the list of able-bodied people in the operation of the law.

10153. Only for six months. Well, shortly, the exceptions apply to two things, they apply to sickness, and they apply to widowhood?—Yes.

10154. Do you think it would be possible to remove those?—I think it is very unfair upon the friendly society interest, and considering the very great advantages which those societies have conferred upon the working-classes, I think that you should not set up a competition with them out of the rates in relieving sick people at their own homes so readily as is done at present.

10155. You mentioned, I think, with regard to the guardians, that they were not experts, which they certainly are not, and that they were generally, or frequently, looking forward to promotion, either to the county council or some other public body. Were you speaking of the towns or of the country?—Well, I had in my mind rather the East-end unions, about which I hear a good deal.

10156. You were not speaking of the country? Well, I have no reason to think that that is not the case to a great extent in the country. I think it is.

10157. Are you not aware, and if you look at this list you will find chairmen in the country who have been chairmen for 20 years and more, and as a general rule they go on until they die, in country districts?—Yes, but I think very often the policy of a board is very much hampered by someone who, without any profound study of the question, come forward and says, "Oh, these people are doing it very badly; I want to do it in a really liberal spirit"; and he makes a little play there, and then subsequently he is probably elected to some body which has a greater public importance than the board of guardians.

Chairman.

10158. You are not speaking from personal knowledge?—No, but I think it is common knowledge.

Mr. Henley.

10159. Is it not a fact that chairmen of boards of guardians usually direct the policy of the board?—To a certain extent I suppose that is true.

10160. Well, is it not a fact, in the country districts, as a rule, that the chairmen continue for a very considerable time in office?—Quite so, and I think I may fairly say, as you put it to me in that way, that probably what I say applies less to the country than to the town.

10161. The fact is you do not know about the country?—Well, I have heard statements made on the subject.

Chairman.

10162. I think we may take it that that is hearsay as far as you are concerned?—It is hearsay certainly.

Mr. Henley.

Doles of out-door relief: medical relief cases counted in taking average.

10163. Now you made a statement yesterday with regard to the amount of relief that had been given to a certain number of persons?—Yes.

10164. Will you kindly read that statement again, so that we may know what the average has been, $2\frac{1}{2}d.$ was it not?—I said that in Fulham I made out—I spoke generally yesterday, but I will give the fractions now—I made out that it was $2\frac{2}{7}d.$ per diem; in Islington $2\frac{2}{7}d.$; in Bethnal Green $2\frac{1}{7}d.$; and for the whole of London it was $3\frac{3}{28}d.$

10165. I daresay you are aware that the cost per head of the mean number of outdoor paupers in London in 1891 was 4*l.* 17*s.* $1\frac{1}{2}d.$?—Yes; and if worked out to the rate per diem, this would not be far from the sum I mentioned.

10166. Did you calculate in that number of these out-door paupers those who were receiving medical relief only?—I took the official figures.

10167. Were they deducted?—I think not.

10168. Because there were 115,961 persons in London who were receiving medical relief only, you know?—I took the amount expended for the two half years, added it together, and divided it by the mean number of paupers.

10169. Then it seems to me that those receiving medical relief ought to have been deducted?—If they were included, certainly.

10170. They would not have received any relief in money or food?—Some of them would.

10171. But if so, they would have been taken separately. Some of those you have named are receiving medical relief only?—I take it that that would be so.

10172. You mentioned one case down in Gloucestershire where a parish had only one pauper, or was not pauperised at all, and you gave as a reason that the people there were very far from the centre; had that last fact anything to do with it?—It was so represented to me by my informant.

10173. Because, I dare say, you are aware that the application for relief, as a rule, is not made to the guardians at all, but to the relieving officer who is in every part of his district every week?—I am aware of that; but still the poor would have all the trouble of going to the guardians to have their applications considered.

10174. The applications are made to the relieving officer, and paupers do not necessarily go before the guardians at all?—Some do.

10175. It might act as a denial of relief if what was told you was true; that people could only get relief by going this long distance?—Perhaps I may have attached too much importance to the incident. It appeared to me to illustrate the truth that a little extra difficulty in getting relief, not amounting to a denial of relief, might have the effect of keeping people independent.

Lord Lingen.

Charitable pensions based on thrift.

10176. You have examined in each of the cases for pensions into the evidences of thrift?—Certainly.

10177. You do not require a previous contribution to any pension fund from the applicants?—No.

10178. Has it ever occurred to you in your administration that to require a previous contribution would be an evidence of thrift more easily recognisable than by the inquiries you now make?—Well, we should be very sorry to connect poor persons with a charitable relief society before they actually require it. We should much prefer that they should go to their own institutions, and make such arrangements as they think fit, and then when they come to us wanting relief, we would consider whether what they have done is reasonable to their opportunities.

10179. But your administration of pensions has no direct tendency to encourage thrift at all, has it?—No, except in this way. The first question, I may say, that is asked of applicants when they come into our office, or almost the first question is, "Have you belonged to a friendly society?" and when they find that if a man has belonged to a friendly society, or if he has done anything (and we are not very strict about it) if, in short, he has done anything to keep himself off the rates, we give relief very readily. I think that that becoming noised abroad, as it undoubtedly is, throughout the parish has considerable influence.

10180. Have you a maximum sum which you give for pensions, or is it discretionary in every case?—Well, we give a sum of 3*s.* 6*d.* over and above the rent, but we add to that in a good many cases if we think the people are exceptionally infirm, and, perhaps, need a little extra.

Lord Lingen—continued.

10181. Suppose an applicant had belonged to a friendly society, and was actually receiving a pension from it, but which pension was inadequate to maintain him as he represented, would that, *ipso facto*, exclude him from one of your pensions?—On the contrary, it would qualify him, and we should, I think, in such a case, give a rather more liberal allowance.

10182. You do not award your pensions on the Poor Law ground of destitution only?—No.

10183. But you may be said to go into the question of merit?—I may say that my own committee has been reproached somewhat on the ground that we regard too exclusively the question of thrift; but I have always tried to defend our action by saying that I think we are extremely bad judges of what is merit. I think those are odious terms, "deserving" and "undeserving," and I would much rather go to the concrete fact, "has this man or this woman, taken reasonable precautions to keep off the rates?"

As the sound of me

10184. That answer entirely agrees with a great deal of the evidence that we have had as to the difficulty of distinguishing what merit is in an applicant; but, as I understand you, whereas, under the Poor Law destitution would be the only test, with you the probable test would be the evidence of previous thrift?—Yes.

Lord Brassey.

10185. From what source do you obtain the funds which you apply in giving these pensions?—Well, they are subscriptions from people who approve of our way of working, I presume.

10186. They are private charity?—Yes.

The Witness withdrew.

Adjourned till Monday, 5th June.

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9th day	12 June 1893	Mr. CHARLES BOOTH -	Member of the Commission -	10,832–11,025	575
0th day	13 June 1893	Mr. E. W. BRABROOK -	Chief Registrar of Friendly Societies.	11,026–11,362	591
		Mr. WILLIAM SUTTON -	Actuary to the Registry of Friendly Societies, Central Office.		
1st day	27 June 1893	Mr. REUBEN WATSON -	Associate of the Institute of Actuaries; Actuary to the Manchester Unity of Oddfellows.	11,363–11,638	612
		Mr. R. P. HARDY - -	Fellow of the Institute of Actuaries; Actuary to the Hearts of Oak Society.	11,639–11,721	626
2nd day	28 June 1893	Mr. R. P. HARDY - -	- - - -	11,722–11,949	636
		Rev. ROBERT HART -	Honorary Secretary of the Dunmow Friendly Society.	11,950–12,169	648
3rd day	4 July 1893	Right Hon. JOSEPH CHAMBERLAIN, M.P.	Member of the Commission -	12,170–12,353	657
4th day	5 July 1893	Mr. T. BALLAN STEAD -	Permanent Secretary to the Ancient Order of Foresters.	12,354–12,565	677
5th day	11 July 1893	Right Hon. JOSEPH CHAMBERLAIN, M.P.	- - - -	12,566–12,767	693
6th day	12 July 1893	Rev. Canon BLACKLEY -	Author of Scheme of Compulsory Old Age Insurance.	12,768–13,114	704
7th day	18 July 1893	Mr. J. D. GROUT - -	Wire-worker; resident in Parish of Shoreditch.	13,115–13,376	731
8th day	19 July 1893	Mr. J. J. CARDIN - -	Receiver and Accountant General of the General Post Office.	13,377–13,622	744
		Mr. CHARLES D. LANG -	Controller of the Post Office Savings Bank Department.		
		Mr. W. A. HUNTER, M.P.	Member of the Commission -	13,623–13,696	755
9th day	13 Feb. 1894	Mr. GEORGE LANSBURY -	Veneer-cutter; Guardian of the Poplar Union.	13,697–14,053	760
0th day	14 Feb. 1894	Mr. THOMAS PITKIN -	Labourer; resident in Winslow Union, Bucks.	14,054–14,343	777
		Mr. JOHN F. LADD -	Auditor to the London and Counties Labour League; is a Wood-dealer.	14,344–14,502	786
1st day	20 Feb. 1894	Mr. A. R. JEPHCOTT -	Working Engineer; a Member of Birmingham School Board, Trades Council, &c.; and of Unity of Oddfellows.	14,503–14,866	792

Date of Examination.		Witness.	Description.	Questions.	Pag
41st day	20 Feb 1894	Mr. James Callear -	Shingler; a Member of the South Staffordshire Iron and Steel Wages Board; and of the Association of Iron and Steel Workers.	14,867–14,963	81
42nd day	21 Feb. 1894	Mr. Edwin Nokes -	Working Gardener, Lickey End, Bromsgrove.	14,964–15,187	81
		Mr. William Webb -	Market Gardener, Bromsgrove	15,188–15,316	82
		Mr. J. H. Smith - -	Parish Roadman, Hampton-in-Arden, Meriden Union.	15,317–15,394	83
43rd day	27 Feb. 1894	Mr. T. H. Walker -	Formerly a Hat Manufacturer; lately an Inmate of Wandsworth Union Workhouse.	15,395–15,580	83
		Mr. Sidney Ward -	Secretary to Brixworth Outdoor Relief Association.	15,581–16,019	84
44th day	28 Feb. 1894	Mr. James Burton -	Colliery Check-weigher; a Guardian of the Ashby Union; and Secretary of a Friendly Society.	16,020–16,413	85
		Mr. Frank Pickering -	Miner; resident at Hugglescote, Ashby.	16,414–16,447	87
		Mr. Ralph Manley -	Ship's Cabin-fitter; Member of Ancient Order of Foresters.	16,448–16,541	87
45th day	6 March 1894	Mr. Henry Allen -	Carpenter; Member of the Birmingham City Council; President of a Sick Society, and Secretary of a Trade Society.	16,542–16,796	87
		Miss Amy Hurlston -	Is acquainted with Conditions of Women's Trades in Coventry and other Midland Districts.	16,797–17,008	89
46th day	7 March 1894	Mr. William Disley -	Labourer, Forden Union, Montgomeryshire.	17,009–17,218	90
		Mr. J. V. Stevens -	Tin-plate Worker, Birmingham; a Forester; Member of Tin-plate Workers' Society.	17,219–17,459	90
47th day	13 March 1894	Mr. S. B. Provis, C.B. -	Legal Assistant Secretary to the Local Government Board.	17,460–17,534	919
		Mr. F. Crompton - -	Working Engineer, Birkenhead; Local Secretary for Amalgamated Society of Engineers.	17,535–17,887	923
48th day	14 March 1894	Mr. Thomas Fatkin -	Manager and Actuary of the Leeds Permanent Benefit Building Society.	17,888–18,134	939

MINUTES OF EVIDENCE

TAKEN BEFORE.

THE ROYAL COMMISSION

ON

THE AGED POOR.

TWENTY-SEVENTH DAY.

Monday, 5th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Professor ALFRED MARSHALL, called in; and Examined.

Chairman.

10187. You are Professor, I think, of Political Economy at Cambridge?—Yes.

10188. And you have given a great deal of consideration to what I should call the Poor Law problem?—Yes. I think I should perhaps say that I have devoted myself for the last twenty-five years to the problem of poverty, and that very little of my work has been devoted to any inquiry which does not bear on that. But I do not regard the problem of pauperism, as distinguished from the problem of poverty, as of so great importance as it seems to other people to be.

10189. Have you yourself any practical experience of the administration of the Poor Law?—No, none.

10190. You are not, I understand, in favour of a lax administration of the out-door relief even of the aged poor?—I am opposed to lax administration of relief of every kind.

10191. At the same time, I understand you do not concur with those who think the abolition of

Chairman—continued.

out-door relief is either possible or desirable?—I do not think that its sudden abolition is desirable. I agree with people, like Mr. Vallance, who say that it would be a very great mistake to attempt to abolish out-door relief before private charity is ready to take its place in cases in which relief ought to be given.

Out-door relief should not be abolished abruptly.

10192. How would you arrive at the conclusion that private charitable relief was sufficient to justify the abolition of out-door relief by means of the guardians?—I think that would have to be very much a matter of opinion, and I am not quite sure that my own opinion, and that of Mr. Vallance and people who agree with him, would entirely coincide upon that. But I think that certain conditions might be laid down. In the first place there must be, I think, an organised means of applying charity, whether public or private, by individual, and that practically means by volunteer aid. I am opposed to any sharp shutting off of out-door relief until we are ready either by the aid of the Charity Organi-

Chairman—continued.

sation Societies, or, where Charity Organisation Societies cannot be called into existence, by the aid of volunteer committees, subsidiary to the guardians, to enter into each individual case; and to take care that private funds, through the Charity Organisation Societies in some cases, direct in other cases, should go to relieve the distress of people for whom the workhouse test would not be applicable.

Nor before organised charitable societies are ready to take its place.

10193. Is it not the case that that co-operation exists at the present time in many places?—In a few places; but I think we have not sufficient evidence that in London, for instance, the Charity Organisation Societies and the Poor Law between them supply all that is necessary. We have indeed abundant evidence to that effect; but unfortunately it comes only from one side, it comes from the side of the administrators; and we know that the working classes as a body believe that the administrators are mistaken. The working classes may be wrong; but we cannot decide that they are wrong until some means has been got of testing their opinion, and that is in my opinion a matter of very great difficulty which has not yet been grappled with at all.

10194. But you know the case of St. George's-in-the-East?—Yes.

10195. And you know that there is practically no out-door relief even to the aged poor there?—Yes.

10196. And you are aware that there is co-operation between the Charity Organisation Societies and the Poor Law Authorities in that parish?—Yes.

10197. I do not know whether you are aware of the evidence that we have received here, that there seems to be no indication whatever among the people of St. George's-in-the-East, who are almost altogether of the working classes, that they are antagonistic to the method pursued by the board of guardians in St. George's-in-the-East?—I am aware that that statement has been made; but it does not seem to me that the evidence on which it rests is conclusive.

10198. Is it not the fact that the electors in that parish continually send men of the same type as administrators again and again back again to the board of guardians?—I believe that is so; but that does not appear to me to be at all conclusive. It appears to me to go a very little way towards proving the proposition. The test of the proposition, I think, is to be sought in the direct expression of opinions by working men. I have been led to take this line after frequent conversations with them. I always find that they do not believe that the Charity Organisation Societies and the Poor Law between them do all that is needful; and I do not think that it would be at all easy to get a great number of working men to say that they did. Until working men's evidence has been brought forward on this subject, the evidence that has been got by this and previous Commissions seems to me useful in a way, but, so far as this particular question goes, the least important half; until the more important half has been produced, it seems to me that we cannot regard the question as a settled one. I think, however, that there would be the very greatest difficulty in getting working men to

Working-class opinion not satisfied that Poor Law or Charity Organisation Societies do all that is needful.

Chairman—continued.

come forward and give the evidence needed; and that, if the inquiry were made by a Commission, some departure would have to be made from the ordinary course of procedure of a Commission; otherwise I think they would not come.

10199. What do you mean by some departure from the ordinary course of procedure of a Commission?—Well, we have got, I think, to put ourselves into the position of the working men. There are not very many of the working men who are at all ready to submit themselves to the ordeal of examination by a Commission. Of those, a great part are in the higher ranks of the artizans, who, under ordinary circumstances, have no more to do with the Poor Law than any well-to-do citizen. They may have "black "sheep" relatives who have come under it, as anybody may; and they may have been brought into contact indirectly, particularly if they have been local officers of trade unions, with hard cases under the present system; but the chief officers of unions would not be at all likely to have any personal experience of the Poor Law; and in fact they say they have not.

10200. Any personal experience?—Any personal experience of the kind wanted. They lead very busy lives. Those whose opinions I should myself most care for on labour questions in general are probably nearly as busy as a Cabinet Minister, and they have, from their own point of view, work as important to do. They know very little about the gossip as to which of their neighbours has got into this or that misfortune, and how much fault there was in the case; and if they were asked, as they were by the Select Committee of the House of Lords in 1888, to give evidence, they would certainly say that they were not authorised to do it. I have noticed that if a representative of a trades union is asked for information which he is not distinctly authorised by his trades union to give, and he answers the question, it may be taken for granted that the rest of his evidence would be worth very little. All those men whose evidence is worth having are extremely careful to refuse to give any evidence on matters on which they are not distinctly authorised to speak, although occasionally, though not always, if pressed to give information in their capacity of private individuals, they will go on.

10201. You have told us the evil which you think exists, but I rather want to get at a suggestion as to the remedy. I mean, you have told us that you think that Commissions ought to be differently constituted?—No, I did not say that.

10202. I beg your pardon; that there ought to be some change in the procedure; was that it?—Well, if the inquiry is made by a Commission, as distinguished from Assistant Commissioners, I think that probably one thing to do would be to start with the plan with which we started at the Labour Commission, and that was, to regard the working-class evidence as the dominant evidence. We heard one working man after another for a long time before we heard anybody on the other side. The evidence of employers, and still more official evidence, was kept in the background. It was very important

Chairman—continued.

when it came; but it was kept in the background. And then the methods of cross-examination which one naturally applies to an experienced witness should be rather suspended. One can generally get to know whether a man is speaking *bonâ fide* or not. If he is not, of course he should be cross-examined sharply; but if he is speaking only what he believes, he should be allowed a very great margin. The ordinary laws of sticking rigidly to the point should not be insisted upon; he should be encouraged to say what he chooses. The members of the Commission should be men of a strongly sympathetic nature, who would abstain from asking any question of a kind that would unnecessarily annoy working men witnesses. They should be much more careful with regard to the working men's evidence than with regard to the evidence of educated people. It would seem to me that, in so far as the inquiry was made by a Commission, as distinguished from assistant commissioners, that would have to be the mode of starting. In fact, I should myself like that the witness, on the supposition that he was acting *bonâ fide*, should not be cross-examined in the ordinary way at all. I would like him to be examined by the Chairman, and by people who would look at the problem of poverty from the same point of view as he did. The questions of cross-examination I would prefer, if possible, to be put through the Chairman.

10203. I understand, quite; your view is, as I understand, that there is considerable dissatisfaction, then, amongst the working classes with regard to the present mode of the administration of the Poor Law?—That is my opinion.

10204. Then you were making a suggestion that the Charity Organisation Society should work with the Poor Law guardians, with regard to the administration of out-door relief; do you desire that the Charity Organisation Society should be changed from a purely voluntary association; that it should be set up by legal enactment, to act with the guardians?—I should desire that; although where the Charity Organisation Society is strong in men and women, and money, as it is in certain places, for instance, in Oxford, and, to a less extent in Cambridge, there, I take it, no change can make any considerable improvement. The only change that needs to be made in such cases is one that would enable working men to take a direct part in the administration of relief. I am convinced—for I have made inquiries on this subject from representative working men—I am convinced that the leaders of the working men would be as firm as anyone in insisting that scamps and lazy people should be put to a severe discipline; that they would be in many ways sharper than people not in the same rank of life in seeing through a fallacious story, and would have no sympathy at all with the tramp; in fact I believe that probably the professional tramp is even more odious to large classes of the working men than he is to the rest of society.

10205. Would you tell us exactly what is in your mind as to the relations which should exist between the public body, and the Charity Organisation Society, or the voluntary committee that you speak of?—Where suitable Charity

Chairman—continued.

Organisation Societies exist, they should be semi-established, have certain public authority and responsibility. I do not myself wish that they should handle public money themselves; I may say that a suggestion has been made, I think by Professor Sidgwick, that in certain cases the Charity Organisation Society might distribute public money. That is one method of attaining very much the same result as that which I rather prefer to get by another method. I wish that no relief should be given at all, except interim relief, until the case has been examined by the Charity Organisation Society. The guardians, acting with the advice of the Charity Organisation Society, to have much greater freedom of classification in workhouses, and outside workhouses according to thrift, and past conduct than they have at present.

C. O. S. should be semi-established and have public authority and responsibility

Should advise the guardians.

10206. May I ask upon that point what you exactly mean about much greater freedom of classification in workhouses and outside than they have at present?—I would propose that the Charity Organisation Society should report that the case belongs to one of three classes, which I will call "A.," "B.," "C." The A. Class could contain those cases that the Charity Organisation Societies deal with in those districts in which they have an abundance of money and do not take an extremely austere view of what human nature may be expected to do; A. Class would consist of some of those cases which such Charity Organisation Societies would relieve as things are.

Should classify applicants in three classes.

Class A. cases normally deserving.

10207. I understood you to say that the class A. the Charity Organisation Society were going to recommend to the guardians?—Yes.

10208. Then I understood you to say in the last sentence you used, that the Charity Organisation Society were to relieve them?—That it was to recommend to the guardians for good treatment those whom those Charity Organisation Societies who are at once liberal, and wise and prudent in their conduct would now relieve; provided only those cases were such as were not likely to establish a harmful precedent.

10209. May I ask who was to be the judge?—The Charity Organisation Committee.

10210. Then do you contemplate that the guardians would practically act upon the instructions of the Charity Organisation Society?—I propose to give them leave to do as they like. But I should perhaps continue that my proposal is that a certain number of members should be added to the Charity Organisation Committee by external authority. You see the one fundamental flaw of the Charity Organisation Society, that which keeps them in my opinion from ever quite being in harmony with the spirit of this age, is that they are necessarily oligarchic. They have taken upon themselves one of the most important functions that the State can have; and yet they belong to the old world, in this way, that their basis consists exclusively of those people who used to be the governing classes but who are not the governing classes now.

Members to be added to C. O. S. by external authority.

10211. Without going into the composition of the Charity Organisation Society, what I rather want to get at is this: You have stated that the Charity Organisation Society should recommend to the guardians for special treatment certain

Chairman—continued.

persons whom they feel able to recommend from their own inquiries?—Yes.

Guardians to retain their liberty of judgment.

10212. Then, what I want to know is, what is to be the guardians' action then; are they to be at liberty to disregard the recommendation of the Charity Organisation Society, or are they to be bound to follow the recommendation of the Charity Organisation Society?—I think they should be at liberty to decide for themselves. But I will just say briefly, that I want the two bodies to have a great number of members in common. I want the Charity Organisation Society, when re-adjusted as an adequate Charity Organisation Society, to have the power of appointing a certain number of guardians, and either the guardians or some other public authority, to have the power of appointing some working-men, with friendly society experience, as members of the Charity Organisation Society.

The C. O. S. to appoint a certain proportion of the guardians.

The guardians (or some other public authority) to appoint one-fifth of C. O. S. Committee.

10213. Then you would entirely alter the present constitution of these charitable organisations?—No; I would like to add, say, one-fifth; I would have four-fifths elected by the subscribers to the Charity Organisation Society, and one-fifth appointed from outside.

10214. But I mean that would altogether alter their constitution?—It would so far alter their constitution.

10215. And do you think that the public support would as readily flow to a semi-official association, such as that would then be, as it does now?—I think it would flow much more readily, because it would then be possible for the so-called Charity Organisation Societies to begin to be true Charity Organisation Societies. Up to the present time they have called themselves Charity Organisation Societies, but they have gone only a very little way, and can possibly go only a very little way, towards earning that title; for they have no control over the greater part of the charities in the place. They being mere self-electing limited corporations for carrying out certain private gifts, it would be perfectly impossible to give them the authority, which I think some body ought to have, of requiring that every person who gives charity not out of his own pocket, but as a middleman, should send to a central office an exact statement of what relief he gives. That central office should be the office of the Charity Organisation Society. Such statements should not be published in any sense, but should be accessible to anybody who wants to know whether the story that a man gives that he is not receiving aid from elsewhere is true.

10216. I want to understand what effect you think the organisation such as you contemplate would have in carrying out this suggestion which you have made, namely, that the board of guardians should have much greater freedom of classification in workhouses and outside according to thrift and past conduct than they have at present. Have the guardians got not only full freedom, I am now speaking, of course, with regard to the aged poor, have they not got full freedom with regard to the treatment of the aged poor, and is it not a part of their duty that they should classify in their workhouses?—The term classification is rather a misleading one. The

Chairman—continued.

sense in which it is used in Poor Law discussions is of course quite different from that in which I am now using it. There are three well recognised divisions, three classes of males, three classes of females, and one for imbeciles; and in large workhouses that classification is no doubt carried out. But that is not the classification which I am aiming at.

Classification presently divisible according to sex and age.

10217. What is the classification that you refer to?—The classification that I refer to is that if a man is reported by the Charity Organisation Committee to the guardians as belonging to Class "A.," and if the guardians accept that report and act on it, they should then be able to offer him either out-door relief as they chose and as was suitable to the case.

10218. That they can do at present, of course?—Yes, but that the out-relief, if given, should be adequate, which all people, I think, desire.

Adequate out-relief should be given to Class A.

10219. But they have perfect freedom at present?—Yes.

10220. The guardians have perfect freedom at present?—They have perfect freedom. But at present they are compelled by law, though as I repeat here what I got into hot water for saying elsewhere: thank God! they break the law. They are compelled by law to take no account of merit whatever; and if a man has a pension, or an annuity from a friendly society, they are bound by law, though they break the law, to make up his total income to exactly what it would be if he were a scamp.

Guardians at present ignore the clause which deals with relief pensioners in friendly societies.

10221. What suggestion have you to make with regard to that class of applicant, the man who is in receipt of a pension from some friendly society, and to which he himself has contributed?—I think they should do very much what they do now—only instead of doing it in opposition to the law, the law should be altered so that their action should be in conformity with the law. I think it is most objectionable that the guardians should systematically break the law. If the law is such that right-minded men cannot obey it, the right thing to do is to alter the law.

10222. Then, your suggestion there is not with regard to a matter of actual practice, but simply that you would like the law brought into accord with the practice of the guardians?—Yes, with regard to people who are receiving relief from friendly societies. But of course there are some guardians, who for some reason or other, do obey that law; and, again, there are many cases in which they practically take account of funds and support of other kinds that a man has to its full extent. The phrase that it is the principle of the Poor Law that no account is to be taken of merit has been repeated over and over again in this very controversy with regard to the treatment of the aged poor, and I would have that changed.

Merit should be taken into account.

10223. Yes; but how would you define that?—The merit, or worth, I define, for the present purpose, as thrift combined with the absence of notorious ill-conduct.

10224. But how would you define thrift? I mean to say, do I understand that you would give a person of that kind an absolute right to out-door relief?—No.

10225. You would give no right?—He has no right at all to be put into Class "A."

10226. Then, allow me to ask you, how would

Chairman—continued.

you define thrift?—My object is to break down the notion that any arithmetical definition of merit can be applied, I want to make the definition of merit more elastic than it has been. I hold that if a man on 12*s.* a week has secured for himself an annuity of 1*s.* his thrift is a much more real thing than if a man on 50*s.* has got an annuity of 3*s.*; but the law, as at present worded, puts equal savings by the two on exactly the same footing, so far as it takes any account of saving at all.

10227. Still they are all thrifty, although not equally thrifty?—Well, what I want is that the definition of thrift should not be a mere numerical proposition, but that it should be one left to the judgment of sensible people, guiding lines being laid down. I quite agree that the doctrines that were insisted on from the time of Chalmers down to the present, as to its being essential that all public money should be granted by rigid rule to a very much greater extent than money subscribed from voluntary sources; and it is on that account that I do not think we can get on at all well without a Class "B." I do not think you can get on well by dividing the applicants for relief into Class "A.," those I have been now talking of, and Class "C."

10228. I want to exhaust Class "A." before we pass on to Class "B." It really amounts to this with regard to Class "A," that you leave it entirely to the guardians to form their own conclusions as to the merits of an applicant?—No; they would be guided by, and in almost all cases, I imagine, would follow closely the advice of the Charity Organisation Committee on which they were themselves represented.

10229. Yes, but I understood you that they could either adopt or reject?—Yes, they could; but as sensible men they would not as a rule.

10230. Then it does amount to this, that you are going to leave the boards of guardians entire freedom in the matter; they are going to consult some body which you desire to set up?—Yes.

10231. But with regard to their action they are going to be untrammelled? — Yes, until the next election of guardians. But if guardians showed themselves so foolish as to set aside the recommendations of the Charity Organisation Committee, without due cause and in a frivolous way, I think there can be no doubt that they would not long continue to be guardians.

10232. Is not that answer of yours destructive of a proposition that you put before the Commission at the outset, that the working-classes are dissatisfied with the mode of the administration of the Poor Law Relief? Is not that the mode in which they can show their satisfaction or dissatisfaction with the way in which the guardians administer relief, namely, an election?—Yes, I hold there would be a large majority among the working-classes in support of a stern administration of the Poor Law in cases of all people who do not deserve well.

10233. Then you would take it, that where a board of guardians was very rigid in its administration of the Poor Law, and was repeatedly returned, that that was an evidence of the satisfaction of the working-classes with their mode of administration?— No, certainly not; because you may not be satisfied with your board of guardians, but yet you may find it very difficult to get a board of guardians you would like better. That to begin with, and to go on with, I do not gather that the total number of people who have gone to the polls in the cases to which you referred just now, is any very large part of the whole population. So far as I can make out, what the working-classes do is to grumble and not vote at present.

Elections at present an imperfect test of public opinion owing to apathy of the electors.

10234. I do not want to push the thing further than this: at present you say that if a board of guardians do not act properly on the report of of the Charity Organisation Committee, that they would be upset, and they would be upset at the next election; therefore you place value upon the expression of opinion. I believe in that particular case; in the other case I referred you to, you did not place so much value upon it?—No. I think the original question was: "Was the decision to be made by the "guardians?" My answer is: Not in the first instance. There are all sorts of difficulties in the way of the guardians getting hold of the true facts of the case. The sympathetic imagination of the volunteer, which is the mainspring by which we hope to remove poverty—that is not at present available in the administration of the guardians. I want to make that my starting point, the fundamental lever with which I would move everything. Having got that, there would be a report to the Charity Organisation Committee, a decision by the Charity Organisation Committee. Well, then, it would be possible, of course, for the guardians to set aside the opinion of the Charity Organisation Committee; and, I think, they should have the right, because the Charity Organisation Committee itself is rather an unstable body. But if they did set aside all this product of volunteer investigation in a frivolous and vexatious way, then they would be doing a thing, that would be clearly offensive to the opinions of sensible people of all ranks of society, and their chance of election would be very small. I do not think it is at all likely that they would do it.

10235. But you contemplate that they may set it aside, either from one point of view or from another; they may think that the report has not been sufficiently favourable or lenient to the applicant, and may disregard it, and still treat the person as a thrifty person, although the Charity Organisation Society says he is not?—Yes.

10236. And, on the other hand, they may disregard the report which says that he is a thrifty person?—Yes; they would have the legal power of doing it.

10237. We were speaking about thrift, and you said you would leave the definition of thrift entirely to the guardians on the recommendation of the society?—No, not entirely; and I could really hardly complete my account of class A. without saying something about class B. You asked me just now whether I had had any experience in the administration of the Poor Law. I have not, but I have had a good deal of indirect experience of the working of Charity Organisation Societies. I have been a member of them for a great many years, and at Oxford and Cambridge my wife has

Chairman—continued.

been an active member of the committee. We make it an invariable rule to discuss the questions in detail if they have any difficulty at the next meal after she comes back. We always do that, and we always take up the question of whether the case is rightly treated, of what it would be best to do: and at the next meeting of the committee, if from the conversation anything arises which she thinks it would be worth while to bring before the committee, it is so brought. Therefore, although I have had no direct personal experience in the administration, I think I might say I am, to a certain extent, a supernumerary member of the Cambridge Committee, and have been of the Oxford Committee. And I have also made a point of studying the lists of cases which are given by the London and various other Charity Organisation Societies, and the way in which they have dealt with them, and also the lists of appeals that they publish from branch committees; if, for instance, the Hammersmith Committee want 4*l.* 5*s.* for a certain case. These studies have convinced me that it would be impossible to administer public money freely without making cases that appeared to be precedents for other cases in which the relief should not be given. The difficulty that you must, more or less, follow rule when you are acting in a public capacity, is one which, I think, has prevented the guardians from doing what is best in the interests of society; and yet the rule is a necessary one. I would propose, therefore, that if a person is not bad in character, is not a person to whom discipline is the right thing, not a person to be put down in class C., I would then propose that he should be put in Class B. That class consists of people whom it would be expedient to have relieved otherwise than in the workhouse, and whom yet one could not relieve with public money without making rather a dangerous precedent. Following that plan, I think it would be possible to formulate laws for admission to Class A., which should be tolerably definite, but which would not be merely arithmetical, the rules should take account of what a man's opportunities had been.

Class B. special cases, to be treated by C. O. S.; reasons.

10238. I do not gather yet the exact class of people that would go into Class B.?—Class B. would be all those people whom a Charity Organisation Society (supplemented by a few people who look at poverty not very much from above) thought it not undesirable in the public interest, and consistent with charity, to relieve without disgrace, but whom yet they could not put into Class A., without establishing a dangerous precedent. Those I would have relieved out of Charity Organisation money, and not out of public money.

Out of their own funds.

Lord Lingen.

10239. Charity organisation money only?—Yes.

Chairman.

10240. Out of the funds of this society?—Out of the funds at the disposal of the society.

10241. This is the same body, I understand, who is going to recommend for the A. classification?—Yes. In my opinion, the whole of the classification should be done by the Charity Organisation Society. It should hear the cases, and mark them all: A., to be referred to the public guardians for the best treatment; C., to be referred to the guardians for disciplinary treatment. Then there remain the difficult cases which we have put in Class B., and will treat ourselves.

10242. B., in point of fact, takes it out of relief from public funds altogether?—Yes; practically it does. A. are the simple good cases, C. are the bad cases, and B. are the doubtful or difficult cases.

10243. The A. and the C. classes are to be relieved out of the public funds?—Yes.

10244. Class B. you would not relieve from public funds, but from the funds of the Charity Organisation Society?—Yes.

10245. But on your committee the guardians would be represented, I understand?—Yes; and to that extent the guardians would vote with regard to whether a person applying should be put upon the public funds or on the funds of the Charity Organisation Society. Then I want to lay stress on the fact that there would not only be guardians members of the Charity Organisation Society committee, but also other members of the Charity Organisation Society committee appointed to be guardians, so that perhaps two-fifths of the bodies might consist of the same people.

10246. I take it that there is no qualification for appointment upon this committee. So far as the members of the board of guardians are concerned the only qualification is that they be members of boards of guardians?—Yes. You see it is proposed that the Charity Organisation Society should have great public authority enabling it to do the work which it wants to do now, but is incapable of doing. It wants to know how various private charities in its district are being administered, and it has no means of finding that out unless the people choose to tell them, and very often they do not. I would give it that authority. I would also give it a certain controlling authority over all suitable charitable foundations, and I would give it a voice in the management of public hospitals.

10247. Yes; but I want clearly to understand the position of Class B., the persons who would be classified under the head of B. Do I understand that, a decision having been arrived at by this committee, the applicant ought not to be relieved from public funds, but that he must be relieved from charity organisation funds, does a duty then devolve upon the Charity Organisation Society to relieve the person?—Yes, the Charity Organisation Society would then do in a systematic way what we have seen in a good deal of the evidence before you, and it is known elsewhere in other ways is done on many boards of guardians now. For instance, it is done in Cambridge to a great extent. A guardian who is also a member of the Charity Organisation Society will say, "Oh, this is a case for the Charity Organisation Society; adjourn it;" and then the Charity Organisation Society takes it off. Well that would be the Class B.

10248. Oh, no?—I mean, it might belong to either of the Classes A. and B.

Chairman—continued.

10249. And there is this difference, is there not, that the Charity Organisation Society inquire into the application themselves, and they decide either to relieve it or not to relieve it as they choose, but I understand you are now going to impose an obligation upon the Charity Organisation Society to relieve certain persons who are put into their hands by a committee composed in the one part of members of the Charity Organisation Society, and the other members of the boards of guardians?—That is to say that unless a Charity Organisation Society was willing to co-operate with public authorities then it would be in the position of a private school that refuses to have anything to do with the Education Department.

10250. You would allow the Charity Organisation Society to co-operate, or not to co-operate with the Poor Law as they chose?—Yes, only if in any particular case there were a body of people who preferred what I call the oligarchic basis exclusively, that is, preferred to keep themselves aloof from any hope of directly interesting the working men in the task of raising the residuum, then I should hope that another society would be founded, and that the old society would dwindle. I think the tendency of public sentiment would certainly bring that result about very quickly.

10251. Then I understand, suppose the Charity Organisation Society were to refuse to become what they practically would be under your proposal a part of the Poor Law administration if they were to refuse to do that, and the guardians could not get up any other voluntary society having funds to co operate with them, your scheme would fall to the ground?—No I think not quite. But may I first say that I do not quite like the phrase that the Charity Organisation Society would become part of a public department. The voluntary schools are not part of the Education Department. The financial and other relations of the voluntary schools and the board schools would be in some respects similar to those under a Charity Organisation Society as I would have it, and the board of guardians. It is quite open now for a voluntary school to say, We will have nothing to do with the Educational Department, and I would have the same freedom given to the Charity Organisation Society.

Lord Brassey.

10252. They would get no grant?—They would get no grant.

Chairman.

10253. But if they said that they would be very hostile pecuniarily even?—The school would get no grant, and the Charity Organisation Society that kept aloof, would have no powers. It would remain a private corporation, a self-electing corporation.

10254. Did I understand that you do propose that the fundamental part of your scheme is that the boards of guardians should go for information and instruction to the Charity Organisation Society?—Information and advice, I would rather say.

Chairman—continued.

10255. That is a fundamental part of your scheme?—Yes.

10256. Then another fundamental part of your scheme is that a certain class of applicant shall be thrown entirely upon the hands of the Charity Organisation Society for relief?—No, I think that would hardly be the right way of putting it. The Charity Organisation Society would say this Class A. we recommend the guardians to relieve in a way as little painful to the applicant as possible; Class B. we undertake ourselves, and do not recommend to the guardians.

Mr. Pell.

10257. Who is that?—The Charity Organisation Committee.

Chairman.

10258. Plus the members of the boards of guardians?—Well, they would be integral members of it appointed just as legitimately as the other members. They would be appointed to represent the public interests, as the other members would be appointed to represent the private interests.

10259. But the one represents the subscribers of the fund; the other represents the body whose interests is to get the applicant off their own shoulders?—They, you see, would only be one-fifth of the whole.

10260. But I mean so far as it goes?—So far as it goes.

10261. The proposition I was putting before you, to which I ask your assent, was that the very existence of this voluntary association, whether Charity Organisation Society or some other voluntary association, having funds of their own, is necessary to the carrying out of your scheme?—No. I propose that where suitable Charity Organisation Societies do not exist, and cannot be formed, the guardians be charged to call together volunteer visiting committees.

When there is no C. O. S. guardians should form volunteer visiting committees.

10262. I have had that in my mind when I was asking you?—In such a case, the guardians should have some freedom of discrimination; but relief would necessarily be more by fixed rule than if the guardians were aided by independent Charity Organisation Societies. For the Class B. would then necessarily fall out, excepting in so far as it were possible for the guardians to do what they do in some places, to make themselves to a certain extent Charity Organisation Societies. There are some guardians who, when they see a case which they could not themselves treat without some hardship, go round, either in their individual or corporate capacity, to private persons and those in charge of private charities in their neighbourhood, and endeavour to ascertain whether relief cannot be given to those cases. I understand that there are some districts in the North in which it would not be possible to get the material for a thoroughly effective Charity Organisation Society; but I think that those districts would probably be able to supply fairly good visiting committees subsidiary to the guardians, and under the control of the guardians. After a time, in the course of develop-

Chairman—continued.

ment, those committees might be separated from the guardians and become independent Charity Organisation Societies.

Class C., *i.e.*, the bad should be treated more severely than at present.

10263. Now we will pass on to C.?—Well, with regard to C. I have nothing to say except that I would like to make the treatment of some of them more deterrent and much more educational than it now is. I am referring now to the distinctly bad class. I think it is a very great trouble at present that there are many persons who prefer to go to prison to going into the workhouse, and yet those are the very people for whom I want more discipline. The difficulty is a great one, and I cannot see that there is any way out of it, except to start with the prisons. I think the discipline in the prisons ought to be made, generally speaking, the severer.

Treatment in prison would also have to be made more severe.

If you do not want to give a man a harder punishment you may reduce the time, but I think it is unendurable that a person should feel that the best way of getting lodged as he likes is to go to a prison. The workhouse at present has for many people all the deterrence of a prison, and some more, and yet they are the very people whom I want to deter more still. I want the workhouse discipline to be made rather more severe for them, and I think that account must be taken, therefore, of the over-gentle treatment in many of our prisons.

10264. Then do I understand that this composite committee would take any action with regard to C.?—No.

10265. It would be outside their province?—It would refer the case to the guardians as undeserving.

10266. And the guardians would then be at liberty to treat those coming under that in a more rigid way even than they do now?—Yes, but I do not think the change should cease there. I do not think that any sort of treatment of the poor is satisfactory in which the element of personal care does not go a good deal further than it does now. I think that all guardians ought to be compelled by law to take that amount of care about the individual inmates of the workhouse, which the best guardians do.

10267. Are these mainly the suggestions which you have to make for an improvement in the administration of the Poor Law, as far as the aged poor are concerned?—I have worded what I have said as much as possible with reference to the aged poor, and I think that the aged poor are in many ways so much easier to deal with. The complications in their case are so much less than in the case of other classes of the poor, and especially of the able-bodied poor, that I think it might be very well to begin with the aged poor, though my principles do not necessarily confine me at all to the aged poor.

10268. When you spoke of the system you spoke of a system that may be applied to all outdoor, but you believe it is more applicable to the aged poor than it is of the other?—I think one might very well begin with the aged poor; although, if this Commission were a Commission on the reform of the Poor Law in general, I should not lay so much stress upon the distinction between the aged poor and the other classes of the impotent poor.

10269. Then I understand that you would

Chairman—continued.

contemplate the establishment of this system in the first place only for the aged poor?—Still I rather supposed that any recommendation going beyond that would be beyond the powers of the Commission. That was all. My detailed plan is suggested for the purpose of illustration of a principle applicable to the relief of the aged poor at once, and perhaps to be extended to other classes of impotent poor.

Relation of out-door relief to State to wages.

10270. These suggestions you have made are in the main the propositions you have to put before us with regard to any alteration in administration; I mean so far as suggestions are concerned. We have had some evidence to the effect that out-door relief tends to lower wages; is that your opinion?—I think it certainly does tend almost invariably to lower wages, but I think it is possible to spend taxes for the benefit of the poor in such a way as not to lower wages.

10271. Aged poor?—Yes, but only on condition that you say to the people of this generation, "the State will not tax itself for your "benefit out-and-out; what we give to you, we "require you to return to the coming generation." I think money taken from the well-to-do and given to the present generation, the adult generation, for their own greater comfort, while pleasant to the working classes for the time being, is likely to dry up the sources of future wages, unless it is combined with conditions which will increase the earning power of the coming generation.

10272. Let us confine ourselves to the question of out-door relief to the aged poor. Do you believe that the giving of out-door relief to the aged poor, without, of course, hedging it round with proper precautions, would have the effect of reducing wages; do not let us go into the future generations, but the present existing state of things?—I am afraid I cannot answer that without reference to the future generation. You see all these statements about wages are repetitions of doctrines that were universal among the economists of the beginning of the century; you have the same phrases, the same tone of thought; you can trace the economic dogmas of present Poor Law literature direct from those times; and the doctrines which they laid down I think were fairly true in their time. The doctrine is that if you tax the rich, and give money to the working classes, the result will be that the working classes will increase in number, and the result will be you will have lowered wages in the next generation; and the grant will not have improved the position of the working classes on the whole. As regards this a change has come, which separates the economics of this generation from the economics of the past; but it seems to me not to have penetrated the Poor Law literature yet; and this is the main thing that I desire to urge. That change insists upon the fact that if the money is so spent as to increase the earning power of the next generation, it may not lower wages. For while on the one hand the tax on capital would tend continually to cause a shrinking of capital, possibly some emigration of capital, and also some possible emigration of business men—while there would be that force continually at work tending to lower wages—there would be brought into action

Chairman—continued.

another force tending to raise wages; and it is reasonable to hope that instead of a mere reckless increase of population, which would have been the inevitable consequence early in the century, there would be a rise in the standard of living, and wages would rise. That is the one thing that I most care to say here. It is more interesting to me than the details of my scheme for reform. It seems to me that whenever I read Poor Law literature of to-day I am taken back to the beginning of the century; everything that is said about economics has the flavour of that old time. Statements, which were true then, taking account of the condition of the working classes and of the state of wealth, are reproduced and made the basis of arguments which seem to me to be not valid now. I once ventured to say that, as regards the relief of distress, the conditions of 1834 were not substantially the same as at this time; and I was at once told that it was a national calamity that anybody who wrote on economic matters should be so ignorant as not to know that they were substantially the same. That has been repeated more or less emphatically by people of high authority, and I do not think it is true. The particular purpose that made me accept your invitation to come here was that I might submit to cross-examination the statement of my opinion that it is not true.

10273. After you have had an opportunity of explaining that, may I take it, that for all practical purposes what you say is this: that a tax levied from the well-to-do, for the benefit of those who are not so well-to-do, does not lower wages, if it is spent in some educational form which will raise the condition of the people?—Raise the earning power of the people.

10274. That is not the point here just now. That may be true with regard to the abstract proposition of raising taxes from one class and giving it to another; I do not express an opinion upon that, but we are dealing now with Poor Law administration, and the proposition put before us by some witnesses is that if you give out-door relief in the shape of money grants, or if you would give it in the shape of pensions to people when they come to a certain age, the result will be to lower the wages of persons below that age; is that your opinion?—I understand that I am now asked to confine myself to the immediate effects?

10275. Yes?—And going away then entirely from those ultimate effects from what I have now been discussing?

10276. Yes. We understand that that is closed; you have expressed an opinion generally, not with regard to Poor Law administration or Poor Law relief just now. You have told us your views generally with regard to the operation of a tax raised from one class for the benefit of another class, and you say that if the money was spent in a manner such as you describe it would not have the effect of lowering wages?—Yes. All I meant is that that is only part of my statement, that the statement is not complete, that is all.

10277. But that is it broadly?—It is a considerable part of what I had wished to say.

10278. Then I would ask you to confine your attention for a moment to the question of the relief of the poor; what effect in your mind would be caused on wages by the granting of money relief to persons coming to a certain age, whether out of the Poor Law or any other State fund?—I do not believe that there is any general statement capable of being made about it. An entirely different relic of old economics has been imported into Poor Law discussions with regard to this point. It is that fallacy which we economists are so busy in fighting in some, though not all, of the arguments for an eight hours day. Many of the working men believe that they can raise the aggregate of wages by merely diminishing the supply of work; they believe that there is a certain fixed amount, a sort of work fund, and that if one man is allowed to work overtime he takes away from one of his neighbours a certain amount of work that that person might have done. Of course that is true under certain conditions and limitations, but it is not true in the sweeping way in which the Socialists urge it. They desire, as they have told us before, that if eight hours does not raise wages they would lower the hours of work to six; and if that does not do they would lower them still further to four. Many of the writings as to the necessity of giving relief, if any is given at all, in such ways as shall prevent the old men from doing work and from competing with others seem to me to involve that fallacy. They really imply that there is a certain work fund, and that if you allow an old man to go in who would not be able to support himself completely, but who could half-way support himself, by his work, and has the other half of his support given from other sources, you then take off some of this work fund and lower wages. In my opinion it is the policy which at the present moment is one of the most dangerous in the programme of the Socialists.

Limitations to the statement that out-door relief lowers wages.

10279. Then you do not agree?—I do not agree with it as an unconditional statement. I think that the rate of wages temporarily, and in any place, depends upon the supply of labour relatively to the demand; and if by any local or temporary action you put an increased supply of labour in, you lower the wages, whatever be the method by which you increase the supply, whether that is working overtime, or whether it is inducing an old man to work, who otherwise would have folded his hands and found time slow. I quite admit that any cause that increases disproportionately the amount of labour, competing for a particular kind of employment in a particular place, may lower wages there for the time. Many of those changes which are most beneficial for society may lower wages, just for the particular time and in the particular place. But if we are able to keep old men and old women out of the workhouses doing a great deal of work in the homes, looking after children, and so on, or even if we are able to let them go on working at their trade at lower wages than men in full strength, I think we are not lowering wages generally.

10280. You are not?—No, because we are increasing the sum total of things produced, and we are not increasing relatively the number of people among whom they will be divided. Perhaps things may be put in this way: Supposing

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that there is a market for cattle, and 100 extra cattle come into the market, the prices will go down; but supposing that you have got the supply fixed, and the demand fixed, and then a certain person says: "I will sell that lot of cattle "for half price;" he would not lower the price of the rest The persons who got those cattle for less than their price would be so much better off, just as would be any employer who happened to get old men to work for less than their labour was worth to him; but the price of the rest would not be altered. What alters the price is altering the supply relatively to the demand.

10281. You do not think there would be a natural desire on the part of those who had got the cattle at the higher price to get rid of their cattle too, and that the competition between the two would necessarily lower the price of the whole?—Not unless the competition of sellers is increased; as it would be if there were more cattle brought into the market.

Mr. Henley.

Classification.

10282. I did not quite understand your suggestion with regard to greater freedom of classification in workhouses, with regard to the age. You say greater freedom of classification, what do you mean by that?—Well, of course one knows that even that limited classification that is allowed by the law, and is practised in certain workhouses, cannot be, or is not, as a matter-of-fact, carried out in all. There are many who think that the increase in the size of the workhouses, leading to an increased distance of the residents in the workhouses from their own friends, is so great an evil that it is better to submit to a less classification than that which the law even now allows than to increase the size of the workhouses so as to carry it out. I think that means should be found for getting over that difficulty. I think there are several ways in which that could be done; and I think that further there should be workhouses in which, among other things, the liberty of going in and out is of a different character from that which it is necessary to have for paupers of Class C.

10283. That is hardly classification, is it?—Oh! yes, in my sense.

10284. Perhaps you might not be aware under Article 99 of the Consolidated Order that "the "guardians shall, so far as circumstances will per-"mit, further subdivide any of the classes enu-"merated in Article 98 with reference to the moral "character, or behaviour, or the previous habits "of the inmates, or to such other grounds as may "seem to them expedient." Therefore the guardians are not only compelled by this order, if they have room to so classify, but they have absolutely a free hand with regard to classification?—Yes.

10285. Were you aware of that?—Yes. I knew its general substance, except as regards its last clause. The only words that struck me at all as unfamiliar were "such other grounds." I do not know whether "such other grounds" would include merit. If they do, then the ordinary doctrines on the subject in Poor Law publications are invalid. If the guardians have the power of classifying with regard to merit, if the meaning of that clause is that, then it is a power which I believe is not known; and the contrary

Mr. Henley—continued.

has been expressly declared by the highest authorities.

10286. That is the order?—I know, but I do not know what the meaning of these words is. If the meaning of these words goes so far as to allow them to classify with regard to merit, then it is all I want; only I think it is a fact not generally known.

10287. Now I understand that all people applying for relief to a recognised Charity Organisation Society would have to pass through the hands of the Charity Organisation Society, and that the guardians would have in the first instance to accept their recommendations?—No, they would act with the recommendations of the Charity Organisation Society before them; and being sensible men, would probably follow those recommendations in most instances.

10288. Then suppose there was a case of misadventure; suppose a person had died: now the relieving officer, or whoever administered the law, would be liable to be indicted for manslaughter. Who would be responsible under such circumstances; would the guardians be responsible, or the Charity Organisation Society?—I started by saying that interim relief could be of course given before the case had time to go before the Charity Organisation Society.

10289. It was rather a case of this sort, where the guardians, upon the advice of the Charity Organisation Society, refused relief to a person, and that person died in consequence; who would be responsible?—But they would never do that; they could not do that. The Charity Organisation Society would have three courses: one, to recommend public relief under Class A., another to recommend public relief under Class C.——

10290. Which they would pay themselves?—Public relief under Class C. which they would not pay themselves; and a third course to undertake the case themselves, that is to put it under Class B. They would not have the power of recommending no relief, if a man were in need of it.

10291. If they undertook relief in Class B. and a person starved, would they be responsible for it?—They would be in just the same position as they are now.

10292. Who would incur the legal responsibility; they take that particular class out of the hands of the guardians?—A man can always get Class C. you see, the workhouse still remains; no privilege, which he has now, would be taken away from the poor man; he would still be able to say, "What you are giving me under Class B. "is not sufficient; I shall fall back upon the "provision in Class C. under the existing law."

10293. Suppose a man is ill in bed, and he cannot be removed, the guardians now are entirely reponsible for that man: I am speaking now of class B., would the Charity Organisation Society be legally responsible for him?—Are they responsible if he has not applied for relief?

10294. No, he must have applied for relief in the first instance?—Very well. Take the case of a person who, as things are to-day, comes before the Charity Organisation Society, and he is told "your case is one they will under-"take"; the case is mismanaged, and he dies;

Mr. Henley—continued.

the position of the Poor Law authorities would be the same as in your case under my proposal.

10295. Then you do not intend a person to make an application and then it be referred to the Charity Organisation Society, but in the first instance the application is to be made to the Charity Organisation Society?—Interim relief is to be given independently; but for anything beyond that interim relief an application is to be made to the Charity Organisation Society, who say, either, "do not go to the public authorities "at all," or "you had better go to the public "authorities. We will recommend you to be "put in class A.; or we can recommend you only "to be put in class C."

10296. Then do you not deprive the applicant of the protection which the law now throws over him in receiving relief?—No.

10297. What is his protection against the Charity Organisation Society?—The Charity Organisation Society, which puts him into class B. confers a favour on him. If he does not choose to take the favour, he need not.

10298. Did the working people that you spoke of complain of the Poor Law, or the administration of the Poor Law?—I do not suppose they know themselves which, the greater part of them. I mean this, that the letter of the law I think they are very seldom acquainted with.

10299. I merely wanted that question answered, whether they complain of the Poor Law or of the administration of the Law, because they are two very different things?—What I think they complain of is that although the Charity Organisation Society believe that they, the Charity Organisation Society, do practically cover all the ground which the Poor Law, as at present administered, does not cover without hardship, they, the Charity Organisation Society are mistaken; or at all events that the notion of the working classes is that a great number of cases escape the observation, and the help of, the Charity Organisation Society, which ought properly to be referred to them.

10300. In the great bulk of England there are no Charity Organisation Societies at work, and what I want to know is, do the working men whom you have spoken to complain of the Poor Law as it stands, or do they complain of the administration of the Poor Law by boards of guardians? Well, I will put it in another way. Are there any points in the Poor Law that the working men have complained to you about, that they think ought to be amended?—I think that they believe that the workhouse test is, as I myself consider it, a barbarous test adapted to the urgent necessities of the time in which it was invented, and inappropriate as a universal test to the present.

10301–2. That is not the Poor Law, that is the administration by orders. Do they complain of anything in the Poor Law?—I think they do complain that the letter of the law says that the relief should be administered without merit. That clause which you read to me just now I should be very glad to have interpreted. If it does mean that there is an error in the repeated statements made in the publications of the Charity Organisation Society and elsewhere that the

Mr. Henley—continued.

principle of the Poor Law is that relief should be given without reference to merit; then that would alter the situation very much——

10303. That is the administration, but what I wanted to get at from you is—you are perfectly conversant with the Poor Law Statutes—is there anything in the statutes that they complain of?—Well, I do not think I can recollect having had any discussion with working men on the letter of the Poor Law as distinguished from its practical administration.

10304. We have had several suggestions made to us here which I need not tell you now, but one was about the old Act of Elizabeth, as to the ability of the younger men to contribute towards the support of their parents. Have you had those questions brought before you?—I have; but I have nothing to say that would be of any value.

Their objections to administration of Poor Law.

10305. Now we come to the administration of the Poor Law. Have you had any complaints as to the administration of the Poor Law from the working men, or any practical suggestions?—I think the best way in which I can answer that is by saying that some time ago I tried to formulate what I understood to be the opinion of the working classes on the subject. I wrote them out and showed them to some. I showed them to two men who I thought were the best representatives that I knew of the older and the younger school of trades unionism. The questions were as follows. I add the answer given by that one of the two who was least dissatisfied with things as they are: "(*Q.*) Will the working classes endure the "total abolition of out-door relief?—(*A.*) No. "(*Q.*) Will their leaders advise them to do so? "—(*A.*) No, certainly not at once, out and out. "(*Q.*) So long as the main question about out "relief relates to its total abolition, will the "leaders at large exert themselves to make the "people at large understand the dangers of "lax and lavish out-relief? And will any efforts "they may make in this direction have much "chance of success?—(*A.*) The leaders would "not in my opinion so exert themselves, and if "they did they would not succeed. (*Q.*) If out-"relief were given (even before the age of 65) to "persons who are not able bodied, who have "lived sober industrious lives, and have made "such provision for the future as was within "their means, but have been borne down by con-"tinued misfortunes, would not many of the "leaders of the working classes exert them-"selves to prevent out-relief from being given "recklessly and to apply all needful discipline to "those who were habitually idle and profligate? "—(*A.*) I feel confident that if there were more "discrimination in administering relief, the "leaders of the workmen would do all in their "power to check reckless giving, and they would "support the application of all needful discipline "to the undeserving, the reckless and the "profligate." That has been the outcome of the whole of my experience with the working classes on the subject; and as I said before, what has brought me to take an interest in the Poor Law, is the problem of poverty rather than that of pauperism. I have continually said to the leaders of the working classes, "why do you

Would not consent to the abolition of out-door relief.

Mr. Henley—continued.

"not exert yourselves to help to squeeze out this "residuum," and they say so long as the sentiment among the working classes exists—and to a very great extent we believe it is a just sentiment—that the Poor Law is, on the whole, hard, it is impossible to get the working classes to co-operate in that treatment of the poor which we recognise to be necessary, and by which alone the residuum can be improved away.

10306. Those are rather answers to suggestions of questions of yours; but have you ever had any direct complaints from the working men as to the administration of the Poor Law?—Only in that way, that I have heard them complain very bitterly about the breaking-up of the home. They say that the opinion of the Charity Organisation Society that no home is ever broken-up that ought not to be broken-up is not true; it does not coincide with their opinion.

Homes broken up by the working of the Poor Law.

10307. They have not complained of the action of the guardians except with regard to the breaking-up of the homes?—I do not think that I have heard much personal attack of the guardians.

10308. Have you ever made any effort to ascertain whether that statement is true or false?—No, my complaint is that the public has never made any such attempt—that no Commission has either by Sub-Commissioners or by themselves ever made such an attempt—that the only information on the subject that is practically available is such as has been collected by Mr. Charles Booth.

10309. With regard to this Charity Organisation Society, do I understand you that, if they were in some way legally constituted, their views could be enforced on the boards of guardians, that the guardians would be compelled to accept their recommendations?—The guardians under my proposal would be free to do what they chose; but as sensible men they would, I presume, follow the recommendations of the Charity Organisation Society in most cases.

Guardians would be free to accept or reject advice of C.O.S. but would be compelled to accept members appointed by it.

10310 Would the guardians be compelled to act with them; would the guardians in a large town where a Charity Organisation Society exists, be able to say, "we do not want your assistance at all"?—Under my proposal a Charity Organisation committee, in return for its having certain public representatives appointed to aid in its work, would have the power of appointing an equal number of members of the guardians, and the guardians would have to accept those members.

10311. Could the guardians prevent the Charity Organisation Society being affiliated with them?—I do not like to use the word affiliated, but I am proposing that this law should be a compulsory law; that the Committee of the Charity Organisation Society, when duly approved, should have the power of nominating certain guardians.

10312. I have not quite got an answer; I am afraid I do not sufficiently explain myself. You have now a board of guardians elected by the ratepayers?—Yes.

10313. You propose to set up a body which is a perfectly independent body, without any legal responsibility at all; would the guardians, as representing the ratepayers in the town, be compelled, I use the word again, to be affiliated, or in any shape legally united to the Charity Organisation Society?—My statement seems to be a perfectly definite and precise statement of the proposed law; they would have to obey the law; the law would be that they would be compelled to admit to their body certain people appointed by the committee of the Charity Organisation Society.

Mr. Pell.

10314. Who are they, pray?—That the guardians would have to admit among themselves a certain number of people appointed by the members of the Charity Organisation Society, that they would be compelled to do it; they would be also called upon, either they or some other authority, to nominate certain members on the committee of the Charity Organisation Society. Those would be parts of the law; they could not disobey that law; beyond that the law would not go.

Mr. Henley.

10315. That is how the two bodies are to be constituted. But what would be the power to compel the guardians to refer any cases to the Charity Organisation Society?—The law would be that the Charity Organisation Society should hold itself open to receive all applicants; there would be no law to prevent the board of guardians from receiving people directly, but as a matter of fact the boards of guardians would probably not do that.

Poss jealo betw boar guar and

10316. I cannot quite get an answer to my question. Would the guardians be able to keep the Charity Organisation Society at arm's length; to have nothing to do with it at all?—They would have to obey the law, a perfectly definite law, which I have just formulated, and nothing beyond that.

10317. What I want to know is, what your proposal is? Would the guardians have power to keep the Charity Organisation Society at arm's length, and say, "We will have nothing to "do with you whatever"?—I cannot translate "keep at arm's length" into legal language. I do not know what it means. They would have the power of refusing to pay any attention to the recommendation of the Charity Organisation Society if they liked.

10318. Not only that; but to refuse to have any communication with them whatever?—They would not have the power to disobey the law by which a certain number of guardians might be elected members of the Charity Organisation Committee.

10319. That is not my point. I mean the board of guardians sitting as a body, would they have the power absolutely to ignore them, and say, "We shall have nothing whatever to do with "you"?—I have said they could refuse to act on these recommendations if they liked; that would include a power of declining even to read the recommendations.

10320. Even to receive them?—Yes.

10321. Supposing they receive these recommendations, would there not be a very great risk in a large town, where the guardians are elected by the ratepayers and are generally a very independent body, that the men of independent minds

Mr. Henley—continued.

would decline to serve under such conditions?—I should have thought that, on the contrary, the result would have been that, whereas up to this time the guardians have been rather a class looked down upon, because they were the mechanical administrators of a law that was out of harmony with the general social movement of the age, they would attract to themselves a great number of people of a higher class.

10322. You think so?—That is my opinion; particularly, I think, that those persons who were both guardians and members of the Charity Organisation Committee would be like those people who now hold that double office; generally exceptionally fine people.

10323. Have you ever attended a meeting of a board of guardians for a large town like Liverpool, Birmingham, or Manchester?—No.

10324. I am afraid you are unable to tell us what class of people they are?—I think they are the same class of people that serve upon juries to a large extent.

Mr. Roundell.

10325. Your experience of the Charity Organisation Society is based upon Oxford and Cambridge?—How far do you think it would be practicable for charity organisation societies to be established generally?—I think that there is a very great tendency on the part of the rising generation to care about these things. Oxford and Cambridge represent, as it has been often said, what cultured England is going to be twenty years hence; and the difference in the tone and sentiment of the undergraduates now from what it was twenty years ago is something astonishing. The number of movements that there are by both Universities for working with the poor is very remarkable; and one of the best developments of the higher education of women has been the very great interest which many of the students at the women's colleges have taken in social problems. I believe that a considerable number of the best workers for the London Charity Organisation Society are young people from those colleges, who have taken the question of poverty seriously to heart, in a way in which people of that age did not often do twenty years ago.

10326. Then should you think, taking the ordinary English towns, that through the agency of the clergy and the intelligent classes there is good hope of these Charity Organisation Societies being formed as a rule?—I would speak with great diffidence, but that is my impression, that the movement of the age is strongly in that direction.

10327. Would you answer this: How far do you think that private charitable people will be likely to bring themselves into relation with these organised agencies?—I think that the tendency of the age is in that direction also. Of course, everybody likes to be an autocrat with regard to the administration of the funds over which he has control; and no doubt there are places in which such people refuse to be interfered with in any way. I have in my mind a town, not Oxford or Cambridge, in which I once lived, and in which there was a Charity Organisation Society which had not established a claim to public confidence:

Mr. Roundell—continued.

it was in the hands of some very well-meaning, but not very clear-headed people at that time. And I gather that there are other towns in which the fortuitous combination of people, who come together to form a Charity Organisation Society, do not always earn general confidence. I think if the Charity Organisation Societies were semi-established, one would always get a somewhat stronger class of people, such as we now get on the best societies; and that then the people who subscribe to other independent movements, for I should be sorry to see the independent movements die out, would require those in charge of these private funds to enter into communication with the Charity Organisation Society. Besides which, you know, I would propose that the law should be that they should be compelled to state to the Charity Organisation Society what relief they were giving, and to whom. I would not at present go so far as to propose that the law should compel them to discuss matters of policy with the Charity Organisation Society, or go by the advice of the Charity Organisation Society, but I would propose that the law should compel them to state to the Charity Organisation Society what support they were giving to any person and in what form.

Semi-establishment of the C.O.S. will raise the standard of persons serving on it.

10328. This Class B. was to be relieved, if at all, out of charity funds, not out of public funds?—Yes.

Size of Class B. will depend on amount of the funds at the disposal of the C.O.S.

10329. How would you propose that these charity funds should be found?—It would, I am afraid, sometimes happen that the necessities of the case would cut down Class B. to a very small class, because the funds available would be too small. I would, however, start by laying hands on all doles and everything of the sort that was already public property, and handing them over to the Charity Organisation Societies, not the guardians, the Charity Organisation Societies then established, as their "nest egg." If they found that their total funds were small, they would have to recommend for Class A. a few cases, which it would have been better not to relieve from public funds, as they might make rather dangerous precedents. That is, they would cut off some people from Class B. at the upper end. And they would have to send a few hard cases to the workhouse, thus cutting off a few from Class B. at the lower end, and putting them to Class C.

10330. You spoke about the need of more individual care of the cases in the workhouses, and in another part you spoke about the need of what you called the sympathetic imagination in dealing with the cases of the poor. In saying all these things do you contemplate a higher type of officer for the administration of the poor law, and also for the office of guardian?—I think that the class of guardians is improving. I think that it will continue to improve. But I think there ought to be more sub-division. Some boards of guardians have a great many too many cases coming before them, and they ought to divide themselves up into several committees. I think that the number of relieving officers ought to be increased. I think their quality has improved. I think the account of the condition of the relieving officers which one reads of in 1834, no longer applies to the present time. But the

Mr. Roundell—continued.

main thing I rely upon is not the improvement of the official element in the administration of the Poor Law. The main thing I rely upon is volunteer aid. I do not think that the details of the Elberfeld principle are applicable to England. But I think the Elberfeld principle is fundamentally right. I think the State ought not to shovel money, so to speak, upon anybody.

Need of voluntary work on the principle of the Elberfeld system.

Mr. Pell.

10331. You are aware that the Poor Law only deals with destitution?—I am aware that it does.

Distress rather than destitution should be ground for relief.

10332. Your scheme contemplated dealing with distress as well as destitution, I think?—Yes; but I should say that the term destitution has never been defined.

10333. Upon whom do you propose to put the expense of this additional apparatus for the relief of distress, upon imperial funds or upon local funds. If it has never occurred to you, I would not press it?—It has occurred to me to think it over. I am considering how I can answer your question shortly.

10334. You know the various schemes for pensions that are before the public. Mr. Charles Booth has the merit of being logical, he puts it entirely upon the exchequer; other schemes put it partly upon private resources and partly upon the rates?—Well, the only short answer I can give is—partly upon imperial funds and partly upon local. I think the question is most complicated, and that there is a great number of different considerations of which account has to be taken.

Cost of scheme to come from Imperial and local funds.

Mr. Broadhurst.

10335. Do you admit that one of the virtues of relief is that it should be immediate and simple in its form?—I am not sure about its being simple. No; I want relief to be very often very complex; the centre of relief, I think, should be the aim of raising a man out of the position of being a pauper; and that means, I think, a great variety of methods of treatment of individual cases. I would like it to be as quick as it can be, but I do not think I want to make it simple.

Simplicity impossible owing to variety of cases.

10336. Well, but would it not frequently occur that, if it is not simple and expeditious, fatal results might ensue before relief came?—I would have interim relief given at once; but I would not have a difficult case decided in a hurry—not until a great many inquiries had been made, and all sorts of ways had been thought of. Indeed, I think that is the practice already in the best Charity Organisation Societies. Just as an experienced doctor does not give a Holloway's pill, the same medicine, for every complaint, and to every patient, but a special treatment for every single patient, so I think our prescriptions should not be simple but complex.

Object of setting up C.O.S. as a supplementary board of guardians.

10337. What is the object of instituting a supplementary Board of Guardians in the form of charity organisation; what is your object?—Because, while I think that the assumption on the part of the well-to-do, that they alone have any rights and any particular duties with regard to the residuum—while I think that is extreme, I think it is true that they have much greater rights, and much greater duties, because they

Mr. Broadhurst—continued.

have much greater opportunities than any other class; and a Charity Organisation Society which was mainly in their hands would, I think, be likely to call into action a good number of forces that would be lost if we had only the Boards of Guardians. Where a Charity Organisation Society cannot be found, then I would have the Board of Guardians, with a visiting committee of their own under them; but I think the better course is one in which the special opportunities and resources of the well-to-do classes have full play, while yet there is added at the background the authority of a semi-public body: moreover this would give an opportunity for some of the best of the working classes to take a direct share in the burden of the work. Because we are learning every day, more and more, that it is not the money that is given in charity so much as the work, by which real good is done; and there is no reason at all why many of the best of the working classes, particularly experienced members of friendly societies, should not do a great part of this work, if, as I believe, they are willing to do it. Now, there is no place for them to work in, and I want to make a place.

10338. But could not work be found for them in the existing system, with any necessary improvements that might be found?—Well, I think that if we were legislating—proposing, as some of my friends have been asked to do, to provide a constitution for some oriental country—if we were proposing a poor-law constitution for a new country, I think it is a question whether we should have Charity Organisation Societies in their present form at all. I think it is quite likely that the more natural development would be on the Elberfeld plan. The Elberfeld plan, which, you know, is very much like the Elizabethan plan; the spirit of Elberfeld and the spirit of the sixteenth century poor law are much the same; I think that that plan is, perhaps, more the natural one. But, then, you see, the Charity Organisation Societies are in possession. They have arisen out of an abnormal condition of things, which itself arose out of the abnormal condition of England during the first part of this century.

10339. But do you not think that your scheme of Charity Organisation Societies in conjunction partly with the Boards of Guardians, would have a tendency to racing poor people from pillar to post?—No.

10340. Partly to a properly constituted authority and partly to a body not so well constituted?—No. On the contrary, one of the great defects that I find in the working even of the Cambridge Charity Organisation Society is, its want of publicity. So that chance often decides whether a deserving person is relieved in a manner agreeable to himself, and with pleasant surroundings, by the Charity Organisation Society, or whether that person goes to the guardians, in the first instance, and would not come into contact with the Charity Organisation Society at all; if there were not at Cambridge an understanding between the guardians and Charity Organisation Committee, such as I wish to see made universal. It is notorious that the number of people who know how to get access to the Charity Organisation Societies in England is really very small. On my plan the Charity

Mr. Broadhurst—continued.

Organisation Society would be a semi-public body, and it would be in various ways directly made known—I will not use the word advertised, but made known—and then a person who wanted relief would know where to go. There would be one place, the office of the Charity Organisation Society; who if they found his case a good one, but yet requiring funds that they had not the control over would pass him on to the guardians under Class A. Perhaps I should like to add that one thing that has strengthened my conviction that some such change as this is required is that I have noticed with regard to the Cambridge society that there have been cases which the society has desired to relieve, but could not. There has been no ethical or other ground against giving the applicant the aid desired, except this, that on going into the figures it is found that it would involve the society in a permanent outlay for many years. Not because the case is a bad one, but simply because the society cannot afford it, though it is relatively a rich society, it has to pass them over to the guardians. Now under my plan the money would be found by passing those people over to the guardians marked Class "A."

10341. Have you any knowledge of rural life, of the administrations in rural unions?—I have never been on any Board of Guardians myself.

10342. So that you can give no opinion as to the probable working of your scheme in rural districts?—I think that the first part of my scheme would not work to any very great extent in rural districts. I think that in rural districts one would have, for a very long time at least, to fall back upon the second alternative mainly; but then the cases in which I am most interested for my own purposes are in the towns.

10343. Do you think it would be possible to have one system for rural unions and another for urban unions?—I propose one system to be worked wherever there is a suitable Charity Organisation Society, whether in town or country, and another system where there is not a suitable society, whether in town or country. May I just mention that the aggregate population of towns with more than 50,000 inhabitants each, is now about five times as much as it was in 1830. It was two-and-a-half millions in 1831, and it is twelve millions now.

10344. Your desire appears to be that some of the men experienced in giving relief from voluntary societies should be incorporated in the system of poor-law relief?—Yes.

10345. That under your plan would be only possible in towns?—That plan would be only possible where there could be found an adequate Charity Organisation Society; but I believe there are a great number of rural districts in which, when the initiative was once given, the Charity Organisation Society would grow.

10346. But is it not desirable everywhere in all poor-law systems, both rural and urban?—Yes; most desirable.

10347. Have you ever thought out how it could be realised in the rural localities, where the hardships of the poor-law system are presumably more severe than in towns?—Yes; I have made my suggestion. It is that where a Charity Organisation Society does not already exist, an endeavour should be made to form one; where the endeavour fails, the guardians should be required by law—and this law should be worded quite unmistakeably—to invite volunteers to assist them, and to inquire into particular cases—the hope being that the volunteer committee so formed would after a while become a Charity Organisation Society.

Guardians should be compelled to start a volunteer committee, where there is no C.O.S.

10348. Have you taken the opinion of your trades union friends on your duplicate or double-barrelled system of relief; of charity organisation societies, and poor law; have you discussed it?—With one or two.

10349. Do you find it to go at all?—I have not heard any objection to it.

10350. Did you hear any approval of it?—I came away from the discussion fairly well satisfied with myself; I do not know that I could go any farther.

10351. You are speaking about severer discipline in the workhouses to some particular kind of people?—Yes.

Severer discipline for Class C.

10352. What sort of severer discipline do you want, and who for?—The resolute tramp; the man who can work and will not.

10353. The tramp is of a different class already. He is administered and provided for specially; the casual?—More or less; but not in all unions, I think; and I think there are some people who want to abolish the tramp ward in all unions—the casual relief ward in all workhouses.

10354. What do they propose to do with the casual?—I could not answer the question well. I have not full information upon that matter.

10355. What is the severer discipline to the others than the casuals?—Well, I do not think that a man who has a pension should be allowed to discharge himself and drink it all up; and then come back scarcely like a man, and go on living in the workhouse. That is one case. I think that generally speaking we have got to recognise, that partly through the suppression of the gipsy encampments, there has got into the large towns a quantity of unstable excitable blood, for whom the privileges of absolute freedom are not well adapted. And that, of course, applies to the aged as well as to others.

10356. I was leaving all that to ask you a final question, I think. Have you given any consideration or formed any opinions as to the possibility of a universal scheme of pensions?—Yes; there are two especially that I think have a great deal to be said for them, Mr. Charles Booth's and Mr. Moore Ede's modification of Mr. Charles Booth's. My objections to them are that their educational effect, though a true one, would be indirect; that they would be expensive; and that they do not contain, in themselves, the seeds of their own disappearance. I am afraid that, if started, they would tend to become perpetual. I regard all this problem of poverty as a mere passing evil in the progress of man upwards; and I should not like any institution started which did not contain in itself the causes which would make it shrivel up, as the causes of poverty itself shrivelled up. But I would far rather have either Mr. Booth's scheme or Mr. Moore Ede's scheme than things as they are.

Pension schemes of Mr. Charles Booth and Mr. Moore Ede.

Mr. Broadhurst—continued.

10357. Lesser evils than the present?—I will not say they are lesser evils, but they are not the things that I like best. If there is so much public money accessible for the diminution of poverty as those schemes would require, I would like to do some other things with some part of it.

Pauperism the problem in 1834; poverty in 1893.

10358. What other things?—Well, that comes back upon the fundamental position, which I desire to make the basis of all my evidence. It is, that while the problem of 1834 was the problem of pauperism, the problem of 1893 is the problem of poverty; that a man ought not to be allowed to live in a bad home, that extreme poverty ought to be regarded, not indeed as a crime, but as a thing so detrimental to the State that it should not be endured, and that everybody who, whether through his own fault or not, was in effect incapable of keeping together a home that contributed to the well-being of the State, that person should, under the authority of the State, pass into a new form of life. We cannot do it now. It is impossible to do it. The ethical force does not exist. We cannot get the ethical force until we have convinced the working classes that there is no real hardship in the present state of things, and it seems to me, therefore, that to have Commission after Commission to hear the evidence from one side, which is perfectly well as far as it goes, and not to hear the evidence from the other side, is not satisfactory.

Mr. Booth.

Possibility of more sympathetic treatment, owing to changed character of pauperism.

10359. I understand that your general position, the basis upon which the proposals you have made are in the first instance justified, is that poverty, having changed its character, needs changed treatment?—That is so.

10360. And that that is true, whether the form be that of pauperism or other forms?—That is so.

10361. That you consider the dangers are less than they were; the dangers of what you call sympathetic treatment are less than they were fifty years ago?—Yes.

10362. And that the necessity of making the system more sympathetic is greater?—Yes.

10363. And that by sympathetic treatment you partly also mean democratic treatment, bringing in the working classes into the administration?—Yes; partly. My reason for that is partly that, I think, that in 1834 there was not the trained working-class intelligence which could have been utilised for the purpose. The working-class intelligence that we want to utilise is almost entirely a creation of the last sixty years, and in a great measure of the last twenty years.

10364. So that all the conditions of the problem are very much changed?—They are all different; almost separated as the poles.

Danger of references to past experience without sufficient consideration of change of circumstances.

10365. And therefore justify an entire reconsideration of the principles, whether applied to the old or all round?—Entirely. I think this age has got to settle its own problems guided by reasoned experience, but not applying experience crudely. I think many references to the experiences of the beginning of the century are crude; are based simply upon an indifference to an analysis of the conditions.

Mr. Booth—continued.

10366. But with regard to the old, many of these points are specially applicable?—Some of them.

10367. And you go on to say, I gather, that as to the old, while the general conditions have improved, from certain causes the old have not altogether shared in the improvement?—Just so. I think that there have been very special causes tending to make the case of the old harder than it used to be, in spite of the fact that a growing feeling of duty is making the working classes willing to sacrifice themselves in some respects, though not in all, more for the old than they used to.

10368. That is to say, privately, for their own old people?—Yes.

10369. So that you would, perhaps, go so far as to say that the condition of the old has not improved; not only that it has not improved relatively?—I do not know that I would go quite so far as that.

10370. But recognising, as I believe you do, a very great improvement all round, you would say that the improvement with regard to the old is very much less?—Is less, decidedly.

10371. And then, I think, you think also, that the problem is complicated by the fact that the rich are in some ways more separated from the poor by modern conditions?—I think that is so. One of the best of the many good works of the Charity Organisation Society has been, when a person has applied for help, to try to find out his old employer, and to get his old employer to take an interest in him as a human being. It is a splendid thing to do. But the problem itself which they deal with is, to a very great extent, a problem of modern times, the continual migration of the people, the separation of the employer from the employed during the daytime when they are in the workshop, and still more the separation at night, when they go home to their separate suburbs, is a cause of a difficulty which did not exist to anything like the same extent in 1834.

10372. So that the very existence, the rapid growth of special organisations to bridge the interval proves partly or indicates partly the rapid growth of the interval?—Yes. What I may call the charitable middleman could have been done without in 1834; now he is a necessity of the situation.

10373. So that your proposals go forward to make use of that, and strengthen it, give it a more important position?—That is so.

10374. And all that you say is chiefly, in fact, mostly, or entirely true of towns; it is far more true of towns than of country?—Nearly all of what I have said.

10375. But side by side of that we have the fact that the great growth is in the town population?—That is so.

10376. Instead of being a mere fraction of the population, it is now about half?—Yes.

10377. And that the proportion is continually increasing?—Rapidly increasing, not only in this country, but in all others.

10378. With regard to the point about relief being given only to destitution which has been raised, you understand that the law as acted

Mr. Booth—continued.

upon is of that character that relief is limited to cases of destitution?—Yes.

10379. Without regard to merit? — My opinion is that the term destitution had a historical origin, and that it is used now with entire neglect of its historical origin, and in a sense and for purposes different from those for which it was originally used. The centre of the doctrine about destitution originally was that the independent labourer ought not to be in a worse position than the dependent; and the people of 1834 argued with perfect truth that the independent labourer often had not nearly enough food. So they could not allow even the most deserving of the dependent poor to have more than the bare food, which they were compelled to allow to all. But that is no longer the case. Practically the food-buying power of the labourer is from three to five times what it was; and the destitution that the framers of the 1834 Report had in their minds does not exist now among the same class of people. The fundamental reason of their conclusion was that one must not make the dependent labourer better off than the independent. Now you can do a great deal which could not be done then without breaking that canon, because the position of the independent labourer is so very much better.

10380. But if the wording of the law leaves it open to the guardians to recognise merit, if the clause which Mr. Henley read does give them that power, you would feel that the law did what was necessary?—Yes; only, though I am not a lawyer, I believe it is very dangerous to interpret a clause without being quite sure that there is not some other clause that limits its operation. Now, the people who have written on the subject of Poor Law relief have been so able, and have had so much official experience, and they have so often said that it is a fundamental principle of the Poor Law that the guardians cannot take account of merit in determining the amount of the relief, that I should be very interested to know on good authority whether that clause does empower them to take account of merit or no in determining the amount of the relief.

10381. With regard to the effect of public relief on wages, would you say that it may be looked at in two ways, as to the direct competition of those workmen who are partly supported by the rates, and in a general way as expressed in what you have said to day? What you have said to-day I take to have been entirely with regard to the general effect of money provided by the rich for the poor; and what I want to ask you is whether there is not a special possible effect on wages due to the actual competition of subsidised individuals?—I think that anything that increases the supply of labour in any particular market tends to force down real wages in the market, but tends also to raise the real wages of the people who produce the things consumed in the market; therefore, I think that if a certain number of old men who are now considered past work could be added to the ranks of effective labourers all over the country that would have the effect of increasing the general well-being of the working classes. While I admit that if they are added disproportionately

Mr. Booth—continued.

in any particular trade they would tend to cause a glut of the things produced in that trade and injure that trade, though possibly to the greater benefit often of other trades.

10382. But do you think that the granting of pensions would increase the supply of old labour? —No. The remark with regard to the influence of pensions on wages had to do with the effects that a tax might have in diminishing the supplies of capital.

10383. That is, as I understood it; that is to say, it is a general consideration, not of the specific character of bringing more labour into competition?—Just so. It is the taxation side of the pensions that I had in view, not the bringing of labour into competition in that particular case.

10384. You do not think that more old people would come into competition for work if they had an allowance of public money?—Not necessarily. May I put the case in this way: suppose you could conceive a mad Emperor of China to give to every English working man half-a-crown for nothing: according to the current notions, so far as I have been able to ascertain them, that would lower wages, because it would enable people to work for less. I think that nine economists out of ten at the beginning of the century would have said that that would lower wages. Well, of course, it might increase population, and that might bring down wages; but unless it did increase population, the effect according to the modern school would be to raise wages because the increased wealth of the working classes would lead to better living, more vigorous and better educated people, with greater earning power, and so wages would rise. That is the centre of the difference.

10385. Unless the allowances to old people increased their numbers, or increased the number of them who took work, it would not have a direct effect—a competitive effect upon wages? —No.

10386. Then with regard to Poor Law expenditure you would see no objection to increasing expenditure by increasing the number of relieving officers, by increasing the efficiency of the service?—I think we are wrong in allowing the amount spent in poor relief to become a continually and rapidly diminishing portion of the total income of the country, while yet in answer to a great number of suggestions of reform, the answer is: "Oh, the relieving officers "are already overworked." The remedy is to take some of that money which is now going into the pockets of the rich, and which by tradition was the property of the poor, and to apply it for this purpose—the increase of the number of relieving officers.

The number of relieving officers should be increased.

10387. Then with regard to the point which has been raised—not to-day—but which has been raised with regard to this subject, that those who have paid their rates regularly, have to some extent an ethical claim on the rates for relief, what is your view on that subject?—My view on that subject is that there is a great deal to be said for it, and I have never heard anything said against it. I have challenged a great number of people to give any argument against it, on general grounds, and many of them have

Those who have paid their rates regularly have a just claim on the rates for relief.

Mr. Booth—continued.

given me in writing or in print an answer, but it has always come to this, "That is the law." Of course it is the law; the only question is whether the law is a good one. The law is, that taxes are not levied on what is *primâ facie* the equitable principle that everybody should contribute to the necessities of the state in proportion to his means. Analyse that, and it means that a person whose income leaves no surplus above the necessaries of life, should not be taxed at all. We cannot afford to act on that maxim, because it would introduce political dangers, and therefore we do tax the poor; but if the poor say, "I have paid "that money in poor rates, for the relief of people "in distress. I am in distress, there is no reason "why I should have it given back to me with "unnecessary disagreeableness;" then I think there is no answer; and I repeat here what I have said elsewhere, that I have looked over a considerable number of Blue Books, and in every other place where I could expect an answer, and I have found none. The only attempt at an answer has been "That is the law." Of course it is; that is the starting point.

10388. Now to come to your actual proposals, I have not exactly gathered which body comes first in the combination, the Charity Organisation Society or the guardians, or may either come first? May the person seeking relief seek it from either and be referred by either to the other?—I do not think it would be necessary to prohibit a working man from going to the guardians in the first instance; but I should myself wish to prohibit the guardians from giving more than interim relief until they had referred the case to the Charity Organisation Society and received a report from the Charity Organisation Society. When they have received the report, if they chose to put it into the fire without reading it, I think the only thing to do would be to wait until the next election of guardians.

The guardians should only give temporary relief until the C.O.S. had reported.

10389. Whichever body is first referred to has the responsibility of giving the immediate relief?—The Poor Law authorities would retain their responsibility for giving *ad interim* relief if it were demanded of them, but there would be nothing in the law to prevent the Charity Organisation Society from doing as they do now, granting interim relief if they thought that best; they would not be compelled to do so, but they would be at liberty to do so, of course; Poor Law authorities would be compelled to give it.

10390. That is to say, that if a poor man applies first to the Poor Law authorities, they are bound to take the immediate responsibility of relief if it is necessary?—Yes.

10391. On the other hand, if he applies first to the Charity Organisation Society, that Society has the option either to relieve him at once, or to send him at once with a note instructing him to apply to the guardians?—If they choose, they may say, "We do not give interim relief, or we "do not give it in this case; you must apply to "the guardians for interim relief; as regards "permanent relief, we will investigate your case, "and make a report."

10392. Then I understand the guardians are obliged to accept as their partner in this matter any Charity Organisation Society that exists that applies to them?—No; any "suitable society."

Mr. Booth—continued.

A society would have to be accepted by the Local Government Board as suitable for the purpose. There might be started almost a bogus Charity Organisation Society, a society not representative of the population, either as regards its numbers or its funds. The question whether a Charity Organisation Society was suitable for the purpose, would be decided by the Local Government Board, and it would generally be that any of the chief existing societies would be regarded as suitable. There would have to be some rule as to the amount of funds that they got from private sources.

10393. It is not until they have been accepted as suitable by the Local Government Board that the guardians are forced to receive their representatives as guardians?—Yes.

10394. Then I understand that your proposal is, that there should be two perfectly distinct classes of public relief, divided by a middle body which was dealt with entirely by voluntary action?—Yes.

10395. And that the extent of the middle body would be measured largely by the energy and depth of the purse of the particular Charity Organisation Society?—Particularly by the depth of the purse at the command of the Charity Organisation Society, including such doles as might be handed over to their administration by the public authorities.

10396. They would deal with as many cases as they could or would deal with, and those would be of the middle class, those who were not strictly suitable for honourable public relief, and not bad enough for deterrent public relief?—Yes, and especially such cases as would be likely to form bad precedents. For instance, there are many things that the Charity Organisation Societies do, which the Guardians do not do, and perhaps could not safely do; taking tools out of pawn, sending a person to the seaside, paying rent, and all sorts of exceptional things of that kind.

10397. Of a character that you would not like to give any rights with regard to?—Of a character that might be likely to form bad precedents.

10398. At any rate, they are those cases for which charitable funds are more applicable than the rates?—Quite so.

10399. I want to ask you what methods you would wish to adopt to make relief as you say as little painful as possible to the best class?—I would like, perhaps, to add one thing: the English people, perhaps, like all other people, are very much the servants of words, and the discussion as to the relations between public pensions and public relief is to a great extent a question of words. I think it is rather open to consideration whether those who were put into "Class A." might not be said to receive a public "subsidy" instead of public relief; and similarly as to those who went to the workhouses that were specialised for them with a greater outlay per head, more being given in kind, not in money; it is the same principle whether this increased amount is given in money or in kind; but I want to reverse the present presumption that this amount of public relief may not depend on merit or worth. Those houses specially

Mr. Booth—continued.

devoted to Class "A." might have a different name; they might be called "hospitals." I believe there is historical tradition for the use of that word for such purposes.

Mr. Arch.

10400. Do I understand that this Charity Organisation Society takes under its administration charities which have been left by donors in days gone by?—I think that there might be some charitable gifts which it would be better on the whole to leave in the hands of the guardians, but I think that with this double giving on the one side and taking on the other, it would be fair and best to put a good number of public foundations under the control of the Charity Organisation Committees.

Chairman.

10401. What do you mean by "leave in the "hands of the boards of guardians"?—The word "leave" was not well chosen; I meant, to hand over to the guardians.

Mr. Arch.

10402. Are you aware, I suppose you are, that in the rural villages there are no Charity Organisation Societies?—Yes.

10403. How would you establish them?—I hope that the growing spirit of the age will establish them; not an independent society for each village (that is going rather too far), but an independent society for each union, with, perhaps, local branches in the villages.

10404. And in the interim between now and the time when the intelligence of people will be able to do that, you would leave the destitute poor to make their first appeal to the guardians, there being no Charity Organisation Society?—Well, I would do something at once; I would compel the guardians to exert themselves to call into existence a body of voluntary visitors. Of course, the board of guardians might say that they tried and failed, and it would be for the electors, aided by the Local Government Board, to decide whether they had tried *bonâ fide.*

10405. Do you think you could compel, or that any body of men could compel, the present trustees, who, generally speaking, in the rural villages are the clergymen, do you think you would be able to compel these gentlemen to hand over these charities placed in their hands to the boards of guardians?—I think so; I think that is just what the law can do.

10406. But do you think that the parishioners who in their various parishes receive a portion of these charities at Christmas and other times, would be willing for the trustee to hand over their charities to assist the poor rates?—I think it would be clearly for the good of the State; and it would be decided by a law passed by the State, passed in Westminster.

10407. You said something about the Charity Organisation Society electing the board of guardians?—Electing a certain number.

10408. Of the board of guardians?—A distinct minority; I proposed one-fifth.

10409. Do you think that the ratepayers of our rural villages would ever submit to that?—Yes, if they get a *quid pro quo*, and a good deal

Mr. Arch—continued.

more than a *quid pro quo* by having a voice in the control of the Charity Organisation Society.

10410. You think so?—I think so.

10411. And do you think there would be any difficulty in getting a proportion of the workingmen upon these boards of guardians; or, I will put it in another way, do you think that the Charity Organisation Societies which will be composed, I suppose, mainly of the well-to-do, would very largely sanction putting a lot of these working men upon these boards of guardians, to have some control over their charities?—According to my proposal they would not be recognised by the Government unless they did consent to that; and, of course, you must be aware that a great number of Charity Organisation Societies are exerting themselves very much to get working men to co-operate with them, and they find it very difficult, partly because their hours of meeting are not convenient to the working men, and partly because the working men have a reasonable dislike to going into a close corporation by any but a public door.

C.O.S.'s anxious to get working men to serve.

Mr. Loch.

10412. I think by way of criticism of workhouses you mentioned that people preferred the prison to the workhouse?—I am referring to a great number of statements of that kind I have seen in reports of police-courts and elsewhere.

Prison sometimes said to be preferred to the workhouse.

10413. Is that your sole evidence?—Yes.

10414. You have never seen figures to show that the able-bodied paupers in receipt of indoor relief have increased, while the prisoners in England and Wales in local prisons have gone down?—Of course.

10415. And does that not rather go against that statement?—Not in the least, so far as I understand it.

10416. Why not?—Because the number of people who would elect the prison in preference to the workhouse is very small, and the causes that are diminishing the number of people in our prisons and increasing those in our workhouses are very big, and cover a very wide area. I did not mean to imply that in all workhouses the rule was so hard that a person who has had experience of both houses preferred the prison.

10417. You made a general statement, and that general statement you qualify now very largely; you would seem to say that practically there were large causes at work, which would make it apply only to one or two instances here and there, very few in which the workhouse would be preferred to the prison?—My own memory is different from yours; I do not recollect that I made a general statement; if I did, it was by mistake.

10418. You also think that the workhouse at the present time is so managed as to put any persons of respectability who enter in, into unfair converse with those of unclean and unsuitable habits?—I think it depends very much upon the workhouse. In some workhouses there is very little of that; in others there is a great deal, I believe.

The respectable dislike being herded with the disreputable in the workhouse.

10419. Can you mention the workhouses in which it is bad?—I was talking to a member of the working classes only yesterday, who said

Mr. Loch—continued.

that the great terror of the workhouse is the compulsory intercourse with people of bad habits. She, of course, referred to a small union.

10420. Can you mention yourself any workhouse?—No; that is not what I have come here to do.

10421. Did this person to whom you have referred know of the conditions of any such workhouse?—Yes.

10422. Could you name the workhouse?—I will endeavour to ascertain. I should also say that I am under the impression that there is a good deal of evidence in the Report of the Select Committee of the House of Lords in 1888, and I had thought here, that there are small workhouses in which it is not possible to separate the residents of cleanly habits of mind from those who have not those habits, as much as would be desirable.

10423. Then your reply is to the effect that all that you have to say refers to certain particular workhouses, and that it is not a general statement?—I think I said from the first, that that part of the evil of life in the workhouse which consisted of the compulsory association with persons of bad character, was not very great in those houses in which the seven-fold classification could be carried out.

10424. And, therefore, if the workhouses are carrried out in accordance with what we accept as a fairly good method of classification, your objection so far drops to the ground?—I do not say that it drops to the ground.

10425. So far?—No; because I think an objection cannot drop to the ground which was not raised.

10426. Did you not object to it on the ground of workhouses being too small?—I objected to it in regard to those workhouses in which it exists.

10427. Have you any notion in what proportion these workhouses are?—No; no definite notion.

10428. You have never gone into any question of that sort?—I have not collected the statistics on the subject.

10429. Are there statistics?—I should like to say that I have confined my evidence to facts within my knowledge. I have carefully stated the limitation of my knowledge, and you are asking me questions on matters of which I have already stated I have no special knowledge.

10430. I thought the statements of the witness were much more general than those he is now making, and that is my reason for putting those questions. With regard to the working classes, I understood you had put certain questions to two leading members of the working classes, the first of these questions was, "Would you consent "to the abolition of outdoor relief?" Do you think that that is a question to which, unless they had been into the matter in some detail, they could very well have an immediate reply?—I think it was a matter that they had considered carefully.

Objection of the working classes to the abolition of outdoor relief.

10431. May I take it that you can make no clear suggestion on that point to the Commission; the point how a Commission can obtain a fair idea of the actual knowledge and experience of the working classes on the matter of poor relief?—I do not know whether my opinions are really worth anything, but I have opinions.

Mr. Loch—continued.

10432. Would you say what your opinion is?—I would like a Commission appointed to inquire into the general conditions of poor relief.

10433. Suppose we take our own question here, the question of the aged?—I was rather wishing to avoid appearing to criticise the action of this Commission. I would like that Commission to contain a representative of a place like Wigan, in which outdoor relief has been given carefully, but readily, and as some people think without bad results. I would like the official element to be comparatively small, because recent Commissions on this class of question have consisted to a very large extent of people with official experience whose ways of looking at the problem of poverty are very much the same; and it has sometimes happened that when the majority of a board of guardians are of one opinion the witnesses that have been selected have been from the minority, no witnesses having been called from the majority. I would like to redress that one-sidedness by having rather a preponderance of people who think that the present tendencies are going rather too far. I do not say I think so myself, but I want to get their view, and I cannot get their view. And I would also like a great number of working men to be on the new Commission.

10434. Have the working men at the present moment the kind of knowledge that you think is desirable with the view of coming to a conclusion on this point?—I think they have the knowledge that we want, and which I find I do not get from reading Blue Books, and the publications of the Charity Organisation Society. I find we always get the problem looked at from one point of view; it is a most important point of view, perhaps the most important; but the other point of view is scarcely represented at all. I have heard one side over and over again; I want to hear that side which I do not know so well.

10435. But I have understood you to say that the working classes have very little knowledge at present of this matter?—They know where the shoe pinches; I want to find out where the shoe pinches.

10436. You want, not a change in the administration of the law, but their view of the administration of the law?—What I want is that more evidence should be got from persons most concerned as to how far, even in places where charity is well organised, it covers all the area of distress, except that which may be suitably relieved in ordinary workhouses. I have spent some time in trying to get information of that kind. I cannot get it, and I can find very little in the publications of the Charity Organisation Society, and very little in the Blue Books of modern times. There is more in the earlier Blue Books, that helps me to form an opinion on similar questions in earlier times.

10437. I will not proceed further in any questions. The points which have a bearing on the policy and work of the Charity Organisation Society are numerous, and it would lead us to a long discussion, for which at this late hour there is no time.

Mr. Humphreys-Owen.

10438. Your guiding principle, I suppose, is that work of this kind must be carried on with the hearty co-operation of the poorer classes, and not merely against their indifference or absolute opposition?—That is my view.

10439. And you also believe that if the working classes are persuaded that the administration is fair and humane that they will co-operate with it, and will not oppose it?—Quite so.

10440. Could you suggest to us any means by which the working classes could take such a share, beyond those which you have already indicated in the administration of the existing Poor Law, as would give them that sympathy with it?—I think that if we could stop the quotations of some so-called principles of the Poor Law that seem to me so needlessly irritating, as well as scientifically unsound; and if we could make a clear declaration of our resolve to stop unnecessary hardship at all costs, I think then we should get a much larger response to the invitations to the working classes to take a share in the voluntary work of the Charity Organisation Societies; or, where Charity Organisation Societies were not in existence, of the committees of volunteers attached to the guardians.

10441. Do you think that the objection that is made to old age pensions is well founded, that they relieve the capitalist and the landowner of the performance of a duty which primarily falls on them at the expense of other sections of the community? To put it in another way, that an industry does not justify its existence unless it pays such wages as enables its employés to provide for old age?—Yes, I partly agree with that; but the causes which have made the agricultural labourer unable to make adequate provision for old age without a sacrifice of very many pleasures and in some cases many duties, are so firmly rooted in the country that I should not be very hopeful of changing those conditions rapidly. I think that the wages of agricultural labour, the real wages, are rising, and will go on rising, but I cannot see any reason to believe that they will reach a healthy level for some time to come.

10442. May I ask whether you have inquired into the actual circumstances of either of the two famous agricultural unions, Brixworth and Bradfield?—I have read the evidence about them with very great interest. I think that the administrators in a case of this kind are far more important than the method of administration. I think almost the worst law administered by Mr. Garland would have worked better than the best law administered by an ordinary person. I noticed a story in the *Charity Organisation Review*. It was Mr. Willink, I think, who said he had a coachman who, after he had been in his service only a very few months, was attacked by a complaint which the doctor said would render him never able to work any more. Mr. Willink told Mr. Garland, and added, "I "am a little puzzled to know what to do." "Puzzled!" Mr. Garland said, "why, of course, "you won't drop him," in a way that made Mr. Willink feel it would be impossible to do so. I quite understand that where a union is under the strong moral influence of a man of that sort, there is scarcely any law that will work very badly under the administration which he will bring about.

Mr. Humphreys-Owen—continued.

10443. Now, your proposal, I think, is, to put it broadly, to substitute positive law for that moral influence; do you think you can do it?—No; I do not think I do want to substitute law for moral influence; but I think that law can be so adapted as to evoke moral influence, or it can be so adapted as to make moral influence rather hard to develop. That is all I think you can do by a change of the law.

10444. I think that you and the supporters of the rigid administration of outdoor relief seem to be at one, because what they say is that they propose to strengthen the springs of moral action, not to impose duties by positive law. They wish to strengthen the springs of moral action by making thrift and duty to parents and other virtues of that class more easy to the poor?—I agree with that to a certain extent. I agree that patience in bearing other people's sufferings is as clear a duty as patience in bearing our own; but I think there is some little danger that it may be carried too far. There are some who think that the present methods of poor relief and charity will very soon leave little suffering, which is not needed to educate people of braver and stronger heads; and those who think that are quite right in calling for patient adhesion to the present methods. But so much patience with the sufferings of others appears excessive to myself and to those who think that there are still many hardships, which cause more pain than they are worth for the purposes of education.

Hardship as an educator may be pushed too far in strict unions;

10445. If therefore on a close inquiry into the circumstances of unions where this policy is pursued you found that the hardships did not cause more pain than they were worth you would modify your opinion as to the practical duties before us?—Quite so. All I desire is that evidence should be got; all I complain of is that we have not the evidence.

more evidence needed.

10446. As to whether the giving of outdoor relief enabled labourers to compete with others and so to lower the rate of wages, I did not quite follow your argument upon that point?—My argument is that if outdoor relief or any other cause has the result of enabling people to work who would otherwise be idle, the result will not be a lowering of the general level of wages; although if the people who are so brought into work are more numerous in any one trade than in others it will lower the rate of wages in that particular trade by glutting that particular trade.

Effect of out-door relief on wages.

10447. Then you would not quarrel with the idea if it means this: that persons by receiving outdoor relief are enabled to compete with others in the same market in a way which they otherwise would not do?—I think that it may lower wages just in the same way as the making of brushes in prisons may lower wages, or just in the same way as a shower of brushes from heaven would lower wages in the brush trade. But I do not think that the making of brushes in prisons lowers wages throughout the country; I think it raises the real purchasing power of wages throughout the country.

10448. As to your machinery, has it struck you that the essence of your idea is what you expressed yourself when you pleaded for a larger

Mr. Humphreys-Owen—continued.

number and a higher class of relieving officers? Is not that the real function of your Charity Organisation Committee, to inquire very fully and place the results of the inquiry before the boards of guardians?—Yes. Only you see I am constantly fighting against those tendencies of Socialism that are towards increased bureaucracy; and one of the reasons of my interest in this problem of Poor Law administration is that I find that the present tendencies of poor relief are used rather to strengthen the hands of those Socialists who say that bureaucratic organisation is needed to relieve the poor from unnecessary hardship. I am therefore quite consistent in preferring the independent work of the Charity Organisation Society, when that can be carried out without excluding the working classes from their fair share in the work and responsibility.

Prefers work of C.O.S. to bureaucratic machinery.

Chairman.

10449. I think, although you have advocated here some representation of guardians upon the Charity Organisation Society, that is not because you are dissatisfied in any way with the work of the Charity Organisation Society?—No. Charity Organisation Societies are of course of many different kinds. I think it would be difficult to conceive a body of people to whom the country is under greater obligations than the leaders of the chief societies, and of the London society in particular. I think that the self-devotion with which they have pursued the higher interests of the people, without fear and without caring for favour, doing what they thought to be right, with steady persistence and resolve, showing great versatility and an immense deal of the higher wisdom of kindliness, will make them a landmark in English history. I think that the things of which England may be proud are not her wealth, but her trades unions, her friendly societies, her co-operative societies, and her Charity Organisation Societies.

The Witness withdrew.

TWENTY-EIGHTH DAY.

Tuesday, 6th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).

HIS ROYAL HIGHNESS THE PRINCE OF WALES. K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Miss OCTAVIA HILL, called in; and Examined.

Chairman.

10450. MISS HILL, I think you have taken a good deal of interest in all matters connected with the social condition of the people, especially of the poorer classes?—Yes.

10451. And of course your attention has been directed to those proposals which have been made for ameliorating the condition of the aged poor?—Yes, as part of the whole subject.

Chairman—continued.

10452. Do you think, speaking generally of

Chairman—continued.

your knowledge of the conditions of life among the poorer classes, that it would be good policy to remove from them any of their personal and social responsibilities, such, for instance, as some provision by the State or otherwise for old age?—I should be strongly of opinion that it would be impolitic to remove such responsibilities. I think what the poor really want now is much more the realisation of them and the stimulus to live up to them than any removal of them.

10453. In fact, to put the responsibility upon themselves to make provision for themselves?—Distinctly so; very strongly indeed I should be of opinion that that was so.

10454. May I ask whether you are satisfied generally with the progress that thrift of that kind is making among the poorer classes, taking all their difficulties into consideration?—I think that on the one hand you see a very great increase of thrift among the more intelligent; the Post Office Savings Banks are more used, more of the men belong to clubs and other provident societies; on the other hand, whenever you get either unwise charity or lax administration of the Poor Law, it does appear to me that the less educated people are less thrifty than when I first knew them. It is the way in which they do not seem to me to have improved so much as the others. I am speaking specially of London. I know London better than other places, and I am speaking specially of it.

10455. That is to say, that their disposition to provide for themselves is not sufficiently strong to resist the temptation of indiscriminate relief?—Quite so; and of course they must be very much sorted into the more intelligent artizan and the person who is hovering on the brink of either independence or pauperism, and it is to the men in that position that any temptation to relax is so fatal.

10456. Then you are of opinion that, if unwise attempts are made to remove responsibility from the individual himself, it would be detrimental towards any progress that is now being made in the direction of thrift?—Distinctly. I have seen it again and again in individual cases, and in relation to particular necessities.

10457. Take what we should call, what you would call, a well managed union in London, where the administration is what is called strict administration, do the people readily fall in with such administration, and do they come to recognise that on the whole it is best for themselves that it should be strict?—I have always understood that they do; but unfortunately my experience has been rather with the lax unions than with the strict ones. But as far as I have heard and known among my friends I have always understood that it was so; and I should quite anticipate that this would be the case in respect to out-door relief especially.

10458. You spoke just now about the class that was just verging upon the border of pauperism, and you said that lax administration would almost inevitably drag them down into pauperism from the mere fact of the ease with which relief could be obtained?—Quite so.

10459. Is it not always the case that from a probable increased expenditure, and therefore an increased rate, caused by lax administration, that they would get a little additional help towards pauperism, those who were verging upon the border, by means of increased rates?—Quite so; from both points of view it would be highly unadvisable in my estimation to do anything to relax the strictness of the administration.

10460. You spoke of it not from any consideration really of pounds, shillings, and pence, but from your belief that it is best for the poor themselves?—Oh, most distinctly so. The fact is that it is from the point of view of the poor that one does feel this subject as very important. They are very much worse off wherever you get either uncertain action or such action as paralyses their own power, their own energies. The lax administration of charitable gifts, the lax distribution from the police courts, or any lax Poor Law relief, distinctly diminishes the possessions that the poor have; their houses are less provided with what is wanted, from the fact that they are looking to uncertain sources of relief, or to sources which do not stimulate their energy.

Uncertain relief and charity very harmful.

10461. Then, in point of fact, the element of cost of lax administration really does not enter into your mind at all?—No; such administration seems to me false economy, because it is bad provision for the poor, very bad in my idea. It is variously seen with regard to some of the charitable gifts. Take this example. You will have a parish with blankets lent out, and some wise person will suggest the loan should be put on a self-supporting footing. This happened in a parish that I was very well acquainted with; and it was proposed that in some way or another the poor who had these blankets lent to them, and had had them lent to them for years past, should pay in some form or another, a shilling during the year, which would have put the thing on a thoroughly self-supporting footing. They might pay six twopences, a shilling, a penny a week, or pay the sum during the summer. But the shilling should be paid. The people of the neighbourhood maintained that there would be great suffering if these blankets were withdrawn. And so we proposed this plan. But so far from any suffering being felt we never found any at all. The people never subscribed the shilling; and the blankets were, after a long time, given to a hospital in the neighbourhood. I have seen the same happen with shoes—the same necessary of life with one after another. And the places where the poverty is are the places where there are uncertain gifts, or gifts of money coming in, which are not in proportion to the energies of the people. That is how I feel, very distinctly. You do not stimulate their energies; and therefore you do not make them better off. It is "lightly come, lightly go."

Example.

10462. I would just like to sum up that particular portion of your evidence by asking you whether this is not the opinion which you have formed, namely, that lax administration of the Poor Law is extremely bad for the people, is apt to drag them down into pauperism, to destroy all incentive to thrift; and that a firm administration, so far as your knowledge goes, is readily assented to by the best of the labouring classes?—Yes.

10463. Now with regard to the provision for old age, and to some of the schemes that have

Chairman—continued.

Deferred annuities very unpopular.

been suggested; are you aware whether the system known as the purchase of deferred annuities is one which is popular or not with the people?—I have always found them most unpopular with all classes; that is not the form in which they at all desire to save. I do not mean if a deferred annuity could come from the skies, that they would not accept it. But it is not the form which they particularly desire.

Other uses of savings preferred.

10464. Is it that they do not care about paying immediate sums for very remote benefits?—I think that is partly it. I think it also is that they feel that if they invest their money in other forms, it brings in a better and happier return. They prefer educating their children well, and getting them into better positions; or buying a small business, or having a little house, or getting a quantity of furniture, or something which they have, and have to leave, and to give, and to use. There is a sense of uncertainty whether they live or die; they do not know that they will ever get anything by purchasing an annuity. It does not take their imagination, so far as I know. I never knew anyone who bought a deferred annuity.

Objections to State pensions.

10465. Are you acquainted with any of the schemes that have been put before the public of late, in connection with annuities from the State either without contribution from the people, or with contribution from the people?—I have read Mr. Booth's scheme, but I cannot say I have followed it in great detail, or studied it generally. I have only got a general impression from reading the account of it.

Mr. Booth's scheme.

10466. Could you give us what your impression is with regard to it?—Well, I should describe it shortly as the most gigantic scheme of inadequate relief ever devised by any human being. It seems to me to have almost every flaw in it. It would not be adequate. I cannot believe that it would promote thrift. It seems to me that it would do a great deal to destroy what one is of all things the most desirous to cultivate, the sense of responsibility of relatives; and I also should object very much indeed, to the idea of its being applied to all classes of people; it does not seem to me reasonable, that people who are well-off should have a right to an annuity, in order to save the sensitiveness of other people who are not well-off.

10467. So far as you know you would condemn it root and branch?—I should; I think I really should, except in its motive and desire to help the people, of course.

Mr. Chamberlain's.

10468. Are you familiar with the scheme which Mr. Chamberlain has advocated?—Not so familiar; of course I know the main principles of it. At least I think I do. But I am not familiar with any of its details.

10469. What is your view of the principle involved in Mr. Chamberlain's scheme?—I should have thought that it was a great pity to put so large a premium on savings. My own feeling is that with all savings what one has to do is to get them on what I should call a thoroughly self-supporting footing. Directly you get unnatural premiums you have to put all sorts of limitations and conditions and get into what I call confusion. To compare a small thing with a large, there was a time when all over London there were arrangements for collecting the small savings of the poor, I think it was in connection with the Metropolitan District Visiting and Relief Association. A premium of twopence in the shilling on all these deposits was given. I used to watch with very great interest the result of this. First of all the managers could not accept large deposits, because the premium was so great they had to put a limitation on the amount of deposits. Then they had to put a limitation as to the class of the person who paid them in. And it was said that this was an immense stimulus to the poor; but it was a burden on donors to provide the premium, without a corresponding advantage to depositors. Directly in any parishes one got it swept away, the people saved much better, and the thing immediately could be extended to any degree and seemed to me more living and independent, and in many other ways I think we take a great deal of trouble to put a premium on things, when if we left them to their natural result, they would work far better; and I cannot see the object of it. I really cannot see the object of it; and I should be very strongly against it myself.

Savings should be self-supporting; example.

Chairman—continued.

10470. You do not object to Mr. Chamberlain's proposals so much upon the question of principle as upon the conditions of rightly adjusting and properly working some such scheme?—Yes. But those difficulties are essential, it seems to me, to any in which you have an artificial premium.

10471. You then, are strongly of opinion that any process of provision for old age should be unassisted by the State or by the locality?—I think so.

10472. It should be entirely voluntary?—Voluntary and independent. I cannot see why we should not go on to successful independent schemes. The more thrifty and respectable of the poor have done already many things for themselves, and it seems to me it would be far better to leave the provision for old age on the same sort of footing to be done by voluntary associations.

Better so of poor save well, but not always directly: example.

10473. Now what in your experience is the tendency, or rather, I should say, the attitude, of the poor with regard to making that provision for old age; what is their general attitude?—The thrifty, careful, industrious, and sober people care for it enormously; but as I say, it takes the form of putting themselves and their children into a better position, and a position of owning something; they do not so much save specially for old age, as they save. A working woman said to me some time ago, "Of "course, people need not talk to us about saving; "we have worked for our children, and they "work for us." She is now left a widow. Her daughter is now carefully trained as a schoolmistress and bringing in 80*l.* a year. Quite a poor working woman, you know. She has probably got something in the savings bank, but her meaning was that as she trained her daughter, put her in a position of earning 80*l.* or 100*l.* a year, she was providing in the best way for her own future.

10474. Let me put this question: In a case of that kind, and in all similar cases, would not any scheme such as that suggested by Mr. Chamberlain, for instance, act unjustly to these particular people, because, although they have

Chairman—continued.

not been able to come forward with any pension of so much a week from any friendly society, they have equally been desirous, and given effect to their desires, to make provision for themselves in old age?—Quite so.

10475. In this particular case, I understand, by giving a superior education to their children, which fitted them to occupy positions which in the old age of the parents will materially help the old parents?—Quite so. Of course, that woman forewent the wages that the daughter might have got by going round matching silks, or running about earning anything at an unskilled trade; she waited till she was 18 or 19, and had passed through the college, supporting her, feeding her, housing her. Now she is left a widow, and I forget whether this girl brings in 100*l.* or 80*l.* a year, but she supports her mother; and is just as deserving. That is the sort of anomaly you get into when you get these not self-supporting and not natural schemes.

10476. Are you familiar with cases of persons that you would call of thrifty and saving habits who have come upon the Poor Law in their old age?—I was thinking that over pretty carefully and I really could not think of one. But you must remember that my experience is mainly in London, though I do know something of the country. It would be much more possible, I think, to find such old persons in the country. I should not like to say there are not such people at all, but I cannot remember one, looking over my old acquaintances among the people. Either the employers help, or they have a little money or more often their children help, or in some way or another they do not come to the Poor Law.

10477. Do you find in London, in your experience, any indisposition on the part of children who are in a position to help their parents, any indisposition to help them?—Oh, I am afraid one does, and also very much in proportion to what else is done for them. I used to sit on a Committee attached to one parish, and we used to have the applicants up, and used always to send for the sons when the old women came up before us. I heard one once say, "What have I "got to do with my mother"? But that of course was said to the Committee in the hope that they would help the case. I do not know that that was a genuine feeling; but I am afraid there is a sad tendency in very many cases to neglect the obligations, and I think all our help both charitable and Poor Law tends to stimulate that. I think many of the people are affectionate, only they think that other people may as well support their parents, and they often leave them in the hope that people will.

10478. Where the Poor Law is rigidly administered, and where they know that they cannot fall back upon the Poor Law for the support of their parents, that feeling does not so largely exist?—Yes, directly you begin to feel the people making efforts for themselves, and for one another, directly you remove extraneous grants, you find the relatives coming forward.

10479. And I suppose you would say there is hardly anybody so poor in the neighbourhood that you are acquainted with that they cannot do some little thing in that way?—Yes, quite so. And then, of course, so much ought to be done early. It is the young people, especially the young boys, that have the money. They have a great deal. You see they get a good deal, when from 17 to 18, almost a man's wages in the unskilled trades; and at that time they could do a great deal if they would. One often hears of their spending 6*s.* a day, in pleasure, and taking nothing back at night.

Chairman—continued.

10480. Have you any suggestion to make as to obtaining general evidence on the subject of the actual needs of the poor in their old age. By what means would you propose to obtain it?—I could only think that it could be accurately obtained from people who had lived for years among them. You see it is a very different thing from getting evidence of the present condition of affairs. If you attempted to get the evidence of outsiders, they can only go by hearsay, and of course the causes of pauperism are perhaps far back in the years that are long ago gone. The man has lost his opportunity of better work by bad temper when he was 20, and you meet him at 80, perhaps. And you see scores of men with no provision for themselves. I do not think the causes, as so often happen, such as drunkenness, are so easily found at a later stage, because when a person becomes very poor his capacity for purchasing drink is diminished. You will often hear people say, "Oh, he is very poor; "he has been a bad drinker, but he is better now; "he cannot get it." You will often be told, "He "cannot get it now." And, therefore, if you went to the man, unless you had a good deal of evidence about the years that were past, you might think he was in want through no fault of his own. Therefore I think accurate information would be got from those who had lived among these people for a long course of years, and had known a good part of their lives. One thing bearing on thrift always strikes me very much, the immense difference between the country and London—in the accumulation of "things." I do not mean in regard to money in the savings bank, but in the things that make a person's wealth. I go down into the country and I find that the people with half the wages of the Londoners have linen, they have crockery, they have furniture, they have tools—they have, many of them, almost everything for domestic comfort. I come straight up to London, where the wages are double, and I may go from end to end of a poor street, and I hardly find an atom of furniture; there is no linen. If people die there is nothing to wrap them in; there is no crockery, you could not get a hammer, hardly a thimble, from end to end of the street.

Need of long knowledge of their part to judge as to needs of aged.

Lack of belongings in case of London poor, though better off.

Mr. Pell.

10481. It is expressed, I think, in the word "sticks"?—Yes; what are called their "poor "sticks." This fact has struck me when going backwards and forwards from the country.

Chairman.

10482. To what do you attribute that?—I attribute it very much to the chance charities of London. These people are never sure that they must depend on themselves. Somebody dies suddenly. I had a tailor living in a house under my charge, earning 3*l.* a week, and his wife was

Due largely to reckless charities.

Chairman—continued.

working, and their mother died; they had nothing—clean sheets or anything—in the place; but they went straight round to the church, or to the charitable ladies or somebody, and they said, "Poor things; they have nothing." Everything was supplied within an hour of that woman's death. These people never feel that they should rely on themselves; and the more miserable they look, the more they get help.

Houses also badly kept, compared with country.

10483. Do you attribute it at all to the bad house accommodation?—Well, yes; it may be to a certain extent due to that. But you know the houses are very different, if the people take care of them. One street I have specially in my mind, where one notices it very much indeed. There is money and money and money being spent on the houses, and meantime everything destroyed by the people, and where a countryman would nail up his things and take care of them, everything is broken and destroyed. And the same house inhabited by different tenants looks quite a different place. No doubt bad accommodation is a drag on them, and it has a tendency to make them drink. Then of course that brings the misery.

10484. Do you say that very often the badness of the house is owing to the fault of the tenant?—Very often.

Bad condition excites pity of givers.

10485. And you draw a distinction between tenants in London and tenants in the country in that respect?—I suppose there are bad people and neglectful people in the country too, but I think they are worse in London, many have lost all character and feel that they have none to keep up. There is a large class of people they can appeal to without the risk that they have known them before, and the great curse of the people is the uncertainty of the help that is coming to them. They never know who will come in and help them or how; and the worse condition they get themselves into the more chance they have of help.

Long personal knowledge needed to judge of special cases.

10486. I think I understand from an answer you made just now that you do not think that any special inquiry by outsiders into the condition of the people that we are talking of is likely to be very valuable?—I should distrust it through and through unless it was evidence gathered from independent people who had lived among the same people for years.

10487. How would you go about an inquiry that you think would be desirable?—Well, if you could get evidence from people who had lived among them; but a very good plan is to take a few people and watch them for a few years, just see whether they are using their powers as much as they can. You can tell very well by then what the result of it must be; if you find people who lose their places because they will not get up in the morning and go to them, well, you know what that must lead to.

But common sense shows general tendencies.

10488. Of course in an inquiry of this kind we have to depend upon persons who have made themselves familiar with the lives of people?—Yes, but that is a different thing, of course, from going to the poor themselves. I think it is a very difficult thing to do; but I think you can do a good deal more by common sense than by any accumulation of statistics. You can see the tendencies of the people at work now, how many of their chances they are losing all round.

Chairman—continued.

10488*. But I take it there are very few people who have got more experience in the matter than yourself, and the conclusion you have arrived at from watching the people you have given us to-day?—Yes, I have.

Inves ment shoul secur but n subs

10489. You are perfectly clear in your mind that the real way to secure provision for the old age of people is to put upon them the responsibility of doing it?—Quite so; and to provide them with safe means of investment. I think that is most important. I mean that they have had a great many dreadful societies that have broken down. I think anything that can be done to deal with those, both to discourage them and expose them, and provide others, is very important. I mean such practical help as has been given by the establishment of the Post Office Savings Bank.

10490. But apart from the Post Office Savings Bank, you would strongly advocate the State taking every precaution it can that the savings of the people are secure?—That the savings of the people are secure; I do not think the interest matters, and I do not think the premium matters; I think the security matters enormously.

H.R.H. The Prince of Wales.

10491. You said that you thought that provision for old age should be left to voluntary agencies; would you object to State agencies for thrift, such as the Post Office Savings Bank, or deferred annuities, purchased from the State, on fair terms, without involving premiums on savings?—Not at all, Sir.

Lord Playfair.

Inqui by Poor officer, efficie

10492. Perhaps you may have mentioned that before I came into the room, but I should gather that you think the preliminary inquiry of the Poor Law officers, who are sent to see whether a case is worthy of aid, is a very inefficient sort of inquiry?—I should have thought so. The longer the relieving officer has been in the district, and the smaller is the area, the better his investigation; but I think it is exceedingly difficult at the time you take up a case to tell how much it is due to past want of thrift, and past want of sobriety—for anybody going in—very difficult. And, of course, in my experience of the inquiries of Poor Law officers, I have found that they gain very much by being supplemented by information in the hands of other people.

Orga d charit very if wel direct

10493. I was going to ask you that; do you think that the co-operation of well-organised charity societies comes in very usefully to supplement such deficient examinations?—Oh; distinctly yes.

10494. You do not object to well-organised charity; what you do object to, as I understood, is uncertain sources of charity, and uncertain sources of relief?—Yes; or such systematised ones as take out of the hands of the people the responsibility for expenses, which seem to me rightly to belong to them. I should object very strongly to any organised system which took the provision of certain necessities out of the hands of working people, however organised. I do not

Lord Playfair—continued.

believe it would be so bad as a disorganised plan, but I should object to it.

10495. Practically such organised charities are organised for the purpose of preventing fraud; it is likely that people are less likely to come there than they are with scattered charities?—Yes. Also they provide more often adequate relief for the particular evil with which they have to do; whereas the disorganised ones are always bringing in uncertain sums, and not really dealing with the particular evil they profess to cope with.

Mr. Humphreys-Owen.

10496. Do you know any of the working classes who could give us the view of the condition of the poor from their own standpoint, and not from the standpoint of the wealthier classes?—I should think such would be found mainly among the good friendly and trade societies, should not you? Of course I am dealing with rather a low class of people, and I do not think I am a good person to introduce the higher class of working men; I think many other people have much more to do with them. I do not know that among my own intimate acquaintances I know anybody who would be as good as those you could reach in other ways.

10497. It is entirely from the point of view of the poor classes—the residuum—that I should like to have your ideas?—I do not recall any at the moment from whom I think you would learn much.

10498. There is very general agreement amongst us that a rigid administration of the Poor Law is in the long run in the interest of the working classes; but it also appears—I am speaking now entirely of the residuum part of them—that the working classes do not feel that in the least. On the contrary, that their feeling towards the Poor Law is hostile. Now it would be highly desirable if that feeling could be remedied, and what I should ask you for is information which would enable us to make such recommendations as would enable the Government to tap this source of information?—I am afraid we should find that we see the disadvantages to the poor of out-door relief more clearly as a rule than they see it themselves; for of course the temptation is very great to get out-door relief, and I should think there are 20 people who would tell you that it was helpful for one who would tell you the contrary. I think if you went to the lower classes of the people you would get a general opinion that they liked out-door relief; they like out-door relief and plenty of charity going; they would be very bitter about the maladministration of it—nobody so bitter. And they always say it goes to the worst people. They will not come forward and tell you very much; but they are very bitter about it — oh, very. I have heard them say that we "have made the heart "of him sad whom God hath not made sad" in a really dreadfully sounding way, I mean as if it went really down very deep to them.

10499. That is the very point?—I think a great many of them say, "Of course if relief were "given to good people it would be very handy."

10500. Now is it relatively kind to associate with the working of the Poor Law persons in the same stratum of society as those who make these

Mr. Humphreys-Owen—continued.

complaints?—Well, I do not know whether you have any experience of how it works. I do not like to say anything against them, but I have been struck with the great want of moral courage among the lower orders of working men in doing anything which is not quite popular. Of course it is more difficult to them as they are very near the applicants; but I feel very often on committees and places where I deal with them, that we have to do the unpopular things for them.

Working men fear unpopularity, and do not like to come forward and refuse neighbours.

10501. It is a very hopeless view?—No, I do not think so; because I think the people are steadily growing. But it is a good deal to ask of them to say that their next neighbour, who perhaps is the man in want, that he is not to have the thing he asks for. I will tell you where you would get some of the best instances as to how they feel. It is in the funny replies that many of the people have made when out-door relief has been cut off. I dare say you have heard of that woman who went to Mr. Brushfield in Whitechapel once, and said "You do not "remember me, sir." He said "No, I do not;" and she said "You took off my out-door relief so "long ago, and I am much better off than ever I "was before." That unconscious testimony that stricter action is really helpful you will often get from them. But I do not know where you will get it, of course. If you succeeded in securing wise administrators from among the residuum it would be a great thing, but I do not know that I should be very hopeful about it. You would have to choose your men. One of my sisters, who knows a great many working men of a far higher class than I know, is dreadfully disappointed with their hanging back from the Charity Organisation Society; they are always telling her how much they know about the applicants; but they will not co-operate; she cannot get them to do it; she tries.

Hold back from Charity Organisation Society work.

10502. Is not that because the Charity Organisation Society acts from outside?—Well, but the great effort has been to get them on the committee; they would be welcomed and hailed on the committees, and I think they may join in time; but I mean it is not an easy thing to do. I do not wish to take a hopeless view; but I do not know quite myself where I should turn for a good guardian. I do not think I should vote for any of the working men that I could think of at this moment as guardians; not the lower-class men.

10503. A great many of the friendly societies are entirely the growth from the working classes?—Quite so. I think we may get good working men guardians in time, but I do not know where you will get them just now. We have done a great deal to corrupt the lower-class among them, you know.

10504. All I am asking is, whether your experience suggests any means by which we could extend that, or must we leave it alone, and let the feeling which has created the friendly societies grow in the same way?—That would be my instinct, but of course now they will be eligible for guardians. The property qualification has been removed, so that they will be eligible, and if any of them wish to come forward they will very likely be elected, and you will see.

Now eligible as guardians.

10505. May I ask what parts of the country

Mr. Humphreys Owen—continued.

Country experience.

you know; you have been referring to the condition of the country?—I do not know any part of the country in the sense in which I know London. I know a little of Huntingdon; and I was thinking at this moment of Kent, which of course is a tolerably well-to-do part of the country. I was thinking of part of Kent mainly; a little of Sussex, and a little of Hampshire. But I do not profess to know the country as I know London.

10506. Is the part of Huntingdon that you have in your mind the wood-growing part?—It is outside Huntingdon itself.

Metropolitan Common Poor Fund.

10507. Have you ever considered the proposals for making the in-door relief a union charge and out-door relief a parish charge?—I thought that had been done a good deal under Mr. Goschen's Act.

10508. It is in London; but it does not exist in the country?—I was wholly in favour of it, and I thought it was understood to have worked well. My impulses would have been in favour of it. I do not know very much about it.

Chairman.

10509. It is not quite that; pardon me, it is not, in the sense you mean it, the case in London. In London there is a Common Poor Fund?—The Metropolitan Common Poor Fund.

10510. The Metropolitan Common Poor Fund, which goes towards the maintenance of the in-door poor; that leaves the whole cost of the out-door relief not upon the parish but upon the union?—Yes, quite so; upon the union and not upon the parish.

Mr. Humphreys-Owen.

Outdoor relief as a parish charge might increase strictness.

10511. The suggestion rather of those who make this proposal is, that in that way you would provide for all genuinely deserving cases out of the house, and you would make the house only the refuge for those for whom discipline was required?—I should not have known that. I should have expected you would have put a strong motive on guardians rather to lean to in-door than to out-door relief; but I do not know. You might, might you not, have pretty stern views with regard to the respectable poor, if you had a niggardly parochial organisation, might you not?

Mr. Loch.

10512. The relief that you would approve of would be relief that draws out and strengthens natural responsibilities?—Quite so; that is the real distinction; that which draws out and strengthens natural responsibilities and right energies.

Evils of raising false hopes of State aid.

10513. With regard to the feeling of people in such straits as you have referred to, is there an expectation just now that much might be done for them by way of pensions or in some other way by the State?—They have a dreadful notion of the State doing things. A man asked the other day about sending some children to the convalescent home, and he said he was not able to pay for it; and he said he had done all he could for his children, and that the State must do the rest. And they are very full of talk about what is going to be done. Thus there is a dreadful expectation of what is going to be

Mr. Loch—continued.

done for them. It is most pathetic, I think, because the hope is so cruelly raised. I think it is so cruel to let them hope for what really will not be done.

10514. With regard to these out-door relief districts that you referred to; the inquiry, I suppose, is the best inquiry that is forthcoming by the relieving officers, and the discrimination which the boards of guardians might use practically fails, or else injustice would not be done?—Oh, yes, I think so, yes.

10515. So that the injustice is due really to discrimination badly attempted?—Quite so.

Children sent to unskilled work very young.

10516. Does the desire to have the immediate wages of the children in your union act as a general cause to prevent that kind of natural provision for old age through children?—Yes; children are sent to work so very young, and not to any skilled trade.

10517. But even under the conditions, we might say, in those streets you referred to, if the parents were a little more self-restraining they could help the children in a better way themselves, and so come out better in the end of life?—Quite so.

Improvement in families in Marylebone.

10518. Marylebone you know well, I think?—Yes.

10519. And for the last few years there has been a continual decrease in the out-door relief in Marylebone?—There has.

10520. Has there been simultaneously an increase in what you might call the better social state of the neighbourhood?—I do not know whether it is in consequence at all. Of course the social state of Marylebone during the last thirty years has been improved enormously, and it is a steady improvement, quite extraordinary, the improvement since I first knew it.

10521. And then taking individual cases, rather in the manner you suggested, do you think that people now living in Marylebone who were living there thirty or twenty years ago have grown into better social conditions themselves?—Yes, I do.

10522. So that it is not merely a general statement, but one which refers to definite families?—Definite families, very distinctly so.

Mr. Stockall.

Poor best known to those who have duties, to preach or give.

10523. You spoke about the difficulty of getting information of a reliable character from the poor; do you think you could get such information from the city missionaries and those who are mixing with them in that way?—I am afraid I, personally, should not have very much confidence in the result. I suppose they would know a certain amount; but, I am afraid, they are a great deal taken in by what I have seen. The people who know the poor best, I think, are those towards whom the poor have themselves duties. When you are doing a kindness to people, or preaching to them, you do not get any test except their words; and it is very difficult to resist the temptation of crediting words, and yet they are not really very reliable. I would rather go for information to the employers, or to the landlords, or to the schoolmistresses—even the schoolmistresses—though I do not think they are good authorities. I do not think I should have very much hope of gaining reliable information

Mr. Stockall—continued.

in the way you have indicated. Of course, it might be taken to have a certain value as evidence, but I should not like to build very much on it.

10524. You spoke about the failures of some of the things in which the working classes had invested their money; to what did you refer?—Well, I have known of many clubs that have failed, and have known people who have paid in for years before they failed. I do not know many of the particulars, but certainly they exist, and certainly they have been a very great drawback to people saving, and have caused very severe collapses when they failed.

10525. I understand you now then. to refer to friendly societies that have been established under the name of clubs?—I suppose some of them would be the friendly societies; but some of them would not be so high up as that—small clubs formed among themselves. I really do not know the particulars of most of them. I usually come across the case when the club is gone.

10526. Do you know at all the class of club?—I do not think I really do with any exactitude; one is always coming across the cases.

10527. Do you know anything of the constitution of what are known as "slate clubs"?—Yes, I do; and they are a very great blessing to numbers of men who have too bad health to get on the other clubs, because they deal with the cases where the responsibility of a very bad constitution cannot be taken. But, of course, they are very unsatisfactory in one way—that they share out. Most of them are the sharing-out clubs, but they are a help up to a certain level. They call them "slate clubs" because their liabilities are supposed to be wiped out with a sponge.

Mr. Broadhurst.

10528. You have not told us by what means you acquired this knowledge of the poor people of London?—I have been at work in London ever since I was eleven years old, in and out among them.

10529. And are you a Poor Law Guardian?—No. I have never been a Poor Law Guardian. At one time I was working in connection with the guardians and relieving officers, as a link between them, and the district visitors in Marylebone. The guardians gave directions that a list was to be sent down to me every day of every person applying for relief, and I sent out a record of that to all the visitors I knew in the different parts of Marylebone, and they sent in their report to me. I sent it on to the relieving officer, and it was brought up at the Board with his report, and I was seeing a good many of the guardians then, and that is how I know most about the relieving officers' inquiries and how valuable supplementation of them may be. Of course, we knew the people in other ways, and were able to throw a good deal of light on causes of poverty. And I was also a member of the Notice B. Committee of the School Board, and I used to hear the School Board officers and the applicants come up and give their statements of the case, and I used to sit in one corner and I used to bring out facts by some such remark as "What about Charles? Is not "your boy bringing back 27*s.* a week?" or

Mr. Broadhurst—continued.

something of that sort. This evidently would not have come out if I had not known the people in their homes.

10530. In fact you were superintending relieving officers?—I was working in connection with the School Board, the Guardians, the Church, and the Charity Organisation, and with all the ladies who were working in several districts of Marylebone, and I was attending the committees, not of the guardians, but of all the other bodies, and bringing to one the knowledge which I gained at the other; and I was working more or less in the courts myself.

School Board visitors know better as to poor than clergy, &c.

10531. I heard you say you had not much faith in missionaries and clergymen?—Oh, no. I did not say that at all; but I should not have much faith in their evidence. I did not say that I had not faith in them.

10532. That you had not much confidence in the missionaries as to their capacity to ascertain the facts with regard to poverty?—No. I do not think I have, as a rule.

10533. Would you have any confidence in the School Board visitors?—Rather more.

10534. Still limited?—Still limited; but more in the School Board visitors.

10535. But would they not be capable of giving a great deal of reliable evidence?—They give a great deal of evidence as to the condition of the people, but as to the causes of the condition I am afraid I should not think them so well able to judge. They would know where the tidy homes were, but whether the untidiness was due to drink or to bad temper, I do not think they would know so well. You see the people are always on their good behaviour to the people from whom they expect anything, such as missionaries and clergymen; this is almost instinctive. It is a very different thing with the School Board visitors, who are not as a rule administering alms moreover: the poor have duties to perform to them, and that is why I think the School Board visitors would be better. They would know whether the children were sent to school, and how they were sent, whether they were sent clean and punctually, and possibly something of what their language was when they were at play, and so on.

10536. So that you are not in a position to offer to the Commission suggestions as to the class of witnesses from whom we might obtain reliable information with regard to the habits of the poor people?—No. I think more would depend upon the character of the witnesses than the class; I should say, that their testimony would be valuable in proportion to their common sense, and the number of years they had lived among the poor. No. I do not think I really am.

Homes of poor vary greatly with habits.

10537. Is it your opinion that the habits and character of the poor vary as much as the habits and character of the other classes?—Quite as much; almost more.

10538. You have seen tidy and decent homes, I suppose, as well as dreadful homes?—I have; and when one hears people talking of the misery of the poor, their wretched homes, and so on, and some people really seem wretched over it—one longs that they should see all the happy little homes there are, with everything so pretty, and so comfortable, and so nice, and so respectable, and self-contained, such multitudes of them there are, and

Mr. Broadhurst—continued.

they are very little known because the people keep themselves more to themselves, and directly they get up a little bit, not in class, but in character, you find such happy homes and such comfortable ones.

10539. Has it ever caused you surprise to find such comfortable surroundings in homes where the income must of necessity be very small?—No, I do not think that it exactly causes me surprise, but I feel how very much the thing depends upon the people themselves.

Value of good homes.

10540. It causes you pleasure?—You see the father coming home and making toys for his children and taking them out all together, and the little perambulators, and the flowers, and the birds, and perhaps the rabbits, and all the pretty furniture, and it is quite delightful to go among them.

10541. These people are doing all they can, if not for that much discussed period of 65, they are at any rate doing their utmost to make the lives of their little ones bright and happy?—Yes. Quite so, and it is a dreadful pity to see people going in (I have sometimes had charge of buildings of really tidy, happy comfortable sets of people) and it is really dreadful to see people going in and urging them to take this gift and that gift, and the other help; it is absolutely absurd.

10542. Do you think that that is a very good investment so far as it goes, to make the life of the young bright and happy?—I do, certainly; I do not know what they can possibly do better.

10543. You think that is calculated to make them better men and women than a miserable neglected home?—Certainly.

Pensions.

10544. I understand you are against all systems of pensions?—I really am.

10545. In any form?—I really am.

10546. Why?—I do not see what we want them for, because I think people can provide them for themselves, or their children can provide them for them.

10547. Have you ever made any attack upon the system of pensions, as established by law?—You mean out-door relief?

10548. No, I mean pensions?—To higher class people? no, never.

Approves of service pensions, which are part of pay.

10549. The civil service, the army, and the navy?—Oh, civil service pensions are surely utterly different. I have no objection to pensions at all, if they are practically part of wages, which they are in civil service pensions, not the least objection to them myself; they seem to me of a different nature.

10550. But are they really a part of wages in the case of the man who dies before he becomes entitled to a pension?—Well, of course, people take lower wages where a pension is attached to an office, than they do where there is no pension; you may call it a question of insurance if you like, but it is a means of remunerating a person who is working for you; that is an utterly different thing. No, I should not be at all against pensions for policemen, and postmen, and people in the civil service, myself; I do not see it at all.

10551. You rather approve of that?—Yes I do.

10552. Strongly approve of it?—I do.

Mr. Broadhurst—continued.

10553. Pensions in particular but not in general?—Pensions attached to specific work.

Evil of checking responsibility by grants from outside.

10554. What would be the evil of the State encouraging, I do not say providing, but encouraging pensions. Supposing a person could by one form of thrift, provide 3*s.* a week pension, do you think it would be a bad investment for the State to supplement that by an extra 1*s.* per week and make it 4*s*?—I think everything depends upon what the State could make by the money, if the thing is independent and self-supporting I do not object to it at all, but my objection to it, where it is not self-supporting, is that I do not think it has a good influence upon character, I think it is a very costly and not a healthy form of help. My fears are very great now of the people looking more and more to what can be done for them, and less and less to what they can do themselves, and in my talk with all the poorer people, that is the great tendency that I find among them. They are always talking about other peoples' duties, or something they are hoping to come from the skies, whereas if they would just turn round and do the things within their power, they would begin to grow more prosperous, and they would be far better, richer, and happier men, and it is a scheme coming at this particular time that I feel would be so disastrous to them. From my experience among the homes of the people, I think what they want is not help from above; I think they want something which should develop them and stir their own energies, and I do not think that a State pension would have that result.

10555. Do you think the people are less thrifty now than they were?—I would not say they are less thrifty, because a little higher up I am sure they are more thrifty, and in many cases we can get even the poor people to save a little; but I think there is more of that general cadging about, to look for what is coming from up above; there is certainly more of that and more living from hand to mouth in large classes of cases.

Evil of charity where does th

10556. Your desire in short is to create a sense of entire responsibility?—Responsibility, and this specially from the point of view of the people themselves. I do not think these things are helping them, I distinctly think they are not helping them. If I could stop all charities in any given parish to-morrow I really think I would do it. I think it would be the worst plan to do it quite suddenly, but really I do not think the people would much miss them.

10557. Would you say that of the Charity Organisation Society?—No, certainly I should not wish this, for one thing it is an immense investigating and uniting power, and it is a power that is distinctly helping the people towards the very state of mind that I desire to see, and there are certain gifts which of course one feels most valuable.

10558. Do you regard the Charity Organisation Society as an investigating department?—Oh, not exclusively.

10559. You are desirous of fixing the responsibility upon the persons to provide for themselves in old age and on other occasions; how would you expect that to be done by the very poorest, the casual labourers whose earnings are

Mr. Broadhurst—continued.

uncertain and very small at all times; take the agricultural labourer, with an average of 12*s.* or 13*s.* a week?—In the country?

10560. In the country?—Well, I have seen wonderful things done by them; I do not know how they do it, but they certainly do both save and support themselves and bring up their families in ways that show that it really does more depend on management, on thrift, on industry, on economy, than on large wage; and if they can do it, surely the large bulk of our people can do it. That is one thing that I do see going backwards and forwards from London to the country.

10561. Do you see that they have provided for old age?—Well, I do very often; and certainly if you take into consideration that they have prepared their sons and daughters to help them. I am quite amazed at the way in which agricultural labourers with very low wages in a long winter will have money in hand, when I know that the people with far higher wages up in London, if thrown out of work for a week, or even when they have their club money to pay, will often say they have not a farthing, and evidently have not it. I think it is not a question of wage. I would like to see their wages higher, but it seems to me that we should help them far more by leaving them to themselves than ever we shall do with a State-supported set of pensions. That is my own conviction; of course, it cannot be proved, but that is my conviction; that is all one can say, one cannot prove it, of course.

10562. I quite agree with your opinion as to its being largely a matter of thrift and administration of the amount of wage, but I am very unwilling to agree to the opinion that it is possible for a labourer with 12*s.* a week to provide his pension?—I do not know one who provides his pension, but I know several who have money laid by, and whose grown-up sons and daughters would only be too proud to help them, and who belong to friendly societies, and have provided a little money laid by, and so on; I know such, and if one knows that they are there, one cannot doubt that it is possible. I do not know how it is done, but I do not think the State would help them by pensions any the more.

10563. You think that a person who has done that would be a valuable witness?—I do.

10564. And ought to be examined?—Well, I do not know how they would manage in giving evidence, or what they would say, but they are there; their lives are witnesses, I think.

10565. Would you mind assisting the Commission, providing it desired to examine such a person, with a reference to such a person?—Well, I should have to consult the persons.

10566. Certainly, but you would not mind assisting the Commission?—If I knew anyone who was willing to come, but I do not know whether they would be willing to come.

10567. This special class of low-paid labour?—Yes, but I do not think it is very likely that people would like to come. Of course, you know they are very unwilling that people should know of their little savings. There is nothing they are more anxious to conceal, yes, most anxious—oh, very anxious. It is one great difficulty, you know, in the Post Office Savings Bank that the book comes by post. If you provide that the Post Office Savings Bank books in a district go to any place where they are sure of secrecy you would get double the amount of depositors that you would get in any other case. There are so often bad members of the family who prey upon the thrifty, they fear partly that, and people who ask them to lend; oh! they are very tenacious.

10568. With regard to the deferred annuities; have you made any investigation as to why they do not go to the Post Office for deferred annuities?—I do not think that it is a form of saving that takes them at all, and, if you notice, it is not the form of saving that usually attracts people in any class. I have often asked about poor governesses and others, and if you think of the people you know they very seldom purchase deferred annuities. They do not like the notion of the fund ceasing with them, and they do not particularly like contemplating the time when they will want it; they much prefer buying a shop or a farm, or a house or furniture, or trying to get into a better position, and I think their instincts are probably right about that; certainly they feel it so.

10569. Do you think that the poor people are thoroughly acquainted with the advantages that the Post Office Savings Bank offers—I do not mean as regards annuities so much as regards the savings and its complete security?—You know probably that a good deal has been done both in Liverpool and London lately in collecting more or less in connection with the Post Office Savings Bank from door to door among the poor. People have been long struck with the great difference between the contributions to the burial societies and other forms of saving, and I believe myself, and I think a good many people share the opinion that it is a great deal because of the collectors going from door to door, so that the twopences and the threepences are picked up. The same system has been adopted with the use of the slips for the Post Office by ladies visiting from room to room, and very satisfactory results are being arrived at. A great deal of money has been collected where that is done, and also I am very glad to see that quite lately the more important rules have been printed in large print in the beginning of the Post Office Savings Bank books. That quantity of small print is a great terror to people, they do not read small print well, and though it may be legal to have it all there, it is much better to relegate it to the back of the book. Anybody who knew anything of the poor would feel that immediately, and would print in rather larger type the rules that they will want every day. And of course keeping the savings bank open till eight o'clock will make a difference. I think they know they are safe; I think they quite believe in their safety.

Value of teaching thrift to young.

10570. Do you think it will be a great advantage to the future old people if now that they are young, taking them in their childhood, greater efforts were made to give addresses or lectures or instructions in elementary schools on thrift?—Yes it might; I think it will come in all sorts of ways; I think it is getting into the air you know, and they will learn it. I daresay it might, but of course the practical teaching is perhaps one of

Mr. Broadhurst—continued.

the most helpful. People are appointed to go now to the board schools very often, and the children begin saving, which is a very great point; it almost teaches them thrift more than anything.

10571. Thrift is a matter of life-long habit?—It is, and it is of course when people are young that they can particularly practice it.

Mr. Roundell.

10572. You put your trust in voluntary effort and not in the State?—I do.

10573. May I sum up your view in this way; that the question before this Commission is not so much a question of money help as of self-help, a question of character and an ethical and not an economical problem; would you assent to that?—Yes, I think so.

10574. Then would you tell us how far; I bear in mind what you have said about the ability of the poor to save, and I take it that it is rather an error to think only of provision against old age, that there are many other ways for provision to be made indirectly against old age?—Quite so; I think that is what I feel very strongly, that all sorts of other things bear on old age, almost more than a pension.

And inducing them to lay by before marriage.

10575. But take the direct bearing upon old age, and bearing in mind what you have told us about the young of 17 or 18, who, to use your own words, could do a great deal, do you think that young people at that time of life could provide for future wants in the nature of a lump sum, not at once, but during those early years before marriage?—A great deal depends upon what you mean by "could." I think they could as far as their earnings are concerned, at least I should have thought so; they could certainly do a great deal towards it.

10576. I am putting to you practical possibilities, what we may hope for?—Yes, well we should need to have a very different temper in them.

Chairman.

10577. You mean that they could, but they would not?—I think they would not unless a good deal depended upon it, unless a good deal of moral influence were brought to bear upon them; the sort of man who had spent 6*s.* on pleasure on Saturday, and took nothing back for his board to the old widow with whom he was living, you must make some change in him, he was getting an old widow to board him, and he spent 6*s.* on pleasure on Saturday, and took nothing back to the old widow. That man wants a good deal done to him, before he can save for his old age or help anybody else.

Mr. Roundell.

10578. I was putting the lump sum in contradistinction to a deferred annuity, which is such a difficult matter to provide for?—Perhaps you are thinking of Canon Blackley's scheme; were you thinking of something of that kind?

10579. No, I am thinking rather of what could be done to encourage young people before marriage, to lay up a lump sum, with which they would purchase benefits, not necessarily provision against old age, but otherwise?—I think it

Mr. Roundell—continued.

is a most important point to dwell upon, and urge in every way. That is the time that they could do it mainly and when many of them do do it.

10580. With regard to what Mr. Broadhurst put to you, the cases of the casual labourer and the agricultural labourer, I gather your view to be that though you do not know how it is brought about, the agricultural labourer, even with low wages, is able to make provision not necessarily for old age, but directly or indirectly more or less?—Yes, I should say so.

Casual labourer very helpless.

10581. And then with regard to the casual labourer, I suppose you would say that we must hope for the general improvement in the condition of that class of labourer, and that we need not concern ourselves very much for the purposes of our inquiry with him?—You cannot say that you have reached the limit of what the casual labourer can do when you see all the dreadful amount that is spent in waste, and in drink, and clearly until we have eliminated that we shall not do much with him by offering him anything, because he has as much to gain now by stopping his drinking and organising his home as you could possibly set before any man. Sobriety is life, and health, and home, and everything to him. No premium you can offer him at this moment would suddenly convert him into a thrifty man; you cannot say you have reached the limit while he squanders on drink, and the first thing to do it seems to me is to get him to use what he has got.

10582. Then we must chiefly look to moral influences, such as the spread of education, and the spread of the movement against intemperance?—And the withdrawal of indiscriminate help, both poor law and other I should say.

Harm by gifts.

10583. In your great experience of London should you say that early marriage prevails less among the poor than it did?—I do not know; one is struck by the people who wait, and by the people who do not wait; and what the numbers are I should not quite know.

Security for savings.

10584. Without going into the question at all of friendly societies, I understand you to be of opinion that the one principle upon which legislation should go in the matter of friendly societies would be for the State to give greater security so far as possible, and that if we can do that we have done all that we want?—That would be my idea, certainly.

10585. I suppose that summing it all up you would not be afraid to trust to a better administration of the Poor Law, to encouragement of thrift in whatever way it can be given, and for the State to give security in the matters of the friendly societies?—Yes.

10586. And in the matter of Post Office Savings Banks what you want is, is it not, what Mr. Scudamore in the Friendly Societies Commission told us, you want to popularise the Post Office system, to make it popular, to bring it to the homes of the poor as far as you can?—Yes.

10587. You have been a member of the School Board, and you are well acquainted with education?—I have never been a member of the School Board; it is Miss Davenport Hill who is a member of the School Board.

10588. But I take it you have been acquainted with the circular of the Education Department

Mr. Roundell—continued.

on the subject of thrift in elementary schools ?—I do not think I am.

Mr. Pell.

10589. Some questions have been put to you by the Commissioners as to your fitness to speak upon the condition of the poor in London and in the country. I think that at one time, if not now, you have almost taken upon yourself the collection of rents in the very poorest part of London, or if you have not done so yourself, you put ladies in to undertake that disagreeable duty, is not that the case ?—I do not call it a disagreeable duty, but I have done it and I have put ladies in to do it.

10590. I do not call the collection of rents an agreeable one ?—Oh, it is; very.

10591. At all events you brought yourself into close and practical intimacy with the poor as a landlord's agent in the collection of rents ?—Yes.

10592. And therefore you must be thoroughly acquainted with the character of many of the poor, because character, I suppose, would have been one of the first questions that would have been put to an applicant for one of your rooms ?—Quite so; and also character as tested by action; and of course they have duties to us which is a great help.

10593. I think with regard to a very notoriously bad part of Whitechapel—George Yard—which was built upon by Mr. Crowder, you gave him advice there ?—Yes.

10594. It was in the nature of a merciless collection of rent, pay to a moment, was it not ?—I think we usually try to have punctuality in the payment of rent. I do not like the adjective "merciless," I would rather say "merciful," as regards the poor, keeping them out of debt, I do not think there is anything better for anybody.

10595. You found that really beneficial to the class of people who came into the houses ?—Oh, yes.

10596. Now we are upon old age would you agree with me in thinking that the condition in old age very much depended, if not entirely, upon the habits of youth ?—Decidedly.

10597. Therefore you would agree with me in thinking that to help the poor by pensions at the end of life is beginning at the wrong end of existence ?—Yes; I think it is.

10598. That if the State is to spend money and to spend its energies in direct attempts to assist the poorer classes it would be better to begin with those who are just stepping into the duties of life than those who are just parting with them ?—They are doing that you see in education.

10599. But to go beyond that ?—I do not know what you are pointing to. I am not very much in favour of State assistance at any time, or for any body of people, being increased at this moment.

10600. No, no more am I; but if we are driven to it would it not be better to begin with the younger than with the older people. I will illustrate it. Might it not be better to lend the money to poor but respectable young married couples to start in business. I am not advocating it, far from it; but might not that be more likely to benefit them ?—I do not know that I should go so far as that; I do not think I should advocate it certainly.

10601. Now the Commission heard a good deal about large families, and their being rather a weight upon the poor; do you think that any better investment could be made by a poor man than a large family well brought up ?—I think everything depends upon the "well brought "up."

10602. Well brought up ?—I do not know that I should dwell so much upon the advantage of the large family, I would say I think it is better to dwell upon the well brought up.

10603. A moderate sized one well brought up would understand the obligations due to the parent ?—That is what I mean, large or small, let them understand their obligations.

10604. Therefore the condition of the family depends more on the character—the way they are brought up, not on the numbers ?—Oh, yes.

Very poor not far-seeing as to their real good.

10605. You have been asked about the opinions of the poor upon this subject, and you said that it was very difficult to get at their opinions on the subject of out-door relief ?—I am afraid that their opinions would not be very far-sighted for themselves, many of them. I think we ought really to think for them very much.

10606. Would you think it desirable to take the opinions of patients in Guy's Hospital as to the treatment of diseases ?—Hardly.

10607. Is there not something almost parallel in taking the opinions of the very poor on Poor Law relief ?—I should have felt it so; the very people who are dependent on this are the very people who cannot see far enough to say that it is doing them harm, I should think.

10608. There would be a parallel ?—Yes.

State pensions, &c.

10609. In your experience have you noticed whether the savings of the poor are made more carefully and persistently in bad times than in good; I do not know whether you have made that observation ?—No, I do not know that I have.

10610. When did you first begin to hear about these pension schemes ?—I could not say exactly the date.

10611. How long ago, can you call to mind ?—Do you mean these last ones; these last two ?

10612. Mr. Booth's and Mr. Chamberlain's, and Canon Blackley's ?—Canon Blackley's I have heard of for a great many years, and been always very much interested in it. I think I heard of Mr. Booth's almost as soon as it was heard of, but I do not know quite when that was.

10613. Do you think it had a spontaneous origin among the poor themselves, this desire for pensions ?—I never heard that it had.

10614. Do you think that it was put into their minds from the outside ?—I could not say, I am sure; I think it would find very ready field there if it were.

10615. Have you ever heard of a spontaneous desire for anything of the sort ?—Not in any form, except that of out-door relief.

10616. Have you ever known of any direct schemes for helping the poor that have really benefited them; schemes for direct help to the

Mr. Pell—continued.

poor that have really benefitted them?—Do you mean by direct help, almsgiving?

10617. Help by others?—By almsgiving.

10618. Yes, or direct schemes for lowering the rents of their houses at other people's expense, or anything of that sort?—Oh, no; not that. It is a large question. I have seen the poor helped very distinctly; I do not know what a direct scheme would be; it is rather a large question; I should not like to say yes or no.

Mr. Henley.

Savings bank interest.

10619. Have you ever heard it stated that the low rate of interest which is paid in the savings bank deters the working people from investing their money in the savings bank?—Never among the poor themselves, and I have never found it myself. I am strongly of opinion that the rate of interest has very little to do with their savings.

Poor Law and furniture, &c.: guardians always lenient and do not sell up.

10620. You have told us that the working people like to invest in certain things, such as furniture, and other matters which are really local and visible; have you ever found the Guardians, when people have been compelled to apply for relief, to press unduly on those who have made this provision for themselves, such as good furniture, in the way of taking it from them, or compelling them to sell it?—As far as my experience goes, I have always found the Guardians most anxious, as far as the law would allow them, not to press too hardly upon thrifty applicants, and in some parishes there have been places provided for storing furniture. The Guardians have gone so far as to take charge of furniture for people while they went into the house temporarily, if they thought it was advisable, and, as far as I have known them they have rather respected such people, and regretted it, if the law compelled them either to forfeit savings or club money, or furniture, or anything else.

10621. Because it was stated here by a witness who had been a Guardian that, in the event of an applicant having good furniture in his house, the guardians hesitated to give outdoor relief, would that be your experience?—If the furniture were a thing that could be sold I should have almost thought they were compelled to hesitate, are they not? I mean the only qualification for poor law relief is destitution, is it not? and where a man has possessions he is not really destitute.

Charity given to the squalid.

10622. Have you ever known a case where they compelled an applicant to sell his furniture?—No, I have not; but I have known 50 cases—more than that a great many—where charity is deterred because people have a tidy home. It is extraordinary how much the charity goes to the drunken, dirty, miserable home, and how it passes over the tidy one, but that is the fault of the charitable.

Rent and expenses in London and country.

10623. You were speaking of the very pleasant condition of the cottages in the country compared with London. What would be the rent of a room in London for an aged couple in the parts of London you know?—It depends on the part of London.

10624. What would be the rent of a room in the parts of London you know for an aged

Mr. Henley—continued.

couple?—Well, I should think the average rent would be from 2*s.* 6*d.* to 3*s.* a week. I have known it a little less, and I have known it more. It differs, you know, and when you get a little to the outskirts it is very much cheaper; it is the central part that is dear.

10625. That would compare with a shilling a week in the country?—Probably.

10626. And in addition to that the countryman would have a garden?—Yes.

10627. And many other advantages?—Then on the other hand, people seem so often to forget that everything except rent, is cheaper in London, vegetables, fruit, meat, fish, amusements, travelling, everything is cheaper except rent, rent is the only thing that is higher. Coal is higher in the country if you have to buy it; of course you may have wood, but if you have to get coal it is much dearer in the country than in London.

10628. Of course, in London a man has to go to the greengrocer for everything, but in the country he grows many things himself?—Yes, but look how cheaply he gets vegetables, and what a variety.

10629. What accommodation would an aged couple get for the 3*s.*?—I thought you asked about a single room.

10630. And a common staircase?—Of course, they like it best if they can get into a small house, you know small houses are more popular.

Has not known Poor Law officers to be harsh.

10631. Have you found in your experience in London that the poor have hesitated to apply for relief in consequence of the harsh conduct of any of the officers?—I should not have thought so, I do not know it of my own knowledge at all, I do not think they like going up; especially the first time.

10632. Have you ever known a case?—I do not think I have; I could imagine such a case, but I do not think I have known it.

Lord Brassey.

Thinks working classes should continue self-help, without State help.

10633. You have been asked a great many questions, I can only ask you a sort of winding-up question. As you know this is a Commission to inquire into the existing system of relief of the poor from public funds; have you any suggestions that you think would help us, which have not been dealt with in your evidence? I quite understood you to express objection to State pensions, and you have shown the evils that often follow from indiscriminate charity, and you have shown that your best hope for the future of the working classes is in their own self-help. No doubt we have reason to be gratified with the progress which has been made by the cream of the working classes, but how about the submerged tenth, the residuum; do you think that they can do much to raise themselves without external aid?—I think they can, and I do not think external aid will raise them. I think they have to follow in the footsteps of what you call the cream of the working classes, and we see they are beginning to follow in them. Look how all the unskilled trades are beginning to organise themselves now, I mean why should we despair of them, the others have done it. I do not suppose 30 or 40 years ago we should have expected the growth there has been in

Lord Brassey—continued.

friendly societies and different means of provision for working people.

10634. So that even in what we may call the residuum you think they will do best by being left to themselves?—I do certainly think they will do best by being left to organise their own plans, if they have secure methods of investment provided.

10635-6. With regard to the relief of the aged poor from the public funds, do you think that we could safely dispense with the conditions of residence in the workhouse in their case, or do you think that more comforts might be given to those who live in the workhouse and had attained to advanced age?—I think the latter would be the far safer course, giving more comforts to the aged inside the house rather than out-door relief. Directly you get out-door relief you discourage the efforts of the people and the efforts of their relatives, and that seems to me the great thing you have to avoid.

10637. We may take it quite clearly from you that you do not come here to suggest that the State should do more than it does?—No, I do not.

10638. As to what you said in regard to the comparisons between the social condition of the poor in London and the working class generally in London and the country, do you think that the working people in London have a greater disadvantage than the corresponding classes in the country in regard to regularity of employment; do you think there are more people in London depending upon work which comes only at a particular season of the year?—I dare say that may be so, but there is also a great tendency in the people rather to look for it. They rather prefer higher wages and then being out of work to anything regular, and they will often scorn regular employment. But I would particularly wish to volunteer that I do not consider myself an authority about the country. One thing I do know about the country, and that is that with less wages the homes are more comfortable from the people's thrift than in the low parts of London. I mean I do not consider that I have a large enough or a thorough enough knowledge of the country for my evidence to be worth anything; but I do know this much about it, that with much lower wages the agricultural labourers have many more possessions.

10639. The country people have the advantage of much more space in which to put away their things?—They have, and besides that, as a working woman said to me: "I used to get in my "fortnight's or week's things from the neighbour-"ing villages, whereas now I run out and get a "farthings' worth of wood at the shop round the "corner, and it stands to reason there will be a "difference in my providence." You know the temper that is cultivated is different. The people in London live from hand to mouth. The moment they want anything they send round the corner for it; but it is curious the effect, very curious.

10640. You speak with favour of the Charity Organisation Society?—I have been a member of it from its beginning and I have watched its work in many places, and also its effect on the public mind. It seems to me to have taught so

Lord Brassey—continued.

much, both to the poor and to the donors, that I think we owe an immense deal to it.

Wise private help good, but not chance gifts: good work of Charity Organisation Society.

10641. It is a society not only for inquiry, which is the function more particularly assigned to it in the question of Mr. Broadhurst, but it is a society also for the administration of relief?—Quite so; and it is on that side that I mainly think of it, on its positive side. At the same time we owe a great deal to the inquiry; it is most important work, and it is not popular work, and I do not think it ought to be despised at all. I honour it for its more positive work.

10642. But still the inquiry is with regard to administration?—Yes. It is with a view of leading up to permanent help.

10643. I know it so well by its frequent reminders to me generally of the good I might do by assisting in giving pensions?—Quite so.

10644. Therefore the work involves the admission that private benevolence may sometimes do good?—Yes. I think any one who reads that list of people needing help in the Charity Organisation Society's Report for any month will see what large and important gifts there are to be made that are really radically helpful to the people.

10645. I should be sorry that it should go forth from so great an authority as yourself that good cannot be done by well-administered benevolence?—Quite so. I think if only we could make our gifts large enough and wise enough, there is ample scope for them. There are all sorts of things that may be given, but not the chance gifts of necessaries.

10646. Sufficiently well administered and sufficiently well inquired into?—Yes; and, above all, contemplated with the view of what will be helpful to the character and future life of the applicant, not to the immediate palliation of distress, independent of its result on character. That is the great secret of wise relief, I think.

Lord Lingen.

Rent in London.

10647. The cost of accommodation in London for a working man is from 2*s.* to 3*s.* a week?—From half-a-crown to 3*s.* paid for a single room.

10648. Well, a man with a family of male and female children, the least accommodation that they could live decently in would be three rooms and that would be even if they cooked in one of them?—Yes.

10649. That would represent, I suppose, from 6*s.* to 9*s.* a week?—Yes, from 6*s.* to 9*s.*; but I think there are a good many sets of three rooms to be had for 7*s.* and 7*s* 6*d.*

10650. Would those be in what they call a tenement house or would they be in a separate house?—They might be in either the one or the other, rather cheaper probably in a private house than in a tenement house; but a man with a family of boys and girls old enough to to demand separate rooms would probably not be the only wage earner of his family. It is very seldom you find a man with both boys and girls old enough, all of them, to want separate rooms who has not some one of them bringing in some money, and directly the first child begins to earn it is a great ease to the tax on the father's income.

10651. Would the question of compulsory

Lord Lingen—continued.

education make a difference in that; a child is in a Board School—take a very low limit of age—till 10 years of age; some years before that you must make the separation?—Yes, probably; at the same time a great many of the poor people let their children earn on a Saturday, go round with the green-grocer, quite young; you see the children would either be over ten and earning, or younger.

Thinks total cost of living not more than in country.

10652. Do you think that on the whole the cost of decent accommodation for London workmen bears more hardly on him than the cost of accommodation upon the labourer in the country? —As far as I know it, I should not have thought it did. It astonishes me so much, the point that is made of it, because so very much else is cheaper in London. I mean the mere fact of being in London enables him to get his things so much cheaper.

10653. And that you would set off as against the extra rent?—And that would set off as against the extra rent. Of course it is a heavy tax, no doubt, on a man to get three rooms; he is very fortunate if he gets them for 7*s.*; he can get them, but he is fortunate.

10654. On the whole, then, you think that the artizan in London and the labourer in the country are on pretty much the same footing, if they are equally respectable men, for making provision for themselves and for their families?—I should have thought that the Londoner was in a better position for making provision for himself if he chose to use it.

10655. The Londoner? — I should have thought so.

Workhouse properly managed the only proper public relief for aged.

10656. At present a certain number of old persons without any particular ill desert on their part have to be provided for. I think I understood you to say that for them the best provision that could be made would be the workhouse, if it was properly conducted?—I should lean to that view, very decidedly. Certainly, I should be sorry to see any extension of outdoor relief.

10657. For these people who have to be provided for, the admission into the house, as things go, is what you would look to?—I really should for those who come upon the State. Of course, there is a large number who need not necessarily come upon the State, and I think employers and other people would try hard to keep the very respectable ones out of the house.

Often found to be much better than loneliness outside.

10658. I was rather coming to this point; those who are in the house, perhaps, are better there than they would be elsewhere in respect of the nursing and of the attendance, and of the warmth and one thing or other that they can get in the way of comfort; is your experience that as much is done for them, for the aged, in the House, as can reasonably be expected?—I suppose workhouses differ a good deal, but I have very often heard the poor, after they have gone in, express themselves most delighted with the arrangements, and certainly for a very large number of old people the workhouse is the best place. It is very difficult to provide satisfactorily for a single old person in an ordinary London house. There are dangers of fire, of dirt, of loneliness, and again, and again, and again, one feels that the greatest blessing to the people is to force them into the house. When they get old or feeble they are often not able to take care of themselves thoroughly, and it is a most important thing to get them into the house. They do not like going, but when they have gone, they often tell us with great satisfaction how delighted they are and how grateful they are, and so on.

10659–60. Assuming that they are in course of becoming properly informed upon what their treatment in the house will be, do you see, under present existing circumstances, any better mode of providing for the aged poor who require support, and who have not got children who can support them, than taking them into the house? —I think it all depends on character, and also on what arrangements you can make for them. I should be in favour of a good many pensions by employers and others for respectable people if they have done their best and worked for years, and so on. I should not like to see all the old respectable people forced into the house; but a great many of them, I believe, would be provided for by relatives, and, if they are provided for by relatives they are looked after by relatives, and therefore the difficulties I mentioned do not arise. I do not wish to picture the workhouse as better than it is, but I know that they are often very comfortable there, and I think it should be the State relief, I must say, for the old; that would be my own view.

Help by employers and relatives.

10661. After every allowance has been made for pensions, and what people can do for themselves, there will still, for a long time so far as we can see, remain a residuum not altogether deserving its hard fate, and for them, I understand you to say that the workhouse, properly conducted, and with as much comfort as you see your way to making for that particular class who are unfortunate, who have come to the end of life and who are lonely and have no one in particular to look to; do you see anything better than admission into the workhouse for that class? —No, unless relatives, charity or employers provide it; no other State provision.

10662. But on that we cannot rely; as long as that operates well and good?—Yes.

10663. But so far as it does not operate at that point, do you see anything better than the workhouse?—No, I do not think I do.

Poor feel stigma workhouse.

10664. Do you think that with the very aged there is a feeling of stigma among the poor about going into the workhouse? — Oh, I think there is.

10665. Is there the same feeling about receiving out-door relief?—No, curiously enough, not as much.

10666. That is the popular sentiment?—Quite so.

Value of keeping lump sum at command.

10667. I think you mentioned in your evidence, that the young would much prefer assistance or to employ their own money in something more adventurous than buying a deferred annuity; getting into a little business, or some way or other that opened a prospect in life before them? —Yes.

10668. That, of course, answers extremely well with a strong, well-conducted man if the world goes well with him; but supposing it does not, that he is unfortunate, or ill, or out of employment, or what not, is there any feeling in that class of the necessity of making some sort

Lord Lingen—continued.

of provision against ill luck? We know to a certain extent there is, because the benefit club fills up that interval, but do you think there is any feeling among them that it is a desirable thing to have a 20*l.* or 25*l* in the Post Office Savings Bank?—Yes. I think they wish to have the money besides the other thing, and they often do have it.

10669. They would prefer to put by a lump sum at present in that way, and to have that under their command, rather than to buy a deferred annuity?—Much prefer it. It is more available, whatever may happen. If you allocate all your different savings to special needs, you have not practically so much, because you have not it available for whatever may happen. You do not know whether it is illness or what is coming to you, and if you have money in the Savings Bank it is available for whatever is wanted—to apprentice your son, to help you in an illness, to emigrate, or anything; it is available.

10670. Do you think we have arrived at this fact, that in the Post Office they imagine their money is safe?—I think they have a great notion that it is quite safe in the Post Office. I think, as a general rule, they are satisfied of that.

10671. Have you had the means of observing whether anything can be done to facilitate their access to the Post Office or to make the Post Office more available for this class?—I think I answered that with regard to the system of collecting from door to door. Of course, we ought to lead up to independence then.

Mr. Chamberlain.

10672. Would it be desirable that the poor should make provision for their old age?—In some form or another I should have thought very desirable. It has never occurred to me to question it.

10673. In the form of a deferred annuity, do you mean?—I think that would be the very last thing they would care to do.

10674. I am not asking you what they would do; would it be desirable that they should do it; would you advise it?—I should have thought their instinct was, on the whole, right in putting their first savings into another form that it was more important to them.

10675. Then, if that was so, they would be actually imprudent and unwise if they did make any provision for old age, too?—I think that is their impression, and I should be very sorry to say they were wrong. It would be very safe, but it would lock up a certain amount of their power. They think they would do better, I have been told by many of them, by using the money "to train our children to help us, and so "on."

10676. I am not questioning it at all; that being so, all their best friends would, in effect, advise them not to make this provision in that form?—I think I should so advise them.

10677. And consequently we can never look in any state of things to a time when, if they are wisely counselled, and follow the good advice they receive, the poor will make provision in the shape of deferred annuity for their old age?—It

Mr. Chamberlain—continued.

might be desirable if their wages so rose or their conditions so altered that they could do that in addition to the other.

10678. But would not their wants rise in proportion, and would they not require further provision for these other things which you think most desirable?—Yes; perhaps they might. A deferred annuity would be undoubtedly a gain to the poor, there is no doubt that it would be a gain, but they think it is not the best investment of their savings, and I think they are right as long as they have not provided other things.

10679. Therefore we cannot possibly blame a poor man when we find him at the age of 60 or 70, who has not made this particular form of provision, if we know that he has saved money for other purposes, and in other ways?—Yes; I should have said so.

Persons who lose savings from causes beyond control.

10680. That being so, if his savings are all in what you may call an available form, is it not probable that in a great number of cases they will be used up before old age?—It does not seem to me that they usually are.

10681. Is not this a very common case, the case of a domestic servant who spends the best part of his life earning large wages, saves money, goes into a little business, and according to my experience, 9 times out of 10, loses his money and then finds himself too old to work in competition with younger men?—Too old to work in competition with younger men I should have thought, but not too old to do many things.

10682. He may do just enough in that case for subsistence, say, at the age of 50 to 65; but when he becomes infirm then he becomes entirely without resources, does he not?—Yes, he does.

10683. Does not that leave, then, a very large residuum of people to whom no blame attaches, but who yet will find themselves, without fault of their own, entirely destitute in their old age?—I do not think there is a large number, there may be, but I do not think I know them, and I should not have thought there would have been. A steady, sober, respectable man with a good character does not seem to me to be left destitute, he may lose his little money and come down very much, but he does not lose all.

Thinks few of such become quite destitute.

10684. But if his loss is co-incident with his advancing years is he not then precluded from earning a livelihood by the mere fact of his age. Take for instance the case of a clerk, do you find that it is easy to get employment for a clerk above 50 years of age?—I should have thought that for clerks it is most difficult to get employment.

10685. Do you find that the large houses prefer to employ young men than men over 50 years of age?—Yes. I do not think that a man who gets into business necessarily puts all his money into it, and if he does not succeed he does not come to be a pauper, he may be very much reduced, but it does not follow that he has nothing.

10686. But would an ordinary workman go into business and at the same time have a permanent provision for his old age and misfortune?—I do not know of old men who are saving and industrious who are not able to keep themselves out of the workhouse; I do not come across them.

Mr. Chamberlain—continued.

Sometimes a club will have failed, and the man will be very old and that may be the reason for his going into the workhouse. Of course, you may say that of people in any rank of life, they may go into business and lose everything.

10687. Do you not come across another case, which is very common, that of a workman who from the failure of his firm or change of his employer, after having spent the best part of his working years with one firm, then gradually changes from one firm to another, always growing older and getting less wages, until at last he is in absolute poverty?—Yes; but that only seems to me to point to the fact that the working and saving years are the years of youth, and when you come to be old you must have provided for that, and you must have provided wisely for it.

Annuity not best, though only certainty.

10688. Then would not a wise provision be a provision in the shape of an annuity; is not that in fact the only certainty?—Yes; I think it is the only certainty.

10689. And old age or death are also certainties?—Yes; quite so.

10690. Then should you not provide for one certainty by another?—If you can provide a certainty as well as make the most of your other resources, I should say by all means do it, but if you see an investment, we will say in the education of your children to be the best possible investment for you, make it. It is true your children may die and you may be left with nothing after all, but still you have done the best you can with it.

10691. If it is desirable that these people should provide for what is a certainty, that is, their old age, if they do not die young, can we in any way assist them or stimulate them to make that provision. But if you tell me that in no case ought they to be advised to make that provision then my question to you is, should not somebody else make it?—I may be very stupid, but it seems to me that of all human things nothing is exactly perfect, and what we have to do is to advise people to do the best they can with what they have.

10692. But if with a whole class like the working class and the poorer people you think that the proper advice to them is not to make this provision, and yet you know that there must be a good number of them who would be in want of it; how do you propose to provide for it?—I do not see the number; I say it is a contingency; it is not one that I often come across, that the sober, respectable, thrifty man is left entirely destitute in his old age.

Drink and misfortune.

10693. Leaving out respectable and thrifty, is not sobriety very often a question of comfort; does not a man who has been sober all his younger years become intemperate when he gets into trouble?—I do not know that case well; it may be so.

10694. Do you not think that intemperance is a consequence of misfortune as well as a cause of misfortune; are not the two things very closely connected?—It is very difficult to say. I should not like to generalise; it is not generally the form in which it comes before one.

10695. Have you not known people who have been sober people for the greater part of their lives, and who subsequently have become intemperate?—I do not think I do.

Mr. Chamberlain—continued.

10696. At all events this is clear; the working classes do not make this provision for old age, as you think on the whole from reasons which are defensible. Would you see any objection to assisting them to help themselves. I am not now speaking of a scheme like Mr. Booth's which would provide them with a pension without their having made any direct contribution of their own; but might it not be desirable to tempt them to make this provision by giving them some assistance?—It is not my impression from what I have seen of the working people that at this moment what they want is tempting by special premiums on things; I think they are much more needing to be thrown on their own resources, and to have really self-supporting and independent schemes set before them. I do not think there is any impossibility of their availing themselves of it, and as to unnatural premiums for savings I do not think that the premium is much incentive to a man who is not already intending to do the thing.

10697. Have you known no cases of persons, either workpeople or domestic servants, who by a contribution offered by the employers have been induced to make a provision for themselves which otherwise they would not have done?—I should not have said the thrifty ones, I think they are a good deal influenced by being talked to, but I have been remarkably struck by the way in which the low interest of the Post Office Savings Bank does not discourage people the least in the world, and by the way in which, if you undertake to collect the savings of the people without any interest at all, just so that they amass the money, they are just as pleased and grateful as if you gave them an unnatural bonus.

10698. But is it not always a stimulus to everyone that in taking a certain course they can get something which otherwise they would not have got?—Yes, but they get a good deal by spending the money at the moment.

10699. If you had a domestic servant that you knew had made no provision against illness or old age and you were to say, "if you make this provision I will pay one-half," do you not think that would be an inducement to that domestic servant to make that provision?—That is not the manner in which I should try to induce her to make the provision. I should be very sorry about it if the domestic servant had not begun to put by, but offering to double her savings would not be the course that I should adopt. I should urge the duty and importance of saving.

10700. Perhaps the other course would be better still, and your influence might be sufficient, but do you not think that, independently of that, the suggestion that I make would have a very great effect with ordinary people?—I think it might have an effect, but I think it would have another effect which would also be a very great pity and far outweigh the advantage of it. I do think now that the poorer people are looking very much to what can be done for them to their own very great injury. I think we want to cultivate in them the sight of what they can do for themselves, that this is a great blessing to them, and

Mr. Chamberlain—continued.

that they are terribly given to looking to what will come to them as it were from the clouds, and I do not think it does them half the good.

10701. Then I do not understand how it is that you approve of the action of the Charity Organisation Society which does assist people to obtain a pension?—I think the Charity Organisation Society, so far as I approve of it, does stimulate people to do what they can for themselves.

10702. Yes; that is my suggestion all through—that they should only be helped to help themselves?—Yes; but in every case you have to look to what you yourself believe will be the influence on character, and I believe the influence on character of a partially State-supported scheme would be detrimental, therefore I oppose it. I do not say that never at any time in any history of any country I should think it would be advisable, but I do not think it would be advisable now.

10703. We have not been talking at present of any State assistance, only of assistance given either by an organisation like the Charity Organisation Society or by private individual employers?—Oh, indeed, I did not know that it was proposed to supplement savings by other than State aid.

10704. I was asking your opinion as to the advantage of stimulus given, without going for the moment into the quarter from which the stimulus came; and I was suggesting in the first instance suppose it came from the employers. There are many cases with which I dare say you are familiar, where on a change of employers or some other circumstances, a person has come in and offered to all his workpeople some advantage, some contribution from the firm, on condition of

Mr. Chamberlain—continued.

their making a provision, and that has generally been found to have the effect of inducing a very much larger number of people to make this provision than otherwise. Do you approve of that?—I think in its effect on character I should draw a very great distinction between anything done by the employers and anything done by the State. Anything done by the employers seems to me to present itself to the mind of the people as in some way a question of wages, or of remuneration for services. I think that has a very different effect on character as far as I can see it; and, therefore, I should draw a great distinction between the two. If it is a question of employers doing it, I should be much more ready to think that it might be helpful to workmen.

Pensions to State servants, deferred pay.

10705. You do not object then to the provision made by any of the State workshops where the State is in the position of an employer?—No; I do not in the least.

10706. And where a pension is given?—No; I do not.

10707. Do you draw a distinction between a person directly employed by the State and a citizen who has done good service to the State?—Oh, yes; very great indeed.

10708. Do you think that a person employed who obtains a pension by a half contribution from the State, a person in Woolwich, for instance, who obtains a pension in his old age, half by his own contribution and half by a contribution from the State, would not suffer; whereas a person employed next door by a private individual would suffer if the State gave him the same half?—I should have said so; I should have said it would have had a very different effect on character at the present moment.

The Witness withdrew.

Mr. Charles James Drummond, Labour Correspondent of the Board of Trade, called in: and Examined.

Chairman.

10709. You are, I think, one of the Labour Correspondents to the Board of Trade?—That is so.

10710. You formerly were secretary to the London Society of Compositors, and you are Past President of the Hearts of Oak Benefit Society?—That is so.

10711. And you propose, I understand, to give us some account in detail of the pension scheme which exists in the society of which you were formerly secretary?—That is so.

10712. And you are also prepared, and do as a matter of fact, hand in tables showing the main points in the pension schemes of numerous other trade societies?—That is so.

10713. But with regard to the latter you are not prepared to give us any details, but content yourself with handing in the main points in connection with them in the shape of tables?—I am not quite in a position to be examined at any great length with regard to the other unions, I

Chairman—continued.

think. I have a general knowledge of them, still it is not my own personal knowledge; it arises from an inquiry into the whole question.

10714. But you hand these tables in with regard to all these various societies?—That is so.

10715. Would you kindly tell us at what period the idea occurred to the society with which you were connected of establishing a superannuation scheme in connection with the society?—Yes, sir. In 1876 a special committee of the members was appointed for the express purpose of considering the advisability and practicability of forming a superannuation benefit in connection with the London Society of Compositors. Of that committee I had the honour of being chairman; and in due course a report was presented which dealt somewhat exhaustively with the question.

History of fund of London Society of Compositors

10716. I understand that you had in your society a surplus income?—At that time it was

Chairman—continued.

supposed that we had a surplus income, and that being so there was a desire—not an unnatural desire amongst trades unionists particularly, I think—to deal with that surplus in some way. It was felt that the better way in our case was to add another benefit to the then existing benefits, and to form a superannuation fund. That was done, and a scheme was prepared and submitted to the members, in our case having two branches—and in this matter I may say we are somewhat exceptional, because ours is a light trade, and our members not infrequently work up to a very old age, far beyond that that is common in most trades. For example, it is by no means an uncommon thing to find in the London printing trade members working up to 70, 75, and I have known them up to 80 years of age. That is due to the fact that the London trade, more so formerly than now, is a piece trade, and the consequence is the members only receive the value of the work they perform. In view of that fact two branches of the superannuation scheme were submitted to the members for consideration; the first dealing with those who were partially incapacitated from work, and were unable in any one week of 54 hours, given that they had a fair average opportunity of earning, to receive more than 15*s.* They were to be entitled to 4*s.* per week if 20 years members and not less than 55 years of age, and to 5*s.* per week if 25 years members and also 55 years of age. The other branch of the scheme was to provide for those who through unforeseen circumstances, such as paralysis, or blindness, or anything of that kind, might be totally incapacitated, in which case provision was made for them of a somewhat similar character, the difference being that they were to be entitled to the benefit regardless altogether of their age, and solely in consideration of their length of membership. The scheme as submitted to the members was adopted in its entirety, with two qualifications of an important nature, the first being that the members, strongly against the advice of the special committee, and also strongly against the advice of the then executive of the society, determined to make the maximum benefit for the totally incapacitated members 10*s.* per week instead of 5*s.* as we proposed. They adopted that course, if I may say so without disrespect to them, before reflecting sufficiently, because at that time the society had not been re-established 30 years, dating from 1848, although it had been in existence for many years prior to that; but still, our present society practically dates from 1848. The other alteration they made was to reduce the proposed contribution of superannuated members from 3*d.* to 1*d.* a day.

10717. That is to say they raised the allowance and reduced the contribution?—That is so. The result was that after the scheme got into working order we were not surprised to find that it was utterly impossible to continue to pay so large a benefit as the members had determined should be paid. The consequence was that in 1880 the contributions were increased from 7*d.* to 8*d.* per week, with the view, if possible, of retaining the 10*s.* benefit. In 1881 that was found to be impossible, and it was reduced from 10*s.* to 6*s.* per week, although, of course, the reduction was not made in any sense retrospective, and did not apply to those who were then in receipt of 10*s.* The matter went on very well then until 1889, when a further inquiry was made into the whole question of superannuation, and some tables were prepared by me, as the then secretary of the Society, one of which I have brought up to date, and hand in, with the view of showing that the time had arrived when it was possible to do something more in the way of superannuation than the then existing rules provided. The consequence was that in 1889 the minimum of 15 years membership that then existed, providing a benefit of 4*s.* per week, was abolished, and the minimum membership was made 20 years with a benefit of 5*s.* per week, 6*s.* for 25 years, 7*s.* for 30 years, and 8*s.* for 35 years membership, regardless altogether of age. Those are the existing rates, but last year, primarily owing to the bad state of trade in London, rather than to the amount paid for superannuation, a further increase of the contributions was made from 8*d.* to 9*d.* per week. That is practically the position of affairs to date. I have gone into the matter from various points of view, and I find that the average age of those placed on the superannuation fund in the Compositors' Society is 67¾ years, the youngest member I can trace who has received the benefit being 36 years, while the eldest was 85.

10718. I think you told us at the outset that your society was, on the question of age, in rather an exceptional position?—That is so; but I would like to qualify that to this extent, that while in 1876 it was so, every year makes it less so, for the reason that within my own recollection the London printing trade was almost entirely a piece trade, while to-day it is fast becoming what we technically call a "stab" trade, ordinarily understood as a weekly wage trade.

10719. You mean that the weekly wage system does not tend to prolong the active life so much as the piece-work system?—No; I would not suggest that so much as I would suggest that the result of the alteration of the system will be, that the first clause of our superannuation rule which provides for a member who is partially incapacitated and not able to earn more than 15*s.* per week receiving superannuation benefit, will go out of use, for the reason that a man who is in receipt of weekly wages cannot receive so low a wage as 15*s.*

10720. Now, let me ask you, have you got a reserve fund?—We have no reserve fund, and in that respect we are by no means peculiar. I find that, after analysing the rules, reports and balance sheets of a considerable number of unions, there are only about half-a-dozen, so far as I can trace, whose superannuation fund is distinct from the general fund.

10721. You mean that there is no money invested, to set apart for the purpose of meeting the obligations incurred to the subscribers by the subscriptions which they make?—That is so, as a general rule; as a very general rule.

10722. Are the whole of the funds available in case of a strike for instance?—They are.

10723. Then what would happen to your capacity for paying superannuation, if in conse-

Chairman—continued.

quence of a strike your funds were all used up?—I presume you know, Mr. Chairman, and the Commission generally knows, that the Trade Union Act specially provides that the whole of the funds of a trade union shall be at the disposal of the members, the primary object of a trade union being the maintenance of the wage fund. You ask me what would be done in such an emergency. I can only reply to that by saying that some two years ago when after a lapse of 20 years, my own society determined to approach the employers with respect to an advance of wages, they did then what they have always done under similar circumstances. Before there was the least prospect of any difficulty they doubled their contributions for a period of three months. So popular is the superannuation benefit in my experience, not only in my own union, but also in others of which I have more or less knowledge, that I have no hesitation in saying, if there was the remotest chance of the old members being prejudiced in the slightest degree by a strike or in any other way, the younger members would rise to the occasion, and would put their hands in their pockets as they have invariably done before for other purposes, in order that the older members should not suffer.

10724. Then I understand you rely, and the members are content to rely, upon the subscriptions coming in from day to day for all purposes connected with your society, including the question of superannuation?—That is so.

10725. And you do not anticipate that there would ever be any failure on the part of the society, to pay the superannuation allowances, because the amount necessary could easily be obtained by additional subscriptions from its members?—Not only could, but would, I have no hesitation in saying. I ought just to qualify one reply I made to you just now if you will allow me, by saying that while I adhere to my statement with regard to a very small proportion of the unions having separate funds for superannuation or other benefit purposes, there are some unions that on paper do divide their funds. The Stone Masons' Union, for example, shows in the annual report that of the amount paid per week for contributions, a proportion has been expended for trade purposes, another proportion for sickness, a further proportion for superannuation and so on, the profit or loss on each fund being duly set out; this is shown on paper, but only on paper.

Sir Herbert Maxwell.

10726. How can the witness answer for its being only on paper?—I cited the Stone Masons' as one that occurred to me. I say it is only on paper for this reason, that if it were necessary in the case of the Stone Masons', or in the case of any other similar society, the whole of the funds of the union, regardless of benefits, would be used for the purpose of maintaining wages.

Chairman.

10727. Is it obligatory on every member of a trade union that he should belong to this pension part of the society?—In some few cases, when a superannuation fund has been established as a new benefit in a trade union, it

Chairman—continued.

has been temporarily made an optional benefit, but I know of no case now where such a state of things exists. So far as I am able to speak for trade unions that have a superannuation fund, every member belongs to that superannuation fund, and is entitled to the benefit of that fund. On reference to the table that I have handed in, you will see, sir, that I have very carefully gone into that matter, and you will see that I have commenced the paragraphs under the head of qualification, "all members are entitled to such and such "benefits" giving the benefits underneath and quoting the actual wording of the rules.

10728. I suppose it is your experience that the members cheerfully and willingly, and gladly avail themselves, when they have the opportunity, of subscribing to a fund which gives them something in their old age?—I believe it is the most popular benefit of any that is provided by trade unions that have benefits at all. There are some unions that do not provide benefits, that are trade unions *per se*, but where a superannuation fund exists, I believe it is the most popular benefit of any.

State aid or supervision not desired

10729. So far as your society is concerned, and those of which you have knowledge where superannuation funds exist, it does not seem necessary that there should be the stimulus of State aid to induce them to contribute towards their own superannuation?—So far as my knowledge of trade unions goes, there is not the least desire in that direction.

10730. They are perfectly content to make the necessary provision by their own subscriptions?—Perfectly.

10731. They do not ask for State aid, nor would they care to submit to anything like State control?—All those that I have been brought into contact with certainly hold that view, and I may say in proof of that, that for a considerable number of years I was a representative of my union at the Trades Union Congress, and I think you will agree that is a fairly representative body, yet I never remember the subject being broached there. That being so it is fair to assume there is no feeling in favour of State aid, or, certainly, some delegate would have tabled a resolution.

No member of his union in workhouse.

10732. Did it come to your knowledge at all as secretary of the Society of Compositors that there were many men who had at one time belonged to your society, who had had occasion to resort to the Poor Law in their old age?—I only remember one case. Are you speaking of those superannuated, or are you speaking generally of the members?

10733. I am speaking generally of the members?—Well, prior to the establishment of the superannuation fund there certainly were some few cases of old members who had to resort to the workhouse in consequence of ill-health, and other inability to work; but subsequent to the establishment of the superannuation fund, I only remember one case, and that case was rather a peculiar one. There may have been others, but I have no reason to suppose that there were, because having to pay the member himself, or his representative, weekly, I think I should have been sure to have known if there had been. My

Chairman—continued.

own object, speaking for myself, as a member of the committee who prepared the scheme referred to in 1876–77, one of the motives I had was, if possible, to prevent the necessity of any member of my union having to resort to the workhouse when he was past work.

Working men deeply dislike workhouse.

10734. I do not know whether you are prepared to say in your official capacity, which, of course, must have brought you into contact with a very large number of the working classes, as to whether there was amongst them any strong feeling in regard to any desire for an alteration in the system of Poor Law relief to the aged poor?—Well, I was hardly prepared for that question; I am afraid I could scarcely give an answer to it off-hand, except to say in general terms that there is no doubt a very deep-rooted objection on the part of working men, so far as I have been able to trace, to the workhouse; beyond that I am afraid I could not go.

10735. You are really unable to give us any evidence on the subject?—I did not come prepared to do so.

10736. I understand that you are not prepared to go into such detail with regard to the trades that you have set out in this table as you have done with regard to your own particular trade; but are there any of these trades that you desire to make any observations to the Commission as to the circumstances of any of these particular trades in connection, of course, mainly with the superannuation fund?—Well, I am afraid I could hardly do so, unless I had the table before me. If you will allow me, I might, perhaps, just say that the table comprises a number of unions, giving the date of the formation of the union, the number of members in the union at the end of the years 1889, 1890, 1891 and 1892, the amount of superannuation paid during those years, the number of members receiving the benefit during those years, the percentage of the total number of members to the membership of the union for the same years, together with the ordinary weekly contributions of the members, the contributions paid by superannuated members; and then the very varying qualifications and amounts paid by the different unions, the minimum age qualification, where an age qualification exists, the date of the establishment of the superannuation fund, and the total amounts, as far as I have been able to obtain them, paid for superannuation by the unions tabulated. In addition, there are some very interesting notes as to the way in which the various trades deal with the superannuation question. For example, taking one, the Amalgamated Carpenters and Joiners, the members are entitled to superannuation irrespective of any income from private means, or from any other trade or calling. Then in another case, that of the Upholsterers, the superannuated members are elected at an annual general meeting by ballot. In a further case, the Coopers, the number of superannuated members is limited to 20, who are selected by the committee. Those are all exceptional points which I thought it would be interesting to note.

Contents of table handed in.

Particulars as to certain unions.

Number of annuitants sometimes limited.

10737. In that case of the Coopers, is every member called upon to subscribe?—Well, I am afraid I could not answer that off-hand; I believe so; I have no reason to think otherwise, but I would not be positive.

10738. The number entitled to superannuation is very limited?—Yes, I can answer that; every member subscribes. The rule reads: "All "members incapable of earning 12*s.* per week, "aged or infirm, from 20 to 30 years members, "are entitled to 3*s.* 6*d.*; 30 to 40 years members, "4*s.*; and over 40 years members, 5*s.* per week."

10739. But I understood you to say that only 20 of them were superannuated members?—Yes, the number entitled to receive superannuated benefit at any one time is limited to 20 in this case.

10740. Although they all subscribe?—They all subscribe.

Mr. Henley.

10741. How long does that 3*s.* 6*d.* go on?—In every case the superannuation benefit is for life.

Chairman.

10742. And I understood you to say that the 20 who were to receive this benefit were elected?—In that case they were elected. That is an exceptional case; I should like to make it clear that that is a very exceptional case. In the large proportion of unions members are entitled as a matter of right, subject to proof of inability to work, medical certificate and so on. In another case, the Vellum Bookbinders, the number of superannuated members is regulated by the number of members in the union; that is to say, the annuitants are not to exceed the proportion of one to 80, but these are exceptional cases, and in the great majority of unions the number of superannuated members is unlimited.

Some newer unions have no pension fund.

10743. Speaking generally, may I ask whether on that list that you have got there, which you have handed in, the great majority of trade unions appear?—No, I would not say that the great majority of trade unions appear, because there are so many that do not provide for superannuation benefit at all.

10744. That is exactly what I want to know?—And a good many others that do not provide for any benefits at all.

10745. What is the number of those who do provide for superannuation?—I ought also to say that the list of unions I hand in by no means represents the total number of those that pay superannuation benefit, the fact being that I did not think it respectful to the Commission to hand in a skeleton table. I have endeavoured, as far as possible, to make the return as complete as I could, and the consequence is that there is a number of unions whose returns I have not been able to complete that I have omitted from this table.

10746. Then we may take it, that besides these societies which are named in the table as having superannuation funds, there are others?—Oh, yes, there are.

10747. Which you have not included?—Oh, yes; certainly.

10748. But it is by no means universal that there are funds of this kind?—In trade unions?

10749. Yes?—Well, certainly, with the older and larger trade unions, yes; with the more modern trade unions, no.

Chairman—continued.

10750. Do the older unions form the majority ?—Oh, yes.

10751. Then may I take it, that in all the older unions forming the majority there are superannuation funds ?—Yes, as a rule.

10752. And that members of the union who keep up their subscriptions for the period necessary to qualify them to obtain superannuation, all of them are ready provided for, so far as it goes, when they are incapable of work ?—That is so, and with regard to that point, of keeping up their subscriptions, I might say that the result in my union of establishing a superannuation fund has been to reduce secessions to a minimum.

10753. You are aware what the object of our enquiry is ?—Yes, I am.

10754. I do not know whether you have any suggestions which you would like to put before the Commission upon the points which we are specially to enquire into here ?—No, I have not, except in reply to any direct question that may be submitted. I thought it wise, under all the circumstances, to confine myself to the point that I was asked to give evidence upon.

10755. Then may I ask you whether any suggestion occurs to you for any alteration of the law, by which there should be any subvention given in aid of old age to members of trade unions ?—Speaking for myself, I should say absolutely, no.

10756. In order that the Commission may be informed, will you be good enough to give a few illustrations from the table which you have handed in, of the date of the establishment of the superannuation benefit, the number of members, and any other details which you think the Commission would be glad to have ?—Very good, sir ; I will make a selection if it is your pleasure. The Amalgamated Carpenters and Joiners : this union was formed in 1860 ; the number of members at the end of 1892 was 37,598 ; the amount of superannuation paid for the year was 6,861*l.* ; the number of members receiving that benefit 363, and the percentage to the total membership 0·9 ; the total amount paid for superannuation by this union has been 45,567*l.* ; superannuation was established in 1860, concurrently with the establishment of the union in this case. The Operative Stone Masons : this union was established in 1833 ; the number of members at the end of the year was 16,238 ; the amount of superannuation 4,379*l.* ; the number of members receiving 362, and the percentage 2·2. In this case the superannuation benefit was established in 1868, and the total amount paid has been 97,612*l.* The United Kingdom Coachmakers was established in 1834, with a membership last year of 5,477 ; 3,902*l.* paid as superannuation ; 246 recipients ; 4.3 percentage ; the superannuation fund being established in 1855, and 55,317*l.* having been paid for superannuation benefit. The Ironfounders Society was established in 1831 ; the number of members was 15,190 last year ; amount paid 9,308*l.* ; number of members in receipt 588, and the percentage 3·8 ; the fund was established in 1836, and they have paid 136,784*l.* The Amalgamated Engineers was established in 1851 ; last year their membership was 70,909 ; they paid 47,388*l.* for superannuation ; the number of members receiving it was 2,257, a percentage of 3·1 ; their fund was established concurrently with the establishment of the society in 1851, and they have paid 616,657*l.* The Steam Engine Makers was established in 1825 ; the number of members was 6,100 ; they paid 2,328*l.* ; the number of members receiving being 122, the percentage 2·0 ; their fund was established in 1833, and they have paid in all for superannuation benefit 29,349*l.*

Chairman—continued.

Lord Lingen.

10757. I understood from you that the pensions as originally granted had been several times reduced ?—No, only once reduced, in the case of the compositors.

Compositors' Society pension fund.

10758. I thought I understood twice ; that they began at 15*s.*, then were 9*s.*, then were 6*s.*, and then were 5*s.* ?—Oh, no. They began with 10*s.*, against the advice of the committee who reported and against the advice of the committee of the day. They began with 10*s.* ; that amount was reduced to 6*s.* and subsequently increased to 8*s.*

10759. And 8*s.* is the present rate ?—And 8*s.* is the present rate, the maximum rate.

10760. Was 5*s.* the amount of the pension ; I certainly heard 5*s.* mentioned somewhere ?—Oh, yes, 5*s.* is paid in certain cases. It varies in accordance with length of membership, the minimum being 5*s.* ; 6*s.*, 7*s.*, and 8*s.* being paid in accordance with length of membership.

10761. But at any rate, as a matter of fact, the scale of pensions was reduced ?—Once.

10762. From what it had been originally fixed ?—The maximum rate was reduced from 10*s.* to 6*s.*, but the other rates were not reduced.

10763. Was that done upon actuarial advice ?—No. With respect to actuarial advice, my experience is this, that actuaries are very chary of giving advice to trade unions on account of the objects for which they are established. I once consulted an eminent actuary privately, but his reply was that he could not see his way clear to frame tables that could possibly meet the peculiar position occupied by trade unions.

Special position of unions precludes actuarial advice.

10764. And therefore if the council or the managing committee came to the opinion that a further reduction was necessary on the scheme of pensions, are they authorised to make that reduction ?—No such alterations are made in my own society, and mine is typical, except by a ballot of the members ; so if an increased benefit is proposed or a decrease is proposed in the benefit a ballot of the members is taken for or against such proposal.

Reduction of pensions for those not already in receipt may be made by ballot.

10765. And did I understand you rightly to say that all existing pensions were preserved ?—Yes, any alteration of that character is not made retrospective.

10766. But now what would be this case ; I have been a subscriber, suppose, for ten years on the theory that my pension was going to be 10*s.* ; it is reduced ultimately to 8*s.*, my prospective pension ; should I still be entitled because I have begun to subscribe on the 10*s.* basis to a 10*s.* pension when my pension accrued ?—No ; but I would like to point out in this particular case that we are citing that the superannuation benefit was an additional benefit for which no member

Lord Lingen—continued.

of the society had subscribed a penny piece when it was established, and it was added to the existing benefits; and added to the existing benefits also I may say at the time without calling upon the members to subscribe anything extra.

10767. But anyone who now wanted to come on this pension fund must subscribe to it, must he not; or does he only subscribe to the funds of the union?—He subscribes to the funds of the union, and by subscribing to the funds of the union he subscribes for superannuation amongst other things.

10768. And he is subject to such reduction in that pension as the society may determine upon when it accrues, or has he the sum which was originally held forth to him assured to him in all cases?—If he has been once placed upon the superannuation fund he is entitled to receive such an amount as he actually receives at the time that he is placed upon the fund; but if, before he is placed upon the fund, the members in their wisdom think it necessary either to increase it or to decrease it, then he is bound as a member by the decision of the majority.

10769. But by being placed on the fund you mean beginning to receive a pension?—Yes.

10770. But so long as the pension was prospective, I mean the receipt of the pension was prospective, he would be subject to such change in the amount of the pension as the society might determine?—Exactly.

10771. Is it your experience that the amount of uncertainty has any effect in indisposing members of the trade to join this society?—On the contrary, I have not the least reason to believe that it has any effect whatever upon members joining the society, and in that connection perhaps I ought to explain that in London in my own trade employers are what we call fair or unfair, that is to say they either employ all union men or all non-union men, so that the point you mention scarcely arises.

Printers employ all union or all non-union men.

Mr. Pell.

10772. I understand you to say that all members of this society are entitled to superannuation?—All entitled, yes.

10773. And that they are not required to make a separate contribution towards the superannuation?—No.

10774. But in the exceptional cases would those who have not subscribed to the superannuation fund be entitled to a superannuation?—I know of no case where the fund is kept so distinct as to provide for some members of the union being entitled and others not; I know of no such case.

Out-door poor relief disliked, though less than indoor.

10775. Then you have said that in your experience all those in the trade with whom you are acquainted led you to believe that they have had a very strong and invincible objection to poor relief in the workhouse?—Yes.

10776. Does that feeling extend also to poor relief out of the workhouse?—Not to the same extent, probably, but still to a great extent.

10777. But there is not the objection to receive relief out of the workhouse that there is in?—I should say not so strong an objection; there is a very strong one, but not so strong.

10778. Do you think that many members of

Mr. Pell—continued.

the society are receiving, or are applicants for, out-door relief in the City of London?—Practically none.

Mr. Broadhurst.

10779. You mentioned with regard to the Amalgamated Joiners that the possession of private means was no bar to the claim for superannuation?—Yes.

Priva mea seldo regar

10780. But is not that so with other unions?—Oh, with many others; oh, yes, certainly.

10781. Are there any exceptions where private means would bar?—Yes, I think there are. Yes, there are some few; I cannot say just at the moment where it is specifically mentioned that a member's income from all sources must not exceed a certain amount to entitle him to superannuation, but these cases are very exceptional.

10782. Are there any of the societies in the list you have before you in which fixed age is a claim to superannuation as against years of membership of the union?—Not as against years of membership. There are two provisions very frequently, but one is certainly not set off against the other; that is to say, a member must have been so many years a member, and he must in some cases be a certain age before he is eligible.

Qualification length mem ship. times a var age m mum

10783. That is a duplicate qualification?—That is a duplicate qualification.

10784. But is it the case in many of them that it is years of membership only?—Not in a great number; in some, but not in a great number. As a rule there is an age qualification.

10785. What is the age qualification?—45, 50, 55, 60, 65 years, and so on.

10786. What trade is that in which the age qualification is 45?—That is a special trade—the Plumbers. I have not averaged the age qualification, but speaking from memory I should say it would be 55 years.

10787. About 55?—About 55.

10788. Would the 65 years of age qualification be generally satisfactory to the members of the trade unions?—Well, as you know, there are reasons why there should be no age-limit, because a man may break down altogether fairly young in life from paralysis or blindness, or what not, in which case an age-limit would be an injustice, and as a matter of fact experience shows me, and it is a point which has been emphasized by some of the secretaries who have made returns to me for the purpose of this Commission, that the younger superannuated members live as a rule a very short period after the date of their superannuation.

Objections to age

Mr. Booth.

10789. The number of old members who are in receipt of pensions from these societies that you have mentioned is very much less than the proportion of old people generally in the population. How is that explainable; is it because the unions are not yet responsible for as large a proportion of old people as they will ultimately become, or is it due to limitations that you put upon the granting of pensions?—Well it is possibly due to an extent to both causes. The superannuation benefit is, I should say, in every case, the most modern of all the benefits pro-

Reason why pr portion pension to mem bers is than of aged t popula

Mr. Booth—continued.

vided by trade unions, and that being so it would probably to some extent account for the point raised.

10790. But still some of the dates you have given us are very long ago?—Yes, they are.

10791. And unless it be that the unions have grown very rapidly in size that would affect it?—There is no doubt some of them have. Take the carpenters and joiners for example, one of the largest, in 1889 the membership was 26,000 odd, while in 1892 the membership was 37,000 odd.

10792. That would affect it, no doubt; but it amounts to a good deal, because you say on an average that the benefit begins at about 55?—I have not calculated that, but I should say so.

10793. At any rate very much earlier than 65?—Oh, certainly.

10794. And the proportion of old people over 65 to the whole population is in rough figures a little over 5 per cent., whereas, except in the one instance which I referred to which reached 5 per cent., the others were very near to 3 per cent; 1 per cent., 2 per cent., and 3 per cent.?—Yes, that is so.

10795. Therefore if the unions were providing for their full tale of old people over 55 it would have to be much nearer 10 per cent. I do not know the exact figures, but the number of old people from 55 to 65 is nearly as great as those from 65 upwards, I think, so that at any rate it would be a very much larger number of old people than are here provided for?—Yes.

10796. But you conceive that under the system that is adopted that will gradually come about, that the unions will gradually provide, and be able to provide out of their funds for their full tale of old people?—I think so; I see no reason why they should not.

Mr. Stockall.

10797. Respecting the answer you have just given to Mr. Booth, is incapacity from work a qualification for the receipt of the pension?—Oh, yes.

10798. Then it is not necessary that all persons arriving at a certain age shall be in receipt of the pension?—Only in a very few cases. If I might read one or two, you will follow that point more easily. The rules run as follows: "All members incapable of working at "the trade, either through affliction or infirmities "of age," are entitled according to length of membership. "All members unable to get the "customary rate of wages through age or in-"firmity." "All members incapable of earning "the ordinary rate of wages." I have used the actual words in order to make the position clear.

10799. Can you give us an average age in different trades when men would come upon this superannuation? I take it that there will be a difference between different trades?—A great difference.

10800. In your own trade; in the compositors, the age you have given is 67¾ years?—Yes.

10801. And how much lower do you consider that age would be in some trades?—In a trade that I had occasion to look into recently, the glass bottle trade, in Lancashire, owing to the

Mr. Stockall—continued.

character of the employment, I was assured that the rules provided for superannuation at the age of 40; but that, of course, was a very exceptional case. It would vary more or less with the nature of the employment.

10802. But 40 in that case does not mean that everyone arriving at the age of 40 would receive it, but only those who would be incapable from the nature of their illness or the nature of the trade?—That is so; entirely so.

10803. I take it from your evidence generally that trade unions are now taking it as a part of their duty to provide for old age?—Undoubtedly.

Pension provision thought by unions a duty as part of general benefit

10804. Or incapacity from work?—Undoubtedly.

10805. In your opinion, would members of the unions be willing to separate subscriptions for old-age pensions from the general subscriptions for trade union purposes?—No, I should say decidedly not; an effort was made in that direction as the result of the first Trade Union Commission, and a very strong feeling of opposition was evinced at that day. I know of no reason to believe that there is any different feeling to-day. With regard to your previous question, may I supplement my answer by saying that I think I might almost go so far as to say that nearly all trade unions provide superannuation benefit, but 95 per cent. pay it only to members who are incapacitated either by old age or infirmity, and there are very few indeed that provide superannuation as a matter of right on arriving at a given age.

10806. I suppose the reason for the trade unions taking this upon themselves is because they wish that their members shall be saved from applying to the Poor Law guardians?—Undoubtedly.

to keep members off rates.

10807. And that is their sole object?—Undoubtedly, their primary object at any rate.

10808. Are you aware of any trade union that has applied to an actuary to obtain tables for the formation of a superannuation benefit, the whole amount of subscriptions to which shall be left in the society for that purpose?—No, I am not.

Mr. Loch.

10809. May we take it from your evidence that by far the largest part of the skilled labour of the country can by trade unions, or in some other way, make its own provisions for old age?—Certainly.

Skilled labour provides for age by unions and benefit societies,

10810. And are many members of these trade unions also members of friendly societies?—Undoubtedly.

10811. Therefore they not only are providing for old age in connection with their trade unions, but they are doing a good deal more to the same purpose in other societies?—Yes, that is so.

10812. Is there any extreme difficulty, in your opinion, in the unskilled classes providing for themselves, not through a trade union but through a friendly society?—I think not. I believe I am justified in saying that there is a large number of the unskilled workers who are members of one or other of the friendly societies.

unskilled could generally provide by latter.

10813. And the more perfect, therefore, the

Mr. Loch—continued.

friendly society provision for old age the more certain is it that not only the skilled but the unskilled would be brought into the ranks of those who provide for their own old age?—I think so.

Means of provision have increased with pressure on age.

10814. Do you think that, owing to changes in industrial conditions, there is more pressure upon old age now than there formerly was?—Oh, yes, certainly I do.

10815. And do you think that the pressure is so great as rather to undo what you have just said as to their being able to make provision for old age?—No, I do not think so, because I think the opportunities for making that provision are greater to-day than they ever were.

10816. And is it generally held that wages given earlier in life would be larger, and therefore they would thus have better means of making the provision?—Speaking generally, I think that would be so.

Does not think State aid would meet residuum.

10817. I noticed that before the Labour Commission many of those who represented the dockers said that they wanted a pension fund provided by the State. Is there anything special in the condition of dock labour which would make it desirable or necessary to have other provision for them than for any other class of the community?—Well, I believe that so far as the London Docks are concerned, and especially the docks nearer to London Bridge than those further down the river, that even to-day, notwithstanding all that has passed of late years, the workers in those docks fluctuate enormously, and consist largely of a body of men who are, well, I do not wish to use any hard words, but who have been described, rightly or wrongly, as the residuum, and who are not workmen, as we understand them. They are not men who go on from January to December obtaining employment as far as they are able, and relying upon that particular employment as a means of livelihood, but they come and go, and their *personnel* undergoes continual change.

10818. Do you draw from that the conclusion that this is a sort of unclassed labour for which no State provision could or should be made?—I think so. I fail to see how it is possible to make State provision for such a class of labour as that. In the first place, I am scarcely of opinion that it is labour at all, except that it has been driven into labour through having been driven out of its former occupation to a very large extent.

10819. And therefore if this need of old age provision is to be met, it must be met altogether on a different basis from a State grant or assistance towards old age?—I think so.

Mr. Humphreys-Owen.

Hearts of Oak Society quasi old age benefit.

10820. You told us you were connected with the Hearts of Oak Benefit Society; have they got old age pensions or have they only a sick fund?—They have what is called a superannuation benefit which, in my humble opinion, should not be so described, inasmuch as it is really a continuation of a sick benefit.

10821. What are the conditions on which it is given?—The conditions on which it is given are these, that after a member has received his full sick benefit and also his half-sick benefit, then he reverts to what is practically quarter benefit.

10822. For the rest of the illness?—For the rest of the illness or the rest of his life; that is really so.

10823. Have they had a quinquennial valuation recently?—I am not quite sure how recently.

10824. What was their position at the recent valuation do you know?—I could not tell you that from memory.

10825. That means that that *quasi* superannuation benefit is a very heavy drag upon them?—It is. Oh, yes; I am prepared to answer that.

Residuum of casual labourers have mainly fallen by their own fault.

10826. Do you suppose that the condition of the residuum, as we call them, the dock labourers, casual labour of that kind is likely to be permanent, or do you think that it is gradually yielding to the extension of trade unionism?—Well, as the result of a conversation only a few days since, with one whose opinion I certainly most appreciate, I see no reason to suppose that there is likely to be any change.

10827. Does that mean that you think that as another witness has said to us, the problem is one that is ethical rather than economical, that it is the people's own faults, and not the fault of Society?—I do think so, to a large extent.

10828. And, therefore, if Society is to help them at all, it is to help them in a disciplinary manner?—In this case it is difficult to know or to see how Society can help them. I am very sorry to form such an opinion, but I am bound to do so.

10829. You said they were driven to labour from other occupations; had you, in your mind, any occupations from which they had been driven?—Professional occupations primarily.

10830. You mean clerks?—No, I mean higher walks of life than that.

10831. Positions which they have forfeited by misconduct?—Exactly; but I should like to speak of them as generously as possible.

The Witness withdrew.

TWENTY-NINTH DAY.

Monday, 12th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B.
Mr. JAMES STUART, M.P.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. CHARLES BOOTH (a Member of this Commission); Examined.

Chairman.

10832. I NEED need hardly tell you, as a Commissioner, that our evidence has a double object; one is to inquire into the working of the Poor Law, so far as regards the aged poor; and the other is to consider any schemes which may tend to mitigate their lot. I should like to ask you, if you please, before going into those questions with which your name is associated, your opinion on the moot question of the administration of the Poor Law. I believe you have not been a guardian?—No, my Lord.

10833. But it is impossible that you could have done otherwise than paid great attention to the working of the Poor Law?—I have paid such attention as I could; it has not been within the line of my regular work.

10834. So far as you have observed, do you consider the effects of what may be technically for our purpose called a strict, or a lax administration to be the better?—I think the strict administration very much better.

10835. I observe that you have specially noticed the effects of strict administration in two rural districts which have been frequently on our lips, Bradfield and Brixworth?—Yes.

10836. And I think you have gone the length of saying that if you could be sure that every union in the country were administered with the same sagacity and firmness and kindness of heart, that you would be inclined to leave things alone?—I should say that entirely of country districts; the problem in towns is more complicated, and their experience does not entirely apply to it.

Chairman—continued.

10837. Have you considered the effects in the districts in London in which the Poor Law has been most strictly administered?—Yes.

Results in careful London unions less satisfactory.

10838. Do they, in your opinion, fall short of the effects produced in those two rural districts which I have mentioned?—Yes; they do. I should like to say here that I do not know whether I should use the word "strict" as covering all that I mean by good administration. It rather narrows my conception. I mean careful and, to use your own word, sagacious administration; and I am not perfectly satisfied that the absolute rules that have been laid down by two or three unions in London who have adopted what is commonly called "strict administration" are much better in their results than those carried out where very careful administration appears in another form, such, for instance, as Paddington. But I should not wish—I have not studied the subject sufficiently widely—to make any statement about it. I merely wish to widen the meaning of the word "strict."

Lax out-relief bad.

10839. But you are, I believe, strongly impressed with the mischief resulting from the lax administration of outdoor relief?—Yes.

Mr. Ritchie.

10840. Might I ask whether that applies to the outdoor relief as a whole, or whether you would make the same remark with regard to outdoor relief for aged people?—I think it is theoretically most objectionable, although the practical results do not seem to me to follow quite as I should have expected them from *a*

Mr. Ritchie—continued.

priori reasoning. There are conditions in some rural unions where outdoor relief is given with a certain amount of kind regulation which do not appear to be very bad; but that does not alter my general conviction that the system is one which causes evil.

Chairman.

10841. With reference to a qualification that you made as to the word "strict"; in the cases that I mentioned you will recollect that I combined with strictness great kindness of heart?—Yes.

10842. And you are aware that in those cases where there has been the greatest strictness of administration there have been the greatest efforts to bring into play charitable institutions and assistance?—Certainly; that is the case with the two unions you have mentioned.

Poor Law and charity do not fully meet needs of strict London unions.

10843. And that has also been the case in London; at least, so far as the evidence goes that has been given before us?—There has been certainly no lack of kindness; but I do not know that there has been any more there than elsewhere.

10844. I thought that, with respect to the Tower Hamlets Pension Society, for instance, there has been a combination of the charitable institutions with the poor law relief which has been very effectual?—I should not use the phrase "very effectual"; I think it has been very useful.

10845. You will be more inclined to say, which has been a palliative?—There is so much left that is altogether unsatisfactory in the condition of those districts that have been dealt with that I could not say it has been "very "effectual."

General social improvements will not alone meet case of aged poor.

10846. Then also before I at once come to your own particular scheme, I suppose you would be prepared to admit—I might almost say without difficulty—that a great many improvements have already taken place, the effect of higher wages, of better education, of more generally diffused intelligence, and public spirit, and possibly other causes which have operated in reducing the quantity of pauperism throughout the country?—Very greatly so; but I do not know whether it has reduced, I do not think it has yet reduced, the amount of old age pauperism; in fact those who claim that it is having that effect, I think, bid us look forward; and say that the old people who are with us to day are the necessary descendants of a previous condition.

Chairman—continued.

10847. I do not carry exactly in my mind the evidence of Sir Hugh Owen, but he certainly showed a very large diminution in proportion to population of general pauperism, and my recollection is that he included also a diminution in what may be called aged pauperism?—But he has no figures. There are no statistics at all on the subject that are of any value. I do not know whether there are any before Mr. Burt's return of 1890. We have no comparison; we cannot make a comparison as far as I know between the present and any previous period. I have never been able to make it.

10848. Then in addition to that you must have observed a very large increase in the amounts of deposits of late years in the savings banks, especially the Post Office Savings Bank, in addition to friendly societies in providing against sickness, and through sickness often incidentally old age; you must have observed a very great improvement in those respects?—Very great.

Some g scheme desire.

10849. Those may be all called natural improvements arising from the general state of the country, but in your opinion, their operation is too gradual, and too slow to justify us in remaining quiescent, without an attempt to introduce some much larger scheme for dealing with the aged poor?—Yes.

Amou of old pauper

10850. Now, for the benefit of those who will read your evidence when it is published, and also for the benefit of those who will have to examine you after me, would you be good enough to state as briefly as you can the reasons for adopting your large scheme, and afterwards the scheme itself?—I should propose to deal first with the amount of old age pauperism.

Mr. Ritch return (1892 paupe on on sy and in year.

10851. Yes?—"Mr. Ritchie's return, lately pub- "lished, gives information as to those in receipt of "relief on 1st January 1892, and shows also the "numbers of those who had relief at any time "during the twelve months ending Lady-day, "1892, and distinguishes those who had medical "relief only from the rest."* A comparison may be made between the numbers in receipt of relief, and the whole population arranged in similar groups of ages. This comparison is given in a table, which, if you will allow me to take as read, I should like to put in to go with my evidence as I shall need it for reference.†

10852. It is the one contained in the statement which you were good enough to circulate?—Yes.

* The quotations are from a pamphlet which Mr. Booth circulated among the Commissioners before his examination.

† Ages.	Population.	One Day Count.						Twelve Months' Count.					
		Indoor Paupers.		Outdoor Paupers.		Total Paupers.		Indoor Paupers.		Outdoor Paupers.		Total Paupers.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
Under 16	10,762,808	51,611	·5	177,567	1·6	229,178	2·1	111,782	1·0	441,805	4·1	553,587	5·1
16-65	16,867,116	77,415	·5	125,756	·7	203,171	1·2	232,284	1·4	385,299	2·3	617,583	3·7
Over 65	1,372,601	63,352	4·6	205,045	14·9	268,397	19·5	114,144	8·3	287,760	21·0	401,904	29·3
Total	29,002,525	192,378	·7	508,368	1·7	700,746	2·4	458,210	1·6	1,114,864	3·8	1,573,074	5·4

Chairman—continued.

"From this table it is seen that while the "paupers as counted on one day are on the "whole less than 2½ per cent. of the "population, those over 65 are 19½ per "cent. of the population of that age and "counting for twelve months, that while 5½ per "cent. of the whole population are paupers, "no less than 25 per cent. of the old receive "relief. Or if we compare the proportion "amongst the old to that of the rest of the "population it is as 29 per cent. to 4½ per "cent., or excluding children as 29 per cent. to "less than 4 per cent. Beyond this, a reference "to Mr. Burt's return of 1890 shows that it is "at and after 65 that the great change comes, "for the proportions of paupers aged 60–65 to "the population of same age counted on one "day is only 5·3 per cent., or counted for "twelve months about 8 per cent. It is not "possible to distinguish between the direct and "indirect influence of old age on pauperism, for "age aggravates all the other causes, but directly "or indirectly, the effect of old age on pauperism is "measured by the increase in percentage. To "show this completely we should need to state "the percentage at every age. Such a table "would be very interesting, the percentage for "little children would undoubtedly be greater "than for those over 13, and it may be "that there would be fewest paupers at "the ages from 16–20. From 20 onwards "it may be supposed that every year would "add to the number of those who fall "victims to misfortune or folly, but during the "active years of life the change would be "slow. If of those over 65, 29 per cent. are "touched, while of those from 60–65 there are "only 8 per cent, it might be that there are not "over 5 per cent. of paupers amongst those of "50–60. We may then say that much of the "pauperism from 60–65, and more than five-sixths "of that from 65 upwards must be accounted old "age pauperism."

10853. When you say old age pauperism, you include all old persons who are paupers, without reference to the lives they have led, which may have led them to be paupers when otherwise they might have avoided that fate?—I think not, because my reference to five-sixths is, at any rate, intended to cover that. If the number is six times as great after 65 as previously, it would seem that the coming of old age had caused that difference; had multiplied the paupers by the figure six; and on that statement I submit that five-sixths must in that sense be called old age pauperism, having practically not occurred before. It does not follow that this large number of paupers whom we find in the condition of pauperism at that age, have never had relief before, but we do not in our definition of pauperism count them as paupers, provided they have been 12 months without receiving relief.

10854. What I mean is, that, included among those are a great number, who, if during the active period of their lives they had been fairly steady and thrifty, would not have counted among the paupers?—Certainly it ignores for the moment all the other causes of pauperism. "Those receiving only medical relief account for

Chairman—continued.

"six of the 29 per cent., and many others are to "a great extent self-supporting or supported by "their friends. On the other hand a count ex-"tending over twelve months by no means "exhausts the list of habitual paupers, much less "of those who occasionally seek rate aid as "shown by many at Stepney and Paddington." At Paddington the Poor Law is exceedingly well administered in a very careful way indeed with a great deal of examination into the cases; and at the beginning of 1890 they adopted the admirable system of putting down the case of each applicant for relief in such a way as to give him a number; they numbered the cases, and retained in that way the power of referring to what had been done before for the same man, and when the man applied again, they did not give him a new number, but put him back on his old number, and the consequence is that the numbers—they numbered every individual—the numbers represent the new applicants, old applicants going on their old numbers. The increase of numbers from year to year showed actually the increase of new people who had come in for relief.

Illustration by Paddington figures.

10855. By analogy it is a sort of record of previous convictions?—It is, and the general result is this; they carried that on for two years, they may have carried it on for a third year very likely; but I have not had the returns in that case; my particulars extend to the 1st January 1892. On the 1st January 1892 there were indoor paupers (excluding lunatics whom we have always excluded in this matter): 692 paupers receiving indoor relief under the age of 65, and 340 over 65, and the additional numbers—the numbers of people who, besides these, had had relief during the two years—were 2,774 under 65 and 319 over 65; so that the number of old people was as nearly as possible doubled. The increase in the first year had been not much more than 50 or 60 per cent., and the increase in the second year continued to show the very large number of others who, to that extent, might be called paupers—that they had not been able to go two years without relief. If we include the outdoor and the medical only, the figures become still stronger. There is not a very large amount of outdoor relief, but what there is appears to be of a very occasional character. On the 1st January, 1892, there were only 31 under 65 receiving outdoor relief, but the number whom they had on their books as having received it was no less than 751, more than twenty times the number, and of the old people the number actually receiving outdoor relief was 77, and the additional number that had received it during the two years previously was 49. That did not add very much to it. The medical is still stronger. There were ten people receiving medical relief on the 1st January 1892, and there were 532 more who had had it during the previous two years who had been so near the pauper condition that they had to ask for medical relief at any rate, whatever value is given to that; and of old people there were eleven receiving medical relief on the 1st January, 1892, and you had to add 116 to their number to get the complete tale for two years;

Chairman—continued.

or, on the whole, taking all together, there were 733 under 65 receiving relief on the 1st January, 1892, and there were 4,057 more who had received it during the two years; of over 65 there were 428 receiving it on the 1st January, 1892, and there were 484 more who did receive it in the two years.

Conclusions as to aged pauperism being greater the longer the period reckoned.

10856. Would you summarise your conclusions from those tables?—My conclusion is this: For the whole country Mr. Ritchie's return shows that you have rather more than double the pauperism on the whole, if you are to include all who have had relief during the 12 months, and that you must add 50 per cent. to the old; and the Paddington figures show that if you extend that inquiry for a second year and consider the number of people who have been relieved within the period of two years you have to add almost as many.

10857. How would you apply those considerations to the number of aged poor with whom we have to deal; how would it affect the percentage that you have already given as your conclusions as to the numbers?—It would show that in addition to those who have been counted paupers because they have had relief during the twelve months, you would have to add considerably if you extend your view of pauperism to those who have had it for a period of two years. And, again, in all probability the same thing would be true if you extended the same thing to three years, and that conclusion is strengthened by the facts as I have known them at Stepney, where I did inquire carefully into the stories of a large number of existing paupers, where I found, tracing back their stories, that there were intervals of two, three, four, and even five years between the applications for relief, even by families which one could not hesitate to describe as paupers from their whole standard of life; that is to say, families where they are perfectly accustomed to go for poor relief. There may be many members of that family who for a considerable period avoid it, and yet you could hardly call them anything but the pauper class. These facts cut various ways; they show that the total amount of pauperism and poverty is very great, if by that you mean the liability to require State aid.

10858. Have you stated what you wish to as to the numbers to be dealt with?—I have stated everything that I wish to.

Thinks two-thirds of lower 40 per cent. of aged are paupers.

10859. You wish, I think, to add something as to the general character of this pauperism?—I should like to do so. "It may perhaps be "said that 80 per cent. of our paupers come from "those industrial classes, whose work is never "very highly remunerated, and who do not "exceed 40 per cent. of the population. If this "be so, if 40 per cent. of the population yield 80 "per cent. of the paupers, it will follow that not "29 per cent., but double that proportion of "their old people, are paupers on the year's "count, while it would not be unreasonable to "suppose that not less than two out of three of "those who survive do at some time in their old "age receive aid from the rates." That is of the class whose normal remuneration is not high.

Chairman—continued.

This I consider too large a proportion of any class to make a sweeping condemnation of.

10860–1. You are of opinion, I think, that two-thirds of a certain proportion of the population, which amounts to 40 per cent. of the working classes, are, at one time or another paupers?—Quite so; two-thirds.

10862. Those are very formidable numbers. Are they in accordance with your own experience in working among the poor?—I have no experience that would go against it.

10863. Such being the case a remedy to this evil has after much reflection occurred to you. Would you be good enough to state it?—May I go on with a few more remarks as to the character; I did not quite finish what I had to say. "It may be otherwise with the paupers "who have had their chances of life amongst "the better paid classes. Of them on the same "hypothesis, that is if 60 per cent. of the popula-"tion yield 20 per cent. of the paupers, only 10 "per cent. are to be counted as paupers when old. "the better chances reduce the number at the "expense of the character of those who "succumb. Then with regard to the proportion "of women. Of outdoor paupers more than two-"thirds are women. The table shows that, and "although the men preponderate in the work-"house in indoor relief, the result on the whole "is that 238,000 women to 163,000 men is the "proportion, or 146 to 100."

Large excess of women among outdoor poor.

10864. To what causes do you attribute that large proportion of women as compared to men?—I suppose mainly to the fact that they are less financially responsible.

10865. That they do not belong to friendly societies; they do not take any other methods of providing for their old age in the same proportion?—They have not the same control of the purse. Then when we consider also the large proportion of outdoor to indoor paupers, where we have seen more than double are women, it seems to me that it tends to show that a very large number of them are decent respectable people. The general sweeping condemnations apply far more to the men than to the women in my judgment. Then I would wish here to acknowledge (as it is said, and perhaps proved) the maintenance of most of these people could be thrown on private sources by the offer of the house in place of outdoor relief, but I do not see that they would be necessarily more independent than before. These old women are necessarily dependent, and I do not see that we have any right to apply a special meaning to the word independent, and translate independence of poor relief into independence without that restriction. My impression is that most of the women would feel more independent if they lived in their son's house with a small allowance from the parish, and still more with a pension which had no such stigma to it, than they would feel if they were entirely dependent on the child. The position of the child is, of course, different. The position of the child is, that if he supports his mother he and she are more independent than if she receives it from the rates, but if we are to consider at all the view of the old people themselves, we have had evidence here to say so, and I think it is

Think most old be ke by relati but fe his more in rate State.

Chairman—continued.

true, that they do not feel more independent by being thrown entirely upon the support of their friends or their children. Then I should just like to refer to the argument with regard to good administration, I have admitted that I do think of it in the highest possible terms and degree, but I do not think that it is likely that we can rely on extending it to such a degree over the country as to cover the difficulty.

Lord Lingen.

10866. Is that better administration?—It is such administration as we, all of us, point to with satisfaction at Brixworth and Bradfield. The argument that I have stated at length elsewhere is shortly that it has not as a matter of fact spread —that, although there has been a general improvement, to some extent, it has been by no means equal to the hopes of those who have continually brought forward this better method of dealing; and I believe the reason is that you have to appeal to such exceedingly high motives —motives that you can hardly trust to act at all times and in all places. It unfortunately can never, I do not know whether it is unfortunate, but you can never appeal to the mere saving of the rates to do it. The success has never been achieved from that motive, or from any low motive; it has been achieved from some strong disinterested principle that has dominated first the mind of one man, and through him the minds of those that have worked with him. It is an admirable system, but in my judgment not confidently to be relied upon.

Chairman.

10867. But still you can hardly undertake to say that although these excellent persons who superintended these reforms in these parishes have not been closely imitated, no effect has been produced, and that no improvement has followed?—I do not say it for one moment. I think a considerable effect has been made, and an improvement to a considerable extent has come about.

10868. And the more widely they are known the more likely they are to be adopted?—I think so; but I think the task that they have in hand would be more likely to be successfully accomplished if it were to some extent lightened; and it is my argument that, if you could relieve them of the old age, the other problems, which are difficult enough, connected with pauperism, would be able to be dealt with everywhere under the principles which follow from that teaching, that the difficulties being less, human nature might be triumphed over to that extent.

10869. Have you anything further to state under that head?—There is one thing I wish to add, to finish; that I do claim that the whole position of the old is unsatisfactory now, and I would say that old age fares hardly in our times; and that, to some extent, pursues the question you asked me with regard to the improvements that we recognise as going on everywhere in the condition and the wealth of the people. "Life "runs more intensely than it did, and the old "tend to be thrown out. Not only does work "on the whole go faster, and require more per-

Chairman—continued.

"fect nerve, but it changes its character more fre-"quently, and new men, young men, are needed to "take hold of the new machines or new methods "employed. The community gains by this, but "the old suffer. They suffer beyond any measure "of actual incapacity, for the fact that a man is "old is often in itself enough to debar him "from obtaining work."

10870. That may be true of particular classes of work; but do you mean to say that it is generally true?—It is generally true of town conditions; I do not feel equally certain that it is generally true of country conditions.

10871. But why should it be of town conditions? the general effect of recent changes has been to shorten the hours and also to increase the wages; why should that have an injurious effect upon the nerves or character of the workmen?—The shortening of hours and the raising of wages, I believe, is economically satisfactory, mainly because it is connected with intenser work. The evidence, as far as I have seen it, is that the production is very little reduced.

10872. Does your observation apply exclusively to towns?—I should not wish it to apply exclusively to towns; but I would willingly confess that that is my basis. Especially in towns.

10873. You were present, I daresay, when Mr. Steele, the witness from the union of miners in the north of England, gave evidence on the subject of old age, and you heard how he stated, as to an employment which I have always supposed to be an unhealthy one, that no assistance was given to any workman with reference to mere age unless his strength had failed him; and then he gave very remarkable instances; that 74 had not applied until they were above 80 years of age; that others did not until they were 82; and so on, until at last one had applied at 90, showing that, at any rate, in that particular work, as a result, probably, of shorter hours and better feeding, the tendency has been to lengthen life, certainly, not to decrease it?—I was very much struck with the evidence, and I have been very much struck with a great deal of evidence that I have received as to the extension of the working days of men in the country pursuits.

10874. Well, but that is not a country pursuit? —No; but I say, in addition to that.

10875. In the country pursuits those of us who employ labour know that we pay much higher wages than formerly, and for fewer hours' work. Surely the compensation is that the working men are leading healthier and happier lives; how is it, therefore, with respect to that very large portion of the population, that your saying that "old age fares hardly in our times" would apply? —I think I must partly admit that my statement is made on rather an incomplete generalisation. I would wish to put in one word about the miners.

10876. Take carpenters, masons, and all their workmen; their time is shorter, their wages are better?—I think they work faster.

10877. That is to say, that if they work eight hours a day they put into each hour a little more than they used to formerly?—Yes.

10878. Still, on the other hand, they have so much more time for direct rest?—Yes. But, pardon me, I do not think that that is exactly the question. The question in my mind is, whether

Chairman—continued.

a man over 65 can work alongside of younger men successfully.

Not from earlier failure of power, but greater strain of work.

10879. Just so. But your argument further is, that there are fewer men of 60 or 65 than formerly who can work, inasmuch as the pressure of this age is so strong upon them?—Oh, no, that was not the argument I meant. All that I meant was, that a man having reached that age had a worse chance than formerly, because he had to take his place in industry specially suited to a more energetic style of work; that a man may not be a worse man at that age than his father was, but that what is demanded of him, what he must necessarily be able to do, in order to keep pace with the way the work is done now, is far more than was demanded some years ago.

10880. I quite understand that to apply to railways, where it is very essential to have for a great number of occupations men not only in the full strength of body but with the full possession of their nerves, but I fail to see how it applies to other occupations?—I think it applies to modern industry generally. The question of miners I have not studied specially; I should think it applied to them, and that is why I wish to add one word more as to the evidence of Mr. Steele on that. As I understood it, they gave an allowance of 4*s.* a week to such of their members as had reached a certain minimum age, and were unfit for work, so that they had to abandon what they could earn in exchange for 4*s.* Now, a man's powers may be very much cut down, and yet still he may be able to earn 4*s.*; it is a very small amount to earn, and if he earns 5*s.* he may prefer it to doing nothing and getting the 4*s.*

10881. But still it shows that employments are thrown open to old people, less lucrative, but still employments?—Quite so; but less lucrative. The value of the old person compared to the man in the prime of life is, I believe, getting less. That is the gist of my argument; I do not wish to press it any further.

10882. And also his expenses are less?—Not proportionately.

10883. For instance, I suppose the appetite of old men is very much smaller?—Yes, but that has always been so. There is no change in that. Old men, I suppose, are favoured by nature in that way no less and no more than they have always been.

10884. I only wish to test what seemed to me an unsound position: that the working race of this age are driven harder and are brought to premature old age faster than those of preceding ages?—I quite agree with you; I do not think that is the case. Then now you would wish me to come to the actual proposals?

Scheme of universal pension of 5*s.* a week at 65.

10885. If you please, your actual scheme?—On the scheme that I wish to bring before the Commission it is intended that every one born in England or Wales who has not for any length of time resided abroad (unless as a soldier, or in the service of the State) shall, when 65, be entitled to the pension. The pension has been referred to previously as a pension of 5*s.* a week. "All that can be expected is that the claim should be supported

Chairman—continued.

"by reasonably credible evidence, and I suggest "that the age of each applicant and the validity "of the claim be decided by the superintendent "registrar of the district in which the claimant "resides, on such evidence as may be brought "before him. The course of procedure might, "perhaps, be as follows (I, of course, do not "attach any importance to these details, but it is "merely a method of explaining the scheme):— "The claimant would personally appear before "the superintendent registrar and state the age "he believed himself to be, and where he had "passed his life, and would, in particular, give "the actual addresses at which he had lived for "the last five or ten years. He would also give "the names of two or three respectable persons "who might be willing to speak as to his credi-"bility and the probable truth of his statements, "and he would answer such questions and cross-"questions as the superintendent registrar might "ask in order to verify his story. The claim so "made would then be referred to the registrar "of the sub-district in which the claimant resided "for further inquiry. The referees would have "to be seen, and sufficient researches made to "test the general truth of the statements made. "On receiving the local registrar's report the "superintendent registrar would fix the age."

Mod appl and evide as to

10886. These are questions as to the proof of a man's being 65. But what I should like you to explain fully is your views as to the policy, and first of all as to the amount that would be required for giving effect to your proposal of finding a pension for everybody above 65; and then as to the effect of your proposal upon the poor themselves?—I hesitated to go at great length into the argument, believing that my views were very much before the public, and being perfectly ready to answer any questions upon them. But with regard to these specific points I can give you the calculations.

Cost of schem

10887. I want them down in the evidence, inasmuch as they make the foundation for the examination into the scheme which must follow?—"In England and Wales, according to the "census, there were, in 1891, 766,014 women "and 606,587 men over 65 years of age, or "together, 1,372,601 old persons. At 5*s.* per "week, or 13*l.* per annum each, a universal pen-"sion list would reach nearly £18,000,000."

10888. That is England and Wales?—England and Wales.

10889. I have got, I do not know where, I daresay from your book, that in Scotland there are 210,000, and in Ireland 291,000, making the number of 1,864,000 people above the years of 65 years of age. Your argument generally applied to England and Wales; but I suppose it must follow, as a matter of course, that any benefit of this sort which is given to England and Wales must be extended to Scotland and Ireland?—I should suggest that it should be extended merely to the extent of allowing them to use, in their own way, according to the circumstances of their own country, adopting to that extent Home Rule, such an amount of the general taxation as represented their proportion, in the way that has already been done in many other subjects. And it would require an addition, in rough figures, I

Local arrang ments Scotla and Irelan

Chairman—continued.

believe, of 4,000,000*l.*, to pay them off, so to speak. That sum would not provide an annuity of 13*l.* for every old person in Scotland and Ireland. The proportion for Scotland might perhaps approach that. But for Ireland very far from it. Ireland being so poor a country, and unfortunately with so large a proportion of old people, the young people having so very largely emigrated, the position of Ireland treated by itself surely needs exceptional treatment.

10890. Taking gross totals it would make 18,000,000*l.* for England?—If you took it in the same way, you would need to add six and a half millions for Ireland and Scotland.

10891. That would be twenty-four and a half millions?—Yes; if everyone had the pension.

10892. And you propose that everybody should have the pension?—No; I propose that this legislation should apply to England and Wales, and that a proportionate sum of the taxation should be allowed to Ireland and Scotland, and they should have each their own Bill to deal with that sum.

10893. I pass over that. But assuming for a moment that we have applied a just proportion of the taxation of England to the support of people above 65, there would be 18,000,000*l.* a year?—Yes.

10894. Which you think would be liable hereafter to a considerable increase?—Certainly.

10895. From that what deduction would you make?—The only cash saving is the money that is now being expended on old people through the Poor Law, which would not be a very large sum, if you assume that the Poor Law establishments, workhouses and so on, all go on; if you merely take the money that is now being spent in out-door allowance, and in food and clothing for those who are in-door, the sum undoubtedly would be comparatively insignificant, I have not actually estimated what it would be, something between 1,000,000*l.* and 2,000,000*l.*, I think.

10896. You only deal with people above 65. There are a great number unfortunately who have to be relieved before they reach the age of 65. For them the poor houses would still have to be open?—Evidently.

10897. Well, also there must be a considerable proportion of those who receive their 5*s.* weekly who would not know how to spend it, and would live in the workhouse?—Yes, but the money that would come with them, so to speak, would pay for their keep.

10898. Would pay for their keep, but workhouses must be kept going to receive them?—Yes.

10899. So that the deduction would not be quite so much as it would seem?—The deduction would be fully as much as I have put forward; the reduction is the actual saving of the present money spent upon the old people. But there is no immediate saving, no saving to be counted upon in the general administration of the Poor Law unless the dealing with the old age should lead to large reforms in the administration of the Poor Law; if it should lead to an improved administration such as we see in certain parts of England carried out all round then the saving would no doubt be very great indeed: it would be possible to shut up a large number of workhouses, and we should have a very different state of things. But it is not a saving we can reasonably count upon, because it depends on many considerations and must take time.

Chairman—continued.

10900. Why should it lead to a large reform in the administration of the Poor Law when the practical examples now given before the world, and pretty generally known, have not led to that reform?—Solely because I think it would make the task very much easier.

And help to Poor Law reform.

10901. It would make it somewhat easier with respect to those above 65?—It relieves them entirely of that; there is no task, and having been relieved of that, and private charity being largely relieved, and relations largely relieved, in fact, all the resources from which the old now draw their support being to a certain extent relieved by this assistance from taxation, I take it that these sources would be more readily drawn upon to meet independently the other causes of pauperism.

10902. I think I read in one of your books a suggestion from you that no person who had received relief within ten years should be able to profit by this arrangement. Is that still part of your scheme?—Well, I have been misunderstood with regard to that, and I have rewritten it, and, with your permission, I will by-and-bye read it. I hope that will put that matter straight. I am afraid there was carelessness in my expression, because I have been largely misunderstood. Is there any other point I should go on to first?

10903. Supposing a man incapable of making a proper use of his 5*s.*, and drinking it away, he cannot starve, he must be taken to the poor-house; would he then forfeit it?—It is not forfeited, in my judgment; that is to say, the money is still paid, but it would be paid to the guardians, and they would hold it absolutely in trust. It would not cease to be held by them in trust when the man went out again. If he chose to go out they would receive the pension or it would not be received at all; whichever it might be, he would not receive it. I take it that he would abandon his position altogether as pensioner.

10904. He would never be entitled to receive the 5*s.* on his own account?—No.

10905. It would be paid to the guardians in case he returned to the workhouse; if he left the workhouse altogether it would be withdrawn?—That is it. It is perhaps not necessary to pursue further the portion about the fixing of the age. I treat all evidence as to it as a matter of hearsay, and I do not suggest any attempt at proof. I should be content myself with a reasonable and fair decision.

Reason for making pension universal.

10906. The most startling part of your proposition, and one, I think, we all find most difficult to explain to ourselves, is, why the very large numbers of those who do not want 5*s.* a week should have 5*s.* a week pressed upon them?—I believe it to be necessary to take from this proposal the harmful economical effects which do, in my judgment, come from relief when it depends upon considerations of desert or necessity.

10907. I suppose two-thirds of the persons

Chairman—continued.

above 65 years of age of all classes are not at present receiving any Poor Law relief, are they?—Yes, if you measure it by one year. It would be hardly so large a proportion as one-third that have never received poor relief.

10908. Then, it seems a difficulty in your proposal that in order to save the one-third (I will take them by the one-third of the population) from the degrading feeling of pauperism, that the whole of the rest should have a sum for which they have no need pressed upon them?—It would be a very unreasonable proposal if it were not true, as I believe it is true, that very much larger classes than those who come upon the Poor Law would be greatly and soundly benefited by it. In the first place, I think that we have to consider the fact that the paupers, those who would receive the direct aid, are a preponderating proportion of certain classes which are not to be called pauper classes, they can only be described as classes who are incapable of earning, or, at any rate, do not earn, high wages, and I think that we may fairly look upon them as worthy of consideration, as very much entitled to consideration, of them there is a large proportion, who are in touch with the Poor Law, and are very frequently coming upon the Poor Law.

10909. A large proportion of their class. But if you took the whole of society, how would it stand?—If you were to take, as a definition of pauperism, any receipt of poor relief at all, I should not wonder if half the old people got it; but I have no figures to prove it. It is something over 40 per cent.

10910. Is there anything more that you would like to lay before us, so as to appear upon the evidence, which is not in your book?—I think not. It is very difficult to lay a somewhat elaborate argument before the Commission. I know many of its members have done me the honour to read what I have written, and I shall be exceedingly happy to answer questions, and to learn if I am wrong.

Mode of raising.

10911. You have made a suggestion, I think, as to how the 24,000,000*l.* should be raised?—I have stated that there is no difficulty in raising it fairly, if by fairly is meant that every one should pay in proportion to what he earns. I do hold strongly that for public expenditure it is very desirable that all classes should fairly feel the pressure of taxation.

10912. It is part of your proposition that it would come upon taxes and not upon the rates, it being, I believe, the fact that taxes are much more evenly distributed among the whole population than rates, a larger proportion of which are paid by the richer and easier classes; is not that so?—I am not a sufficiently good political economist to be certain. I should have supposed that the town rates did by a natural process, and pretty speedily, actually fall upon the occupier, through the rent.

10913. Actually?—Yes. In country rating, again, I should have supposed that it practically fell on the property owner. Then may I read this portion which refers to the misunderstanding of my proposals as to the treatment of those who were paupers?

Treatment of past paupers.

Chairman—continued.

"Amongst the practical difficulties which lie in "the way of the adoption of a general plan "of old age endowment the transition from "the present system has to be considered. "In what way are we to treat existing paupers? "Whatever rule is applied to those who may be "over 65, at the time of the passing of such a "measure as I have suggested, would be applic-"able also, afterwards currently, to those who "are pauperised before reaching the age of 65. "What should that rule be? The object is two-"fold: (1) To guard against misuse of the "pensions; and (2) to make out relief undesir-"able. There is no reason to suppose that those "who have reached 65 without any recourse to "the Poor Law, would cease to be independent "after receiving their pension, and it is suffi-"cient to provide that a fall into pauperism later "would entail the passing of their pension to the "guardians in exchange for maintenance in the "workhouse. But with those already pau-"perised there is at least room for doubt "whether 5*s.* a week would add anything to their "independence. On the other hand, if everyone "who has received relief within a certain time "is to be counted a pauper, it is not every "pauper that is pauperised. I suggest, there-"fore, that in order to guard against misuse, "the claim for a pension of everyone who has "had relief during a certain previous period (in "my book I said ten years, but I should like to "leave that an open question) should be made "through the guardians; and the money applied "at the discretion of the guardians indoors or "out for the benefit of the pauper. In the case "of those whose need for relief had been the "result of some accident and had completely "passed away, the guardians might waive all "interference, or if the relief had been given on "loan might accept repayment. In other cases "the pension might be paid as out-relief for a "period under inspection and be transferred to "the old person after proof of satisfactory "conduct. In others, again, the hand of the "guardians and the eye of the relieving officer "might be always needed, and finally there "would be those whose relief could only be given "in the house. Some such provisions as these "would be needed, and would, I think, be suffi-"cient to guard against misuse; and general "rules might be laid down for the guidance of "the guardians in the exercise of the discretion "left with them, which, it may be observed, does "not involve any question of whether, but only "of how, old people are to receive a minimum "support from the State. The rules which "guard against misuse of pensions will serve also "to discredit out-relief, and would greatly assist "the cause of good administration in this respect. "If there were no such rules, not only would "there be very many disreputable pensioners, "but a danger might arise from a disposition to "meet the pension by out-relief between 60 to "65. This danger would, I think, be minimised "by the penalty which loss of free and inde-"pendent pension would amount to. There "is a great difference between the position "of an annuitant drawing money from "the bank and that of an out-pauper re-

Difference of pension and out-relief.

Chairman—continued.

"ceiving it from the hands of the relieving "officer, at the discretion of the guardians, who "may at any time substitute the offer of the "house. This difference would be keenly felt, "and I should hope that out-relief under inspec-"tion would, after a time, be tabooed by "respectability as much as relief in the house "now is. Thus a scheme of general endowment, "besides providing equitably and honourably "for the needs of all old people, should tend "towards the total abolition of out-relief. Out-"relief has a strong hold on public opinion, but "is radically bad in its influence on thrift." And I would say that if this scheme is not free from economical objection, my advocacy of it would fall to the ground; my view is that "only if it can be fairly held "that universal pensions would have no adverse "effect on work, wages, thrift, self-respect, and "energy, and if it can be shown also that be-"sides reducing the existing mass of pauperism, "and lightening much poverty outside, the "whole problem of pauperism and poverty would "be simplified, would it be worth while to "consider whether the financial difficulties could "be faced." I hold that position most strongly, so strongly that any other position would go to the ground if that position were not maintained.

10914. One question I wish to ask you; in the first page of the small volume you have supplied us with you state that a distinction should be drawn between one set of paupers and another; you say that it is generally agreed that drunkards, prostitutes, and criminals ought to suffer beyond such punishment as the law provides, all the natural consequences of their conduct short of actually perishing from cold and hunger; but, as I understand your scheme, there would be nothing to prevent any of those persons at the age of 65 from receiving their payment of 5*s.* a week until they had shown themselves unworthy of being entrusted with it?—That is so.

10915. There would be no other distinction, would there?—That is so. May I add one remark? Many questions have been raised as to the cost of administration. I would wish to say that I do not see that this general scheme would be a costly scheme at all. That, to my mind, is one of its great advantages. There are about 135,000 people at present who reach the age of 65 in each year, and the cost would practically be the proving or settling of these 135,000 claims; and, in my opinion, 20*s.* a head would meet it in fees to the registrars. The people themselves would have to take the trouble (and a moderate fee to the registrar, I think, would meet the case), and, I therefore, think that the cost of administration (which one witness who was before us would not say 6,000,000*l.* was too much to meet) I think that the direct cost of administration could be met for under 150,000*l.* a year. The distribution of the money similarly, I believe, could be done without expense because the banking accounts, through which it would be open, would, I believe, be profitable to any bank who undertook them. Whether the Post Office Savings Bank would regard it in that way I am not sure, but I do feel very sure, as a man of business, that any savings bank would be willing to accept an account of this sort which gave them a voucher to draw upon the public purse for a certain sum and pay it weekly to a recipient. I feel sure it would bring them other business.

Chairman—continued.

10916. Savings banks are common enough where population is thick, but are they sufficiently widely distributed throughout rural parts of the country to prevent the inconvenience of making the application?—We should be obliged to trust, no doubt, to the Post Office Savings Bank, and I have said that I do not know how they would regard it; they are not actually a business concern, but I do feel perfectly certain that any business management would accept accounts of that sort without hesitation; that the trouble would be repaid them by the extension of their business.

Lord Lingen.

Young to provide for old, and be in turn provided for.

10917. Shall I be right in assuming that your idea rests on this statement in your pamphlet, that "by a very moderate addition to their own "expenditure the young, and those in active life, "can, if they choose, provide for the necessities "of the old, and may then legitimately look "forward to a similar and perfectly honourable "provision for their own future"?—The moderate addition being through taxation.

10918. Is that your fundamental idea?—Yes; the moderate addition to their expenditure coming through taxation.

10919. Quite so; it is that the current generation while it is young should provide for the old, on the understanding that it will itself as it grows old have the benefit of that system?—I should not wish to press that understanding too far, because I rely far more on the immediate motive of providing for the wants of the old in our own time. I think it would entitle us, as I say here, to look forward legitimately to the same provision, but I do not mean that it would constitute any legal claim of any kind.

10920. No; we are not speaking of legal claim in any part of this; but you do not accept, then, this statement that I have read as a complete account of what you aim at?—I think it is correct.

10921. You see, this being rather a long statement, I wanted, if I could, just to ascertain some short statement of your own as to what you rest upon?—Yes; I rest upon that, but I did not wish to attach great importance to the looking forward to their own future.

Mode of raising.

10922. As to your finance of this scheme, shall I be right in supposing that you attach more value to the idea itself of making this provision for old age than you do to the means you have suggested for carrying it out; you would not wish to bind yourself to the finance that you have stated in your pamphlet?—Not in the least; I stated it only to meet the argument that such a sum could not be raised by taxation which would press fairly. I maintain that it could be so raised, but I attach no importance whatever to the proposals.

10923. In your pamphlet you talk of a tax of ½*d.* a pound on sugar, 2*d.* on tea, and 3*d.* on the income tax, and you say there would be no

Lord Lingen—continued.

actual difficulty in raising whatever sum may be needed; that, I presume, is a pious opinion rather than one that has been carefully worked out with experts?—It is the opinion of a man who has very little knowledge on the subject.

Evidence of age.

10924. In the same way now about identification. You say, "I treat all evidence as to age "as a matter of hearsay only, and suggest no "attempt at proof. Identification for 65 years "is impracticable, and, short of stamping every "child on some convenient part of its body with "the date and place of its birth, no certificate "would be of any value." Well, therefore I may assume that you do not contemplate the stamping part of your process, but are you perfectly satisfied with such evidence as could be obtained upon hearsay only for the age of such a number of people as these, many of whom are migratory and getting into quite the lower classes of society; in that part of your scheme are you satisfied with the machinery?—I am not satisfied that the results would be accurate, but I believe they would be sufficiently so for practical purposes.

10925. You would allow a considerable margin for inaccuracy?—I do not think that the margin would be necessarily in any one direction; there would be errors in all directions. Some men would find it impossible to prove themselves as old as they were, and others would, no doubt, succeed in proving themselves to be older than they were.

Reasons why pensions should be given to all over 65.

10926. I should like to hear, if you could state it shortly, what your reason is for wishing that these pensions should be open to everybody?—My reason is the belief that if they are given on any question of merit, whether it be that they are destitute, and merit it in that way, or that they have deserved well in having tried to save, or whatever it may be, I believe that if those who are to receive pensions are chosen in any way of that sort the results would be bad on habits of saving. I think it so important that those evil effects should be avoided that I, personally, should not be an advocate for any scheme which was not complete and universal in its application.

10927. When you class destitution as one form of merit or claim, you will remember that you are going against all the evidence that we have had, in which destitution and merit have always been strongly contrasted?—Yes; I felt that I was using the word in an awkward way; I thought I should not have done so; I was afraid that I had not given the answer well. I meant merit in a very different sense; I did not mean that they should be better, but that there should be a reason in the way, this man should have and that man should not have a pension. I believe that attempting to prove their position, prove their claim, would in one way or another go against habits of thrift. If a man cannot receive aid from the State unless he is poor, it must have an influence against saving, and I do not think that any court can be appointed to rake up the facts of a man's life, and create any satisfactory measure of desert in the sense in which your Lordship has been using it.

10928. You admit, I think, in your pamphlet that the evidence of the official experts is unfavourable on the whole to your scheme?—It is.

Lord Lingen—continued.

10929. Otherwise I should have asked your attention to the evidence that we had from Mr. Davy in his answers to Questions 1931, 1932, and 1933, where he strongly deprecates giving relief to the pauper as a reward, and he states that you only create a pauper upon more favourable terms; but you do not at all admit that your scheme is cognate to pauperism?—No; it is exactly because it avoids doing that which is there condemned that I think the universal plan has an argument in its favour. It answers your first question on why I think it necessary that everyone should have it. I think it necessary because I do believe strongly that those objections which Mr. Davy raised are valid.

10930. Are valid?—They are valid to any scheme where people are selected for the benefit.

10931. Even if they are selected for destitution?—Yes.

10932. You would admit that to the extent that a person is not self-supporting he is to that extent a pauper?—Not if he receives nothing from the rates. I suppose that you hardly mean that a man who is not self-supporting, but is supported by his son, is a pauper.

10933. I do not think I can have made myself clear. Your pensioner, as you have already stated, is distinctly not a pauper?—Oh, no.

10934. In your scheme?—No; it would be a property held legally just as much as any other property; his tenure would be a legal one once the Act was passed.

10935. You took this distinction, that there were a great many people who without being paupers were not independent, and you took the case of an old woman who would be maintained in the one case by her son, and in the other case by the poor rates, and you said that she was no more independent in the one case than the other?—I spoke of a woman, a mother, living in the house of her son; I was not comparing the case with a woman who might be living in the poor-house. I was saying that a woman who has no means of her own and is living in her son's house would always feel more independent, I believe, if she had the advantage of an allowance from the parish, and I was certain that she would feel very much more independent if instead of the allowance being from the parish it was in the nature of a pension.

10936. But you took this definition of independence, that if one person was dependent upon another that second person could not be called an independent person, although he had a claim upon the first?—It depends upon the nature of the claim.

10937. Well, you cannot have a stronger claim than a mother on her son?—I should not agree with that position.

10938. But I understood you to say that we had a painful dependence in society to remedy, over and above dependence upon the poor rate, and that it was not necessary to say that this old lady should not have a pension of 5*s*. a week, that her son could maintain her; that was your view?—Yes. I was speaking of independence as it appeared to the recipient, and

Lord Lingen—continued.

we have had evidence here before us, and I think it likely to be true, that parents do not feel independent when they are absolutely and entirely dependent upon their children; that they would feel more independent if they came to the house of their child with some allowance, even if that allowance were from the rates.

10939. It seems to me that your definition of dependence would include a very large part of society, because there are very few people who are not dependent in some sense or another upon others; and no doubt it would be much more pleasant and agreeable not to be so dependent; and the painful position of the old woman I understood from you to be a reason why your scheme should be advocated; was not that so?—As far as it goes, I did; but I did not intend to put that forward as a definition of independence, but to point out that independence was capable of various definitions.

10940. Now there is one very important point in the effect of all these schemes upon wages, and I do not find in your pamphlet any very definite statement in reply to that argument. You say as to the wages that there seems little reason to feel any lowering effect. But now all the weight of official evidence, of course, is that outdoor relief, or pension of any sort, does lower wages; and in Mr. Davy's evidence he gave a concrete case, which is rather a striking one, of an old lady who got a certain number of shillings a week for managing a *crèche*, and then an old pauper offers to do that duty for less, and the first woman is thrown out of employment. Well, of course, one could not take a single instance of that kind as warranting a general conclusion, but still it is a concrete case of what *à priori* is extra certain, that all these allowances do lower wages, and I do not find in your pamphlet anything in regard to it, except that there seems little reason to fear any lowering effect?—I should be happy to try to give reasons. The concrete example to which you have referred is to my mind convincing, in regard to allowances which everyone does not share. In that case it was a pauper who did receive 5*s.* a week, who could compete thus advantageously with some one else who did not, but if they all received 5*s.* a week all round, I do not say that it would have no effect, but it would evidently have an entirely different effect, and a very much less obnoxious effect.

Chairman.

10941. But in the case of competition of a person of 65 years of age receiving relief against a person of 63 years of age not receiving relief, surely the person of 65 years of age receiving relief would be able to take lower wages than the person of 63 years of age not receiving relief?—Yes.

10942. And that would be rather a large class?——

Lord Lingen.

10943. But what is your reason for thinking that an universal 5*s.* would not be included in the general rate of wages; that everybody would receive the wages that he was receiving before plus 5*s.*; what is your reason for that conclusion?—I do not come to that conclusion; I do not think that would be so; I think that it would not affect the adult wages. The instance that Lord Aberdare has put, comparing 63 with 65, I admit there on the border line it would have an effect. I do not say it would have no effect, the allowance of 5*s.*, but my point is that it would have very little effect. The effect in the wages of old people would be observable, I think, in such cases as caretaking places and work of that sort, but where they come into competition with men in their full force, I doubt if there would be any effect on the wages of those men, or any material effect on the wages of the old people.

Mr. Henley.

10944. You have got a paragraph in your book with regard to Bradfield and Brixworth. I only want to speak of Bradfield. "In each of these "unions the administration relied upon has been "at work about 20 years, and in each has been "subject to the overmastering influence of one "man; at Bradfield, of Mr. Bland-Garland "(whose recent death all must regret);" have you been down to Bradfield?—Yes. Strict Poor Law unions.

10945. Did you ascertain that Mr. Bland-Garland was not the pioneer of this movement in Berkshire?—I did not know that; I did not ascertain that.

10946. I mention the fact because, since we last met, Mr. Goodlake, the chairman of the Faringdon Board of Guardians, who was pioneer of this movement, is dead, and he was the man who brought all this change into Berkshire?—I should like to say, too, that when I wrote this I was not personally acquainted, indeed I am not now personally acquainted, with Mr. Bury, the chairman of the Brixworth Guardians, who, I have no doubt, deserves mention and every credit just as much as Mr. Pell at Brixworth.

10947. Well, then you go on to say, "In con- "sidering these results a question naturally "occurs: does poverty fly from the firm kind- "ness of model administration? Do the poor "leave such places as Brixworth and Bradfield, "and repair to places where a looser adminis- "tration prevails? Or does the amount of settle- "ment still required by law prevent all chance "of this? I am without evidence on this point." Why are you without evidence on that point?—I do not know where to get it, but I will say this at once, I do not think it has that effect, but I have no evidence, and I do not know how I am to get it. Effect on neighbouring unions.

10948. You can get the evidence from the census; there is no difficulty in ascertaining it. You say, "I am without evidence on this point," that is, as to the decrease or increase of the populations in the different unions?—No, as to the decrease or increase of the poor portion of the population.

10949. You say, "Do the poor leave such "parishes as Brixworth and Bradfield, and repair "to parishes where looser administration pre- "vails"?—Quite so.

10950. Well, this is a most important question, upon which we should be very glad to have your

Mr. Henley—continued.

opinion?—I believe they do not; but I would still submit that there is no evidence, because we have evidence as to the total population, but we have no special evidence as to the movements of the poor. I would willingly admit that I do not think that this accusation is true.

10951. You go on to say, "We cannot be sure "that if the policy were applied everywhere it "would be uniformly as successful as in these "model unions, and what we do know is that the "unions immediately surrounding them are, on "the whole, what is called 'badly administered,' "and apparently full of poverty." Then you give a table setting out the unions which you think are badly administered?—Each show that degree of evidence of bad administration which the percentage of paupers indicates. I know nothing personally of their administration.

10952. This great change, you say, took place about 20 years ago?—The commencement of it.

10953. It commenced in 1871, and the whole of the unions in Berkshire, if you look at this table, really shared in the decrease?—Yes.

10954. Therefore, it would hardly be safe to say that the unions immediately surrounding them are, on the whole, what is called "badly "administered and apparently full of poverty"?—I think there is a good deal left to be desired when the information ends 17 years ago. This is a comparison for five years, beginning in 1871 and ending in 1876; and, I suppose, it was on this evidence, perhaps, that the methods were carried out; but can you carry that on to now, to the present time?

10955. Yes. Perhaps you will look at Mr. Pell's return for that date, and if you turn to Faringdon you will see that Faringdon at that time was the pioneer of the movement, and was far below, both in paupers and expenditure, any other union in Berkshire?—That is 1874, is it not?

10956. Yes. I merely wanted to prove, if I could, that the other unions may not have advanced so quickly as Bradfield, but that they have from that time made substantial improvement in condition and pauperism; they have followed the example of Bradfield, but not so closely?—The gist of my argument here is that the example of Bradfield, and Brixworth, too, seems to have had no exceptional influence on their immediate neighbours, because if you compare the rate of pauperism of their immediate neighbours with the rate in the whole of England, it is larger, rather than less, than the common rate. I thought that their influence would be probably felt immediately in their neighbourhood, where the example was seen and understood; but it does not seem to have had any more effect there than it may have had elsewhere. At any rate the average results of the unions which surround these spots of light is not better than the average of all England; that is the gist of my argument.

10957. Taking the unions over the whole of England, there is one pauper to forty of the population, and in Berkshire, an agricultural county (with the exception of Reading), there is one in thirty-nine; do you think that is a bad figure for an agricultural district like Berkshire?—I am afraid I am going out of my depth in this. I believe what I stated here to be true, that there is no particular apparent influence in their own immediate neighbourhood of these striking examples.

10957*. Mr. Bland-Garland, of Bradfield, and Mr. Goodlake, of Faringdon, had two great principles upon which they administered relief. One was, they called upon the relatives of sufficient ability to support either the parents or the children, as the case might be. Do you agree with that in principle?—Certainly.

10958. That the young should be called upon to support the old?—Certainly.

10959. And, secondly, that they reduced medical relief almost to nothing; do you agree with that?—Entirely.

10960. And, supposing that the old people got the 5*s.* a week, do you think that the children would continue to contribute?—Some would and some would not. We had evidence here from Mr. Steele, who thought that the children would give fully as much, or more fully, on the whole, if they were not legally obliged to do it. I do not know that I would go so far as that, but I think they would give considerably, and the relations between the parents and the children would be better.

10961. Take an old couple who are getting 10*s.* a week; do you think their relatives would do anything for them?—Very likely not; not in the sense of money. Their kindnesses would take other forms.

Chairman.

10962. But, I suppose, children would be very apt to take in a parent for 5*s.* a week and support them in their own homes?—I am sure of that.

10963. And these cases are pretty frequent?—I think they would be very frequent. I think the relations between the parent and the child would usually be very much better; very much more healthy.

Mr. Henley.

10964. You think that the old lady who was living with her son would be on better terms with her daughter-in-law?—Yes; and there would be more dignity in the relation altogether.

10965. Would there be much difficulty, do you think, in ascertaining the ages of people under your scheme?—I think it is an absolute impossibility to ascertain them with accuracy.

10966. This is what the Registrar General says about it in the Census of 1881: "A third "cause of inaccuracy in the age returns is the "tendency of old persons, when uncertain as "to their exact age, to exaggeration." Have you found that in your inquiries? "In con-"sequence of this tendency very little trust "should be put in the quinquennial or even "the decennial totals after 85; and it is safer "to make one single group in which all persons "of 85 years and upwards shall be included." But do you find great difficulty in ascertaining the age?—We have thought that we have got it better—we have been trying to do it in some

Mr. Henley—continued.

villages—that we got it much more accurately than the census, because those who did the work did not ask the people themselves, but we got it in conversation gradually.

10967. Do you find, speaking to labourers, that as a rule they know their ages?—I think they do not, and that is why I say that the age is a thing to be fixed, not a thing of proof, but that the superintendent registrar should, taking everything into consideration, seeing what the man remembered, and what he stated and what his neighbours stated, fix the age as fairly as he could; and I said in answer to Lord Lingen that I did not think the error would be in any one direction, as occasionally a man would be counted older than he was, and occasionally younger than he was; and if counted older than he was, I think usually he would be a more aged person for his years. There would be a kind of rough justice in that, and the effect of the errors, I think, would be entirely unimportant.

10968. Would it not cause a very great deal of lying; people scrambling for this money who were under 65?—Lying is a hard word; I have no doubt they would make the most of their age. In coming before the superintendent registrar a man would be tempted to make the most of his age. I would not wish to treat it very hardly from the moral point of view, but, on the other hand, the registrar would take all that into account.

10969. You have taken a great deal of trouble going into figures; can you explain to us why, at 65, there is such an enormous disproportion between people living in urban districts and people in rural districts: according to the Census of 1881 there were 28,042 people out of every million living in urban districts, and 42,922 living in rural districts; what is the cause of that disproportion; is it that people live till they are older in the country, or that they go into the country to die; or is there any other reason for it?—There are three reasons, I think; it is an extraordinary disproportion, and amazed me when I first learned it, and the first cause that one thinks of is that they live longer, as you have suggested, in the country; and I believe that to be true. And the second cause, which you have also mentioned, is that to a certain extent people retire to the country in their old age, as being a pleasanter and cheaper position to live in; and I believe that also to be true. But the third and more occult cause, which I did not perceive at first, is that these figures are all proportionate figures; that the figure you are dealing with adds up always to a million, or whatever the unit is; that consequently every addition to any one figure in that column involves a deduction from some other figure, so that every young man of 20 or 25, who leaves the country and goes to the town, has the same influence on those figures as the coming of an old man from the town to the country; and the whole modern movement in the towns has been of that character; the strength and tone and muscle of the country going at that age, at the age when they begin to earn good wages, from 20 to 25, into the towns, and it has that indirect result on the figures for the old, due to the fact that the figures are proportionate, and that the leaving of a young man from a village has the same effect upon the proportions of the old in the village that the coming of an old man into the village has. I believe that that is by far the greatest of the causes.

Mr. Henley—continued.

10969*. I see at the age of 20 the figures are reversed rather; they are 94,000 in every million living in the towns, against 79,000 living in the country?—That is exactly the point; you will find it at every age, at all the ages of efficiency; I believe you will find that to be so.

Proposed subsidy from rates.

10970. I understand you propose that four millions is to be paid out of the poor rates; would that be levied on population or rateable value; how do you propose that that money is to be levied?—I had not considered it; I suppose it would be levied in the way that it is now levied.

10971. Did you propose that it should be paid into a common fund at the Treasury, or in what way was it to be administered?—I am ashamed to say that I had not thought that out carefully, but I think it would be paid into a common fund.

Cost of indoor paupers.

10972. How did you arrive at the cost of the in-maintenance of paupers as to the saving?—I put it, roughly speaking, at 5*s*.

10973. How did you arrive at that?—I was told that that was so.

10974. You did not compare workhouse costs? No; I did not go into it particularly. Nothing in my argument depends materially upon it, but I did think, one with another, it was a fairly rough conclusion. I have heard since I have been sitting on this Commission that in some workhouses it is done for less, and I think in some workhouses they spend more; but I should be happy to have that information, if you would be kind enough to give it.

10975. I only wanted to know how you arrived at it, because old people cost a great deal more in workhouses than either children or persons in the middle of life; so it would not be fair to take the average cost in any workhouse?—No; my impression when I wrote first on this subject was that it cost more than 5*s*. to keep them, but I have not gone into that exactly.

10976. I do not think 5*s*. would cover it?—No; I do not think so.

Mr. Roundell.

Assistance by children.

10977. I understand you to be in favour of relatives helping to maintain, that is to say, of children helping to maintain their parents; I am not sure whether you accept in any way the view taken by the old people of the feeling of dependence if, for example, a mother lives in her son's house?—I do sympathise very much with it.

10978. Then having regard to the duty of parents to educate their children, may one not say that it ought to be the moral duty of the children to help their parents in old age correlatively?—I think it is.

10979. But still you do not disagree with the view, as I understand, which is taken by the old people themselves of this involving dependence?—That it is a happier state of things where the

Mr. Roundell—continued.

old people have something of their own, and are not entirely dependent upon their children.

Aged persons receiving relief at long intervals only.

10980. You were telling us about the number of old age paupers over 65; I am not sure what you consider to be the effect of taking into account those who have been paupers a year ago or two years ago; is it that you think that that would add much to the total number of old age paupers?—It would add immensely.

10981. Immensely?—It depends upon the definition of pauperism. If you define as a pauper at 65 any one who has ever received relief, you would have a much larger number of people than if you defined it as a person who has been in receipt of relief on a particular day or if you count for 12 months.

Number really destitute less than the paupers on a given day.

10982. I was wishing to take it, how far we could ascertain the number of persons of 65 years of age who are practically destitute without regard to whether they had been paupers before or not, because that of course is the question mainly before this Commission?—Those who are destitute are a smaller number than those who are relieved upon one day. That definition would largely reduce the numbers even from the one day count, because outdoor relief is largely given to people who are not destitute.

10983. And would that fit in with what you told us just now about the larger number of persons who though not paupers are *quasi* paupers, or rather I should say *quasi* destitute?—I do not think I used the word destitute.

10984. No, you did not?—There is an immense amount of poverty outside pauperism.

Extent of approval of strict Poor Law.

10985. Then you would not apply the Brixworth method generally?—I should wish to apply it certainly.

10986. But I understood you to say that you did not think that it was applicable generally, for reasons which you gave?—I do not think it is applicable in towns; and in the country its application depends upon the presence of conditions, especially as to the men who carry it out; which I fear cannot be attained by any official action, either legislation or administration.

10987. But if you say that about the country, having regard to the metropolitan unions, St. George's-in-the-East, and so on, do you think that the example of those unions cannot also extend to other metropolitan unions or town unions?—I think it could, but I do not think that they are particularly satisfactory.

Pensions would greatly reduce out-relief for aged.

10988. And, as I understand you, you consider that the only real guarantee for the entire abolition of outdoor relief, would be the pressure that would be exercised by a general system of pensions?—I should not wish to use the word "only," but I think it would have a great tendency in that direction. Nor would I wish to go so far as to say that it could possibly result in the entire abolition of outdoor relief. That would be going further than I should venture to say, but it would tend to make such administration as we have examples of, possibly general.

10989. I am only quoting from memory, but if I remember right, taking the statistics of pauperism 30 years ago and now, it has been reduced to about 50 per cent—about one-half?—The reduction is almost entirely in the outdoor relief; the indoor relief is about the same percentage within a fraction; the reduction of outdoor relief has been very great indeed.

10990. Is not a great fact like that of importance; has not that a tremendous bearing upon this question of what is possible in the time to come?—I think it has, but I should wish to add there, that those figures are for all ages, and we have no figures with regard to the old alone, and my belief is that if you had them for the old alone they would show a very different result.

10991. Then you quite agree that the evidence before the Commission is strong about the vast evils of the lax administration of the Poor Law?—Yes.

10992. May I ask how far you agree with those witnesses, especially some lately, who have spoken about an unlimited power of saving by even the low-waged working classes; how far would you accept that view?—I would accept it entirely in this sense, that you find cases where people with exceedingly small earnings have been able to do it, proving that the amount of the earnings is not the point, but the character of the individual. On the other hand, when you ask whether it is possible, I think you must take in the usual ordinary facts of human nature. For instance, I think that the contention is perfectly true that almost all young men, before they marry, have an opportunity in their lives when they might save a very considerable sum, which, if used to the best advantage, would meet their difficulty in their old age, but we have to take young men as they are, and I think it would be impossible to arrive at that by any moral pressure or unless it was absolutely compelled, as Canon Blackley would have it. I do not think you could, in effect, get young men to do it, because it is the time of life when they naturally seek pleasure and spend their money.

10993. Then I will put it in this way, having regard to what I would call this unlimited power of saving on the one hand which is capable of indefinite expansion, and also the serious evils of lax administration of the Poor Law which are capable of indefinite contraction, is not the result of those two things to bring within a very narrow compass the number of those with whom we have to deal, that is to say the number of aged poor who are in a position of poverty at 65 through no fault of their own; does it not reduce them within a very narrow and limited compass?—The words indefinite and unlimited are rather philosophical than practical, because there are very clear limits, and you can very clearly define it within certain points. I think if I were to agree at once with your question it would seem as if I attached a different meaning than I do to the words indefinite and unlimited; it is quite true that it is not defined but it is within limits; within very close limits of human nature. But to go on to the sense of what you say, I agree that it is possible, trusting to the general improvement in the condition of the people if that be combined with a general strengthening of the principles upon which the Poor Law is administered, to bring the evil of old age pauperism within very small limits indeed, that is to say, I

Mr. Roundell—continued.

think you can in effect force the public, either the relations or friends or the charitable public, to do the work instead of the State, by strict administration.

10994. As far as your investigations have gone or experience goes, would you be disposed to look with some degree of confidence to what can be done in the way of the charitable agencies about which we have had so much evidence as an element for further reducing the number of the aged poor of the character that I spoke of who have come into poverty through no fault of their own?—I should regard it as a very unsatisfactory final solution but a very valuable bridge. If the view is accepted that the best plan is to push the maintenance of the old upon those who are connected with them, either their children or their friends, their old employers, or who ever it may be; if that is to be the policy, and if the close restriction of out-door relief be followed in that direction then, I think, that you would succeed in accomplishing your object.

10995. Would you hesitate to trust to the progress, the general improvement which we have been told so much of in the condition of the working classes, of the poor, and to the other agencies, the improvement of friendly societies, what will be brought about by education, opportunities of thrift, the general moral influences; would you be disposed to trust practically to the operation of those general causes, or do you think that such a proposal as you make is still necessary?—I think it is eminently desirable.

10996. Which is desirable?—Such a proposition as I make is I think eminently desirable.

10997. Notwithstanding the other?—Yes. I do not think that the other at present touches the question very much beyond the fact that there is a circle of friends and so on to be drawn upon constantly more valuable, more responsible in that indirect way; but the numbers and the extent of the poverty of the old, I think, is at present almost a constant quantity. I do not think they have done anything to reduce it.

10998. Then how would you meet the case put before us by witnesses like Miss Octavia Hill and others who have rested so much upon the principle of self help, as against State help; if it is fair to ask you that question?—Quite. My impression is that self help would be stimulated by the proposal which I make. If I did not think so I should not make it. Miss Hill appears to me to confuse a proposal of this sort (which would legally entitle a person that had reached that age to this allowance, and which every one would get) with a system of out-relief, and, I think, they have nothing in common.

10999. But if the problem is narrowed, as I understand you to agree to, within so limited a compass?—It might be narrowed. It has not been narrowed.

11000. Having regard to the enormous total of millions a year, would it be *tanti* to call for an expenditure of 20,000,000*l.*, or more millions a year to bring about this result?—I think the money would be well spent.

11001. My next question, I am afraid, is too general and vague to put; but I should like to ask you, might it not be better spent; if all these millions, 20,000,000*l.* a year or more, were at the disposal of the State, might they not be better spent than in the specific way of providing this pension?—I think not.

Mr. Roundell—continued.

Relation of friendly societies to the question.

11002. I believe the friendly societies, for whom Mr. Stockall will speak, are strongly opposed to any system of state pension?—They have, on the whole, certainly declared against any system of State pension.

11003. Then, having regard to the progress that these societies have been making, and may be expected to make, would it not be a strong thing to set up a system which would be so strongly opposed by that large body of men who are so well fitted to speak for the working classes?—I think it is a most serious point, but I do not think that they do represent, to any great extent, the class on whom this serious evil falls. They represent an exceedingly important body of public opinion, but not one particularly concerned with this question.

Mr. Stockall.

11004. With regard to the last answer that you have given to Mr. Roundell, do you consider the labourers of Norfolk to be of that class?—Oh, yes, I should.

11005. You are aware that they are the best insurers in friendly societies that we have, I suppose?—I did not know that.

11006. Such is the case; we have had it in evidence before this Commission?—Yes.

11007. I suppose you would say the same thing would generally apply to the agricultural labourers throughout the country?—Yes.

Thinks few persons would decline to apply for pension.

11008. With regard to your scheme and its administration you use the words, "The claimant would personally appear before the superintendent registrar;" would it be necessary that all who received the pension should make the claim in that way?—In the first instance, to make their claim, not receive the pension; to make their claim, yes.

11009. Those not appearing before the registrar to make that claim would not then receive the pension?—If you mean that there might not be exceptions, a person was so feeble that he could not go. I did not mean, of course, to have a law so rigid as that; is that your point?

11010. No. My point is that there would be by the process which you laid down a number that would not apply at all to this registrar, and it would create a division of the classes and the masses, to use a popular phrase?—Why should there be any one who did not apply? who would not apply?

11011. I believe a great number would not apply for it, and it would create a distinction as between, as I say, the classes and the masses?—If that is the case, it would be a serious blot, but I cannot conceive that anyone would refuse to receive an annuity of that sort.

11012. Well, we will take the case of a noble man in receipt of his 20,000*l.* a year or his 100,000*l.* a year?—There is not a very large number of them, even if they did not. I fancy they would take that trouble.

Mr. Stockall—continued.

11013. We will take the man with 1,000*l.* a year?—I am sure he would; I am sure I should. I believe that all ordinary people, if they received what in effect would be a legacy of that amount would take the personal trouble to claim it.

11014. Should it prove to be a fact that a certain number would not take it because it would be lowering them to the position of publicly-supported labourers and those who would be otherwise paupers, would that cause you to alter your ideas with regard to the advantage of your scheme?—It would affect them certainly.

11015. I find in another paragraph in your paper these words, "It must, however, be admitted that a provision for old age obtained "compulsorily under the law, and paid for out "of taxation, would carry with it none of that "moral benefit which would attend the winning of "a pension by direct personal sacrifice"?—That is so.

Does not think scheme would injure friendly societies, whose old age provision is mainly indirect.

11016. Would you press your views if you were assured by the great friendly societies that the moral benefit mentioned in that paragraph would be endangered in many who now provide for themselves by subscribing to friendly societies?—I should wish to argue the question. I believe I could prove, at any rate I feel satisfied after thinking it over, that were everyone allowed this small annuity, the motives for thrift would remain undiminished, and that though the particular directions in which thrift went might be slightly affected, the amount of thrift would not be affected, and I know that at present the friendly societies are not doing a large business in this particular direction; in fact, we have had a great deal of evidence to show that it is not a provision which is tempting to anyone, the provision for their old age by pension; therefore I do not think that the State doing that for the people at large would at all reduce the present business of the friendly societies, and I am inclined to think that the business of the friendly societies would tend rather to increase than to diminish.

11017. I suppose you know that the friendly societies in a great measure do not provide for this especial benefit of old age pensions, because the members obtain by other means in their societies sufficient to maintain them in their old age?—I did not know that that was so; I do know that they do not provide it, but I did not know that they did so because old age was otherwise provided for.

11018. I did not mean to imply that friendly societies directly provide for it, but they do by indirect means?—Yes, but your point was that they did not do it directly, because it was indirectly provided for. I thought the main business of the friendly societies was that of sickness, and the point at which friendly societies come in is that sickness in old age is very liberally construed by them, so that it very often amounts to the sickness of old age.

Mr. Stockall—continued.

11019. You are aware that a vast amount is paid in actual superannuation and called such by the societies; in many societies, though not called superannuation benefit, it amounts to the same, and is paid in the form of sickness pay?—I did not know that it was called superannuation; at any rate, I do know large sums are so paid.

Mr. Arch.

11020. I think you told the Commission that the reason why working classes did not make a larger provision for old age was that they were not highly paid?—Yes.

11021. Is it your experience that where they are highly paid, we may say well paid, they as a rule make provision for old age?—I do not think they do make direct provision for old age, but I think that comparatively very few of their numbers come upon the rates compared to those who have had smaller wages, and assuming that the question of character remains much the same, which is perhaps too large an assumption, but to the extent that the character of people earning low wages is similar to that of those earning high wages, that fact, if it is a fact, would seem to show that those who have high wages do manage to provide for themselves on the whole in old age.

11022. Are you aware that during the last 20 years in a great many of our rural districts, although wages are low, a very large number of agricultural labourers have joined the Foresters and Odd Fellows and other kindred societies to make provision for themselves?—I knew a good many had.

11023. I think, as far as my experience has gone, you will agree with me that there has been during the last 20 years a very large and increasing desire on the part of the working-men in our own villages to keep off the parish and the rates; the young men, I believe, the young careful thoughtful men?—The tendency has, no doubt, been towards improvement in all these things, and it is shown by a general reduction in pauperism. It is, no doubt, mainly due to the improvement of industrial conditions altogether, and I hope the improvement in character has been a large part of that.

11024. Did I understand you to say that old women would rather be supported and remain at home with their children than be put into the workhouse?—I do think that very strongly.

11025. You think so?—Yes.

Adjourned till To-morrow at noon.

THIRTIETH DAY.

Tuesday, 13th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. JAMES STUART, M.P.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. EDWARD WILLIAM BRABROOK, Chief Registrar of Friendly Societies; and MR. WILLIAM SUTTON, Actuary to the Registry of Friendly Societies, Central Office; called in, and Examined.

Chairman.

11026. Mr. Brabrook, you are Chief Registrar of the Friendly Societies?—I am.

11027. How long have you held that post?—Since 1891.

11028. Could you, for the convenience of the Commission, state with some approach to accuracy, the funds belonging to the various friendly and other societies, under your charge?—The funds of friendly societies amount to 23,700,421*l.*

11029. I see that in your evidence before the Royal Commission on Labour you stated that the aggregate according to the last report was 218,374,000*l.*?—That aggregate consists not only of friendly societies, but of deposits in savings banks and industrial and provident societies and building societies, and the other bodies of all kinds with which my office has to deal.

11030. Do you consider that those are *bonâ fide* investments and worth the sum which they represent?—The figure is the aggregate of the returns made by the various classes of societies, and of course rests entirely upon the accuracy of those returns.

11031. Some of them, I suppose, are thoroughly to be depended upon?—Some of them, undoubtedly.

11032. Others would require confirmation?—We have no means of investigating the accuracy of the returns sent to us.

Chairman—continued.

Mr. BRABROOK.

Numbers in the registered friendly societies.

11033. Could you state the number of persons belonging to the various friendly societies?—The Ancient Order of Foresters had last year 830,720 of all kinds; the Ancient Order of Oddfellows, Manchester Unity, had 769,503 contributing members. The total numbers of members of all the branches of affiliated orders registered as such, and making returns, was 1,727,809.

11034-8. And does that number cover all these smaller friendly societies, that are formed all over the country in rural districts and elsewhere? There is a still larger number (2,133,710) of members of other friendly societies not registered as branches of any of the affiliated orders. There are, besides that, 3,318,942. members of the collecting societies which exist merely for the purpose of providing burial money, and consist very largely of infants under age, and there are, in addition to those, the unknown numbers who belong to unregistered friendly societies.

11039. Do you form any sort of opinion as to the number of those that you have last mentioned?—When the Royal Commission on Friendly Societies sat in the years 1872 to 1874 it estimated that the extent of the unregistered societies was as large as that of the registered societies; and I think there is good reason to suggest that no change, at any rate in the direction of greater proportion of registry to non-

Chairman—continued.

Mr Brabrook.

registry has taken place since that time. The law clerk of my office went down a few days ago on an expedition into Norfolk to look after some societies which had made default in making returns and sending the valuations prescribed by law, and he found in the villages through which he had to pass that there was a considerable number of unregistered societies, and he found in many cases that old registered societies which had existed for nearly a century, which were established a century or more ago, had been dissolved and their places taken by unregistered societies; so that I think it is beyond a doubt that the sphere of unregistered societies is exceedingly large.

Number in unregistered societies not known.

11040. The aggregate of those figures of registered societies would be about 7,000,000?—It would be so, subject, of course, to all the allowances which are necessary to be made for membership of more than one society, and for the various assumptions which it has been necessary to make in getting at the general total.

11041. Is that for England and Wales alone?—That would be for England and Wales alone.

11042. Did that sum of 218,000,000*l.* apply to England and Wales alone, or did it include to some extent the savings of Ireland and Scotland?—It included to some extent the savings of Ireland and Scotland, and I was requested by the Commission to endeavour to get the particulars for each of the three countries. I have endeavoured to do so; at present they are not quite complete as far as regards Scotland, but the rest I have obtained separately.

11043. Can you form any notion what the extent of the addition to that sum of 218,000,000*l.* would be?—Caused by the inclusion of Ireland and Scotland.

11044. All those parts of Ireland and Scotland which were not included in that number?—It would not be large. I do not think it would add more than 20,000,000*l.* to the total.

11045. You have no figures, I am afraid, showing the gradual increase of the number of members of even those societies that are registered?—No.

Numbers in friendly societies increasing.

11046. From your general knowledge of them would you venture to say that they were increasing or decreasing?—I think there can be no doubt that the more active bodies are increasing very considerably.

11047. Can you say that the tendency to increase was greatest in the sounder societies?—I find a difficulty in accepting the use of the word "sound," because we have no means of applying tests of soundness except by stating the valuations of each society in detail.

especially in the better societies.

11048. Using the word in the sense in which it is generally understood by the managers of these societies, which is a qualified sense I think?—I think the better societies are at the same time the more active; I think we may fairly go that length.

11049. Has, in your experience, the great number of failures of certain societies, with which all of us, I suppose, must be familiar, had any effect in extending the action of the larger and sounder societies?—I think it has; yes.

11050. You have seen a return dated "the "Local Government Board, 23rd July 1891"; of the paupers of the workhouses of England and Wales on the 31st of March 1891, who having been members of a benefit society, had then from any cause ceased to be members. You have, I think, some observations to make upon that return?—I think, my Lord, that that return is one which may be used for very misleading purposes; and I should like, first of all, to state what the return actually purports; it is in regard to the relation of paupers to friendly societies; and then to point out some reasons why I think the return even so interpreted is not trustworthy. The return amounts to this: that for every 10,000 persons who are now members of registered friendly societies there would be, if the return were trustworthy, 26 indoor paupers who were formerly members either of registered or unregistered friendly societies who have ceased to be so, and 12 whose societies had broken up, making together 38. But the points in respect to which it appears to me that that return is not trustworthy are mainly these: that it is not a return which you get from any records existing in any public office or anything of the kind, but is a return obtained by inquiry through the officials of the workhouses from the paupers themselves.

11051. That is, that a Department applies to the officials, and the officials apply to the paupers?—Precisely; and that, therefore, the return has all the weakness which the observations of a scientific man upon a savage race have; that he goes and asks questions of the savages and they tell him; they say "yes" without hesitation, or they tell him exactly what they think it is agreeable to him to know; and I think myself that the answers of these paupers to the question, "Did you ever belong to a friendly society?" are very little more trustworthy than such answers as would be given in the case I have supposed. The friendly society to which the pauper may have belonged—assuming him really to have belonged to any at all—may have had a practice of annually dividing its funds; it may have been an unregistered body altogether; it may have been one which did not pretend or affect in any way, to provide for old age, but provided only for casual and temporary sickness; and for all these reasons it would be unfair to lump all together the answers of the paupers, and compare them with the actual number of registered and subsisting friendly societies and their members. Then, again, suppose the society is one which has broken up—as in the case in the 12 per 10,000 I mentioned just now—the pauper is not asked in what circumstances it broke up; whether it broke up, as a considerable number of societies do, rather from having more money than it wanted than having less money than it wanted; whether it divided a round sum of money among the members on the occasion of the breaking up, or anything of the kind. But the impression is given that, in every case where a pauper has belonged to a society which has

Chairman—continued.

broken up, his pauperism is in some sort of way a consequence of the society having broken up. It is not an assumption which it is fair or just to make against the friendly societies in any but a very small proportion of the cases; and, therefore, I think that the return, used, as it usually is, to point the moral of failure of friendly societies to fulfil their duties to their members, is misused. And I should like to mention, if the Commission will forgive me for doing so, a circumstance which struck me as very curious in regard to that. I had the honour a short time ago of being invited to address the Association of Poor Law Chaplains at Guy's Hospital on this very question; and I put it to them, as persons who were very much better informed than I was on the question, whether it was within their experience that persons who had been members of friendly societies often became paupers; and there was a very fairly attended meeting and a very lively discussion, and in the course of the discussion several of the Poor Law chaplains expressed in the strongest possible terms, much stronger terms than I should have used, their conviction that a member of a friendly society never became a pauper; that the persons who became paupers in their old age were, speaking generally, persons who had never done honest work to any extent to speak of, and who had never so far devoted themselves to thrift as to become members of any friendly society of any sort whatever. I quote the remarks of those chaplains, whom I certainly did not expect to approach the question from that point of view, not as my own, but as much stronger than any that I should have ventured to use.

11052. The statement of those chaplains is a good deal in accordance with what we have had here, although perhaps still more strongly expressed. What we have heard here generally has been that there are occasionally members of friendly societies, but that they are extremely rare; and that also that there is a certain number receiving outdoor relief when certain allowance is made with reference to the payment they are receiving from friendly societies. But I suppose the reason why friendly societies which do not provide for old age, yet have the honour of having members who do not become paupers, is that members of these friendly meeting altogether with all the best of their workmen, discussing their future interests, and so forth, somehow or other do provide against old age; they are not a class of men who would, if I may venture to say so, submit to become paupers?—I think that the explanation which your Lordship has given is one which applies to a very great number of cases; that it is undoubtedly most usual with friendly societies to provide for sickness during the whole course of life, and that, although that is a method which I think my friend Mr. Sutton will not approve of, the practical working of it comes to be this, that if a person in advanced years is unable to work, there is a strong probability that there will be a sufficient degree of illness connected with his inability to work from old age to justify his conscience in claiming, and to satisfy the benevolent instincts of the members of his society in

Chairman—continued.

Mr. BRABROOK.

Sick pay given to members who are merely suffering from old age.

granting to him sick relief, although possibly the terms and conditions upon which he entered upon such membership of the society would, if they were strictly construed, not entitle him to seek relief in those cases.

11053. My question would go even further; I would suppose that a person who had taken an interest in the affairs of his society, who by that very fact had looked forward to the future and its perils, would have supplied himself even outside the limits of the friendly society, with some security against pauperism in old age?—I think there can be no possible doubt that that is the explanation of the circumstance that members of friendly societies very rarely do become paupers. The man who practises providence in one direction, and becomes a member of a friendly society, is not an improvident man in any other sense of the word, and he looks forward to old age, as well as to sickness, and endeavours to provide against it by opportunities independently of his membership of the friendly society.

Members who lapse from non-payment of subscription.

11054. Now, we will come back to the figures you have just been impugning. I read, in the evidence, I think, of the Select Committee of the House of Commons that sat upon National Provident Insurance, a statement by a representative, I think, of the Order of Foresters, that they lost on an average 3 per cent. annually of their members from non-payments. Well, now, 3 per cent. upon 800,000 members forms a considerable number, and would it not, therefore, appear not improbable that these same man, who had retired rather than exercise the self-denial shown in paying their annual subscriptions, become paupers in process of time, and would be able to say that they had belonged to a friendly society. It leaves a very considerable number of persons in that position?—The number of secessions is more than made up by the number of new admissions.

They possibly do come on the rates.

11055. But I mean so far as regards those persons who secede they have shown already in most cases proofs of weakness of character, and are they not the very sort of people who get into the workhouse, and who, therefore, would be able to say that they had belonged to a society once, and be included in this return?—I think that exceedingly probable, but I am not able to speak from any knowledge upon that point.

11056. It seems to have struck you that the proportion of 26 to every 10,000 was a large one, and one which to some extent threw a stigma upon these societies. Upon me, I am bound to say, it produced rather a contrary effect; but I daresay you have got very good reasons for your opinion?—I rather intended it to show that even taking the return upon its own showing the proportion was not large, and even from that very small proportion there must be very material deductions made.

Return of the Ancient Order of Foresters showing age of members.

11057. You are prepared, I think, to give some negative evidence on the part of one of the great societies upon this subject?—I thought it would interest the Commission to observe a return which has lately been issued by the Ancient Order of Foresters, which struck me very much on account of the very large number of persons of extreme old age who appeared to belong to that order. They published in their

Chairman—continued.

Mr. Brabrook.

quarterly report for last January the returns of the ages of 516,000 of their members, and of the age of 75 and upwards there are 2,329; of the age of 85 and upwards there are 403; and there are as many as 97 members of the great age of 95 and upwards, one of them going up to 99.

11058. Would all these persons be entitled to receive some relief in the case of sickness?—The return, as I understand it, is one of the effective members of the society who are not paupers, and who are entitled to the full benefits of the society in time of sickness.

11059. Did you give the name of the society?—The Ancient Order of Foresters.

Mr. Roundell.

11060. Does it give the numbers at age 60 and 65?—Yes, I have that, also the total number from 65 to 99 which is 13,654.

Return of the ages of 516,305 members of the Ancient Order of Foresters on the 31st December 1891:—

Age.	Number.	Age.	Number.	Age.	Number.
16	1,292	42	10,811	65	2,048
17	2,597	43	10,150	66	1,850
18	8,220	44	10,016	67	1,532
19	10,453	45	9,547	68	1,328
20	13,058	46	9,446	69	1,059
21	14,564	47	9,033	70	977
22	14,831	48	8,672	71	843
23	15,637	49	8,193	72	689
24	16,405	50	7,815	73	545
25	16,961	51	7,618	74	454
26	17,036	52	6,934	75	365
27	17,030	53	6,292	76	869
28	16,970	54	6,045	77	264
29	16,686	55	5,664	78	226
30	16,579	56	5,055	79	143
31	16,464	57	4,612	80	161
32	15,530	58	4,348	81	121
33	15,212	59	4,082	82	120
34	15,131	60	3,818	83	87
35	14,851	61	3,636	84	70
36	13,982	62	2,975	85	54
37	13,281	63	2,635	86	42
38	12,909	64	2,390	87	33
39	12,597	Total from 16 to 64	502,651	88	46
40	12,579			89	24
41	12,009			90	34
				91	17
				92	22
				93	18
				94	16
				95	22
				96	22
				97	28
				98	24
				99	1
				Total from 65 to 99	13,654

Mr. Roundell—continued.

Mr. Brabrook.

The following is an abridgement of the foregoing Table, showing the proportions at each decennial group for each 1,000 members:—

Ages.	Number to every 1,000 Members.
16—24	188
25—34	317
35—44	239
45—54	154
55—64	76
65—74	22
75—99	4
Total - - -	1,000

Chairman.

11061. Then do you suppose that all the members who survive the age of 65, and do not themselves retire, continue members, who may receive the advantages?—Until the end of life; that is the existing rule of that society.

Mr. Roundell.

11062. Could we have, if it is known, how many of those aged members are continuing to receive sick pay?——

Chairman.

11603. I understand that they are all of them capable of receiving sick pay; that there is nothing to prevent them receiving sick pay in case they are sick?—That is so, but not that they are in actual receipt of it. That is a question which perhaps the secretary of the order will be able to answer. I have no information myself on that point.

11064. In these cases, does infirmity, arising from old age, reckon as sickness?—In strictness, according to the rules of the society, it should not do so; but that you see in every case is a question of interpretation of the rules.

Old age according to the rules should not count as sickness

11065. May I ask whether this large and liberal interpretation of their own rules has in any way affected the stability of this great society?—I should prefer to leave that question to be answered by Mr. Sutton. I should say certainly that it does so.

11066. Mr. Sutton is there, perhaps Mr. Sutton will answer now?—(*Mr. Sutton.*) The question of how to deal with members of friendly societies who have attained the advanced ages of 60 and 65 and upwards, is one of the most difficult questions connected with friendly societies. I have with me here a return, which I propose to read to the Commission presently, indicating, as regards a period of 10 years, the proportion of members at each age who were stated to be in receipt of what you may call permanent sick pay, which no doubt in a majority of cases would include what the Commission are now considering, that is, incapacity to earn wages.

Mr. Sutton

11067. These facts you want to bring out in greater detail rather later?—I have them here.

Mr. Roundell.

11068. May I just ask this question. Is it not the fact that in the Friendly Societies Act old age is defined to be any age over 50?—(*Mr. Brabrook.*) That is so.

Chairman.

11069. Perhaps you would be good enough to tell us what special provision has been made by friendly societies against aged pauperism?—There are a number of societies in various parts of the country, which we call for convenience the county societies, which are largely patronised by gentlemen residing in the various villages of the county, in which there is an express provision for the purchase of deferred annuities by the members, and a provision that there shall be separate funds to answer those deferred annuities. Those are as a rule established on strict actuarial principles, and no doubt, speaking generally, they are perfectly competent to fulfil their engagements to their members, because the obligation that they enter upon is to receive their contributions to keep them safely, and to convert them into an annuity when the age arrives at which the member who is contracted with desires to receive an annuity. Several of these are very prosperous, but I am bound to admit that the number of members who avail themselves of that provision for a deferred annuity is never in any case very large. They therefore cover very little of the ground which would have to be covered if friendly societies in general provided for old age by means of the insurance for deferred annuities.

11070. In those cases there is a separate payment made for insurance against old age simply?—In nearly every case it would be so.

11071. Several cases either have been mentioned, or will be mentioned, before this Commission, of these societies, which, so far as I recollect, provide against old age as well as against sickness. There was one which Lord Leigh sent us of a neighbouring society in Warwickshire; we have had a paper put in by Lord Methuen of the Wiltshire Friendly Society; and we hope to have in a few days the evidence of a gentleman who has taken a great interest in a Dunmow friendly society, which must be purely agricultural. Have you any facts with respect to either of these societies?—I have brought with me a summary of the returns relating to friendly societies in certain selected counties. The question is such a large one that it was impossible to provide returns going over the whole ground, even of England and Wales; but I have here returns relating to Bedfordshire, Berkshire, Buckinghamshire, Dorset, Durham, Essex, Gloucester, Hampshire, one from Kent, Norfolk, Nottingham, Wiltshire, Carmarthenshire, Carnarvonshire, and Montgomeryshire, which give in each case the number of societies which, according to their returns, say that they make no provision whatever for old age, and the number of societies which make some provision of some sort, with the nature of the provision that they make stated briefly and the number of members, and the amount of funds of each society, in each case. I do not know whether I can at all briefly lay before the Commission the general results of these, or whether it would be better to hand the papers in for the information of the Commission. They contain in one or two cases the balance sheets of societies which transact this kind of business which might interest members of the Commission. I may state, perhaps, the general results of the whole returns in these selected counties. The total number of those societies which make no provision is 543; and I should say that in that figure the juvenile societies are not included. These are the general societies which have to deal with workmen generally; and of those societies 543 say that they have made no provision, and 153 make some provision of some kind or other. Of these 153 the number of members is 52,877, and the amount of funds 552,488*l.* The details of those figures are contained in these returns before me.

Mr. BRABROOK.

Number of societies making no provision, and number making some provision for old age.

Chairman—continued.

11072. Can you state whether the subscriptions which entitle a member to the benefit arising from his claim for an old age pension are considerably larger than those given for insurance against sickness only?—Considerably larger.

11073. Can you state to what extent?—I may mention, perhaps, an experiment just now being carried on in the Manchester Unity of Oddfellows, by which the contributions for sick pay continuing during the whole of life are being converted at the option of the members into contributions for sick pay ceasing at 65, and into contributions for a deferred annuity commencing after that age. In the late report which is published by the Manchester Unity, there are some calculations by Mr. Reuben Watson, their actuary, in which he points out what is the extra payment that would have to be made, and in some cases it is a considerable addition to the present contributions. Usually, I think, it amounts, Mr. Stockall, a member of the Commission will be able to correct me if I am wrong, but usually it amounts to nearly doubling the existing contributions, and in some cases it amounts to more.

Subscription for old-age pension, double subscription for sickness only.

Mr. Booth.

11074. May I ask what amount of old age provision is considered in the calculations which result in doubling the contributions?—I think the intention is 5*s.* a week.

Chairman.

11075. Could you state what was the ordinary weekly or monthly subscription where old age was included?—Among these specimens which Mr. Reuben Watson prepared, there was one case in which the existing contribution of 2*s.* per month would be altered to 3*s.* 0½*d.*; another case in which the existing contribution of 1*s.* 10*d.* would be increased to 3*s.* 1½*d.*; another in which the existing contribution of 1*s.* 9*d.* would be made 4*s.* 4½*d.*; and, finally, one in which 1*s.* 11*d.* would be made into 6*s.* 4½*d.* This is at pages 51-54 of the proceedings at the recent Annual Moveable Committee of the Independent Order of Oddfellows Manchester Unity.

Amount.

11076. Of these 153 societies that provide

Chairman—continued.

Mr. BRABROOK.

against old age as well as sickness in various counties of England, they are only samples, I take it; they do not cover the whole ground? Are they largely among the agricultural population?—Several of the counties I have selected as being agricultural counties, Norfolk and Wiltshire, for instance.

11077. I mentioned about Dunmow, in Essex, as to which we are about to hear evidence. I should be glad, and I am sure we should all be glad, to have any statement you may make as to the exact position of that society before we hear the evidence?—The Dunmow Friendly Society insures an annuity after 65 years of age. It has 992 members, and 38,801*l.* funds; the amount of annuities which it paid during the year 1891 was 1,738*l.*

The Dunmow Friendly Society.

11078. Does your note state how long that society has been in existence, I am informed that it has been 60 years in existence?—I should have said about 50 years judging from the register number of the society.

11079. Is there a considerable number of similar societies scattered over the rest of the country?—There is a considerable number; I should say not more than a hundred, certainly.

11080. And are they generally founded on a good solid basis?—Speaking generally, I should say that they are. It has been in the Friendly Societies Act now for many years an express provision that no society shall insure a certain annuity, or certain superannuation, unless the tables of contribution for that kind of insurance have first been certified by a qualified actuary, and most of the societies of the class to which they refer will have come under that provision: and those which were established before that provision was law would still, no doubt, have obtained the certificate of a qualified actuary to their tables before adopting them.

Tables of contribution for deferred annuities must be certified by a qualified actuary.

Lord Lingen.

11081. In Berkshire have you got a return for Upton Murvick?—No, the only societies in Berkshire which I have noted there are one at Abingdon, one at Beenham, one at Pangbourne, two at Wallingford, and one at Yattenden.

Chairman.

11082. There was one with which I was supplied —I cannot lay my hand upon it—in which Lord Leigh took great interest in his neighbourhood at Kenilworth, which provided for old age, and which had been established for a considerable number of years; and Warwickshire is one of the counties?—No, unfortunately Warwickshire is not one of the counties which I have with me. I shall be very glad to supply the valuations of the societies to which your Lordship has referred.

11083. Do you wish to add anything to your evidence on this part of the subject; for instance, as to trade unions?—I should mention that it is a very usual provision in the rules of trade unions, that they will provide for their members a superannuation allowance; but, at the same time, it is very unusual in the rules of trade unions that the contributions for that allowance should be made separate, or that they should be

Most trades unions give an old-age allowance; always, however, paid out of general funds.

Chairman—continued.

estimated beforehand by an actuary; and that, therefore, the fulfilment of the contract of a trade union with its members to provide a superannuation allowance will depend in the long run very much upon their being able to raise sufficient funds by means of levies to be able to do so. I should desire to say that so far as my knowledge of the question goes, the trade unions have up to this time honourably fulfilled every agreement with their members, and that they do provide superannuation allowance for their members, after they become chargeable to the fund; those, I mean to say, who have these superannuation funds do so; but whether they will be always able to do so depends upon the extent to which they will be able to make up, what I must venture to call, the inherent unsoundness of their principles of action, by future levies upon their members in the event of large numbers of them becoming old at the same time, and claiming accordingly upon the funds.

11084. You have stated, now, what provision has been made, directly or indirectly, to provide against old age; could you suggest any further provision of a similar character?—I confess that, as I said to the Royal Commission on Labour, I do not think that as yet the capabilities of the members of friendly societies to apply a portion of their income towards providing for their own old age, have been exhausted; and although comments have been made upon what I there said to the effect that I was speaking without real knowledge of the condition of the poor, I am not disposed to depart from that position. At the same time, I do not think that the insurance of a cut-and-dried deferred annuity of 5*s.* from the age of 65 for the rest of life is exactly what the working man wants. I think what he does want is an annuity commencing at such time as he finds himself unable to work through old age, and in many trades and occupations that time will come considerably before 65 years of age; and that, therefore, if a provision for old age is to be successfully carried through by means of friendly societies it must be of such an elastic character that a man may be able to receive instead of his fixed pension of 5*s.*, or whatever you like to call it, at the age of 65, a smaller pension at an earlier age, or that he may postpone the receipt of it, and take a larger pension at a later age. Some such arrangement as that, I think, would make deferred annuities more generally acceptable to the working classes; because I think we must all admit that at the present moment deferred annuities are not acceptable to the working classes; it is exceedingly difficult to induce them to insure for them; and I think also that it should be accompanied with a provision that there should be no forfeiture in any event. I believe one great cause of the unpopularity of deferred annuities is this: that the man reflects that he is paying away money which is absolutely lost to him except in a long future and contingent event; that, if he saw a chance of his money coming back to him in some way, or to his representatives if he should not live to enter upon this annuity, he would more

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Chairman—continued.

willingly set aside the sums which would be necessary to purchase it. Of course, my friend, Mr. Sutton, will tell me there is no way in which you can "eat your cake and have it too;" that if you require a contingent assurance to be converted into a certainty, you must pay accordingly, and that the annuity which will be granted for a given contribution will be very small, and that the contribution which will be required for a given annuity will be very large if the element of forfeiture is not to come into it. But practically, of course, leaving out the element of forfeiture makes it merely a matter of saving; and the member might just as well put his money in the savings bank, or invest it in any other way, for himself as give it to his society to do. But I think the difficulties in the way of inducing the working man to sink his money on a long-distant contingency are so great that it is only in the direction that I have suggested that you may expect to attempt to do it.

11085. In the evidence we have hitherto received the general tendency has been, I will not say to prove, but to suggest, that the working man will only subscribe to a deferred annuity when it is connected with a society which provides for intermediate illness and so on, accidents and so on. Do you think that, with that elasticity into it which you have suggested, and the larger range that that assistance would take, that deferred annuities would become largely popular among the working classes?—I think it is the most hopeful look-out in that view. I do not feel competent to say more than that. But I think that the removing from the contract the element of fixity at one end and the element of forfeiture at the other, would greatly assist in making it popular if deferred annuities can be organised in that way.

11086. I suppose you will admit that Mr. Sutton is right when he says that if you remit the element of forfeiture your subscriptions would be larger?—Undoubtedly that must be so.

11087. But do you think the general tendency of increase of wages and decrease in the price of food, and so forth, and also a growing sense of dignity among the working people themselves, that that effort is likely to be made?—And I think, moreover, speaking generally, if the working classes are steady at work there is a margin out of which they could be induced to make such provision, if the circumstances in which the assurance were offered to them were such as to make it more agreeable to their wishes.

11088. You wish to say something, I think, as to the State care of funds, which I assume to mean not so much a provision of funds by the State as the additional security given by the State as the caretaker of the money?—I think, when you are dealing with a contract which is to be fulfilled 50 years hence, it is a very important matter that the absolute security of the funds should be assured, and I think that the only direction in which State aid can usefully be given to these societies is by the offer of the security of the State keeping all their funds; and if that be so it would then be an essential part of the offer that the State should say, "We "will keep your funds under such circumstances "that you shall be able to fulfil these long-dis-"tant contracts;" and therefore it would have to be necessary that the State should guarantee during the whole continuance of the contracts the same rate of interest which is paid at the beginning, and that we should be independent of any reduction in the interest which may from time to time take place as affecting the public creditor generally; that there should therefore be a certain fixity in the interest independent of the interest paid to the public creditor; and, so far, that friendly societies should have a preferential claim to interest over that of the ordinary public creditor, if such a contract were entered into.

Mr. Brabrook.

And the continuance of the same rate of interest.

11089. Would the State run any risk of loss by such an arrangement?—It would run the risk that it would be paying for its debts to the friendly societies a larger interest than that which it ought to pay in the market for its debts to the public creditor; but that appears to me a necessary condition of a contract which the State enters into in an act which is not executable until half a century hence.

11090. Is there anything else that you would like to add to what you have stated?—Nothing else occurs to me.

11091. Mr. Sutton, would you like to take the opportunity of making your own statement as to the experience of societies as to payments after the age of 65?—(*Mr. Sutton.*) As I understand your Lordship, you would like me to give the Commission these figures.

Mr. Sutton.

11092. What I understood from you is that you had prepared a statement; I do not know whether it is a sort of statement that can with advantage be read out, or is it one of those statements which are put in for the purpose of being studied?—I can give you the broad outlines of it, and then put it in afterwards.

11093. That would be the best way, I think?—Then, briefly, it is this: that in connection with the preparation of tables that I have been engaged in at the Friendly Societies' office, I have taken out some of the unadjusted facts which, in my opinion, seem to bear upon this question of permanent sickness, or, in other words, you might take it, I think, for our purpose, as incapacity to earn wages. The figures are in no way adjusted, and I may tell the Commission that in taking them out I have been at very great pains to distinguish, as regards the claims at each present age, how long the members have been members of their societies. With that part I need not trouble the Commission, but I will give you the broad outlines of the figures. At age 25, out of 87,643 members, or lives it really is, living at the time of that age, 58 were represented as permanently sick.

Number of those permanently sick out of total numbers at any given age.

Lord Lingen.

11094. Where do these numbers come from; is it some particular society?—These numbers come from the quinquennial returns made by all the friendly societies of the country to the Registrar of Friendly Societies under the Friendly Societies Act. At age 30, out of 80,596 living, 117 are

Lord Lingen—continued.

Mr. Sutton.

stated to be permanently sick; at age 35, out of 65,253, 169 are stated to be permanently sick; at age 40, out of 52,237, 192 are stated to be permanently sick; at age 45, out of 41,139, 259 are stated to be permanently sick; at age 50, out of 31,165, 313 are stated to be permanently sick (or nearly 1 per cent.); at age 55, out of 22,949, 425 are stated to be permanently sick; at age 60, out of 15,458, 597 are stated to be permanently sick; at age 65, out of 8,991, 804 are stated to be permanently sick; at age 70, out of 4,289, 849 are stated to be permanently sick; at age 75, out of 1,700, 618 are stated to be permanently sick; at age 80, out of 577, 296 are stated to be permanently sick; at age 85, out of 148, 87 are stated to be permanently sick; and at age 90, out of 23, 8 are stated to be permanently sick.

Mr. Booth.

Definition of "permanently sick."

11095. May I ask for a definition, if possible, of "permanently sick"?—I would explain to the Commission that what I have taken as permanent sickness is sickness that has already lasted two years.

Chairman.

11096. Does that include trades unions?—No; friendly societies purely and simply.

11097. And all the friendly societies that are registered?—No.

11098. Then what friendly societies?—Out of the friendly societies returns that were received by the Registrar in the course of the last 20 years, these particular figures relate to a period of 10 years, the period 1861 to 1870; and out of the returns sent to the Registrar relating to these 10 years, I suppose, speaking generally, I had to discard quite half of them as being on examination evidently incorrect.

11099. Are those the permanently sick receiving assistance?—They receive assistance of various amounts; some, I believe, as low as 1*s.* a week, some 2*s.*, some 2*s.* 6*d.*, some 5*s.*

11100. But all of those that you have mentioned are receiving some?—Were at the time those figures relate to receiving relief.

Mr. Booth.

11101. May I ask whether "at age 25" means 25 to age 30?—No; present age 25.

11102. The actual age?—The actual age. This table is made out for each year of the age, but I only read to the Commission every fifth year of age.

Chairman.

11103. Have you any other information connected with this subject to lay before us?—I have a few general observations which I should like to make to the Commission.

11104. We should be very glad to hear them?—Anything in the nature of deferred annuities of course is materially influenced by the effect of compound interest, and so if any scheme of deferred annuities is ever to become law I cannot help thinking myself that it would be desirable in the interests of the people who are

Chairman—continued.

supposed to pay that the scheme should come into operation as early as possible, that is that for instance in the large affiliated orders there is a very considerable number in their juvenile societies, who at the present time are only insured for sick pay until the time that they are too old to continue in a juvenile society and a small sum at death, and in addition get as a benefit when they leave the juvenile society sufficient to pay for their entrance fee into what we call the parent society, whether lodge or court or otherwise. Now, I cannot help thinking that if the amount paid into the juvenile societies was increased somewhat, it would not be a matter of very great difficulty for these deferred annuities to be receivable at the age of 60 or 65 years or whatever it may be, to be in great measure purchased while they were members of juvenile societies.

11105. How early do young persons become members of these societies?—I am speaking from memory, and no doubt the chief registrar will correct me if I am wrong. I think about three.

11106. But does that include the subscriptions levied at schools, the pence that are brought by the children?—No; I do not know that there is any connection between the membership of these juvenile societies and the schools the members may go to.

11107. Your observations are limited to those who are actually connected with some friendly society the juvenile branch of a friendly society?—Certainly.

11108. And you think that they may enter as soon as three?—(*Mr. Brabrook*) The legal limit is three; they may have members as young as three; in practice they usually say five or six, but they may have members as young as three, and in some societies have them as young as three.

11109. What is the amount of payment made by them?—(*Mr. Sutton*) That I am afraid I cannot answer off-hand; I am a bad one at remembering figures. (*Mr. Brabrook*) It is, however, very small; I cannot recollect the exact amount.

Mr. Chamberlain.

11110. Have you the calculation by you; could you tell us how much a child of five would have to subscribe in order to secure the pension of 5*s.* a week at 65?—(*Mr. Sutton*) No, I have not; the nearest approach that I have to it is for age 18.

Mr. Stockall.

11111. Could Mr. Sutton supply such a table from the information which he has in the office, as I think it is of vast importance that we should look at this question from the juvenile society point of view. I believe it is the key to the whole question of old age pensions?

Chairman.

11112. Have you such information as Mr. Stockall suggests?—I have here as regards present ages, say five up to 18, a very considerable amount of information as to the numbers exposed to risk, of the deaths, and combined

Chairman—continued.

with other information available, I have no doubt whatever that proper tables could be be prepared from age five.

11113. Well, we should be very much obliged to you for such tables?—I can furnish them to the Commission.

11114. You mean at a future time?—Certainly.

Mr. Chamberlain.

11115. The best form I should think would be to tell us how much per week would be necessary in order to provide each pound of pension?—Yes.

Chairman.

11116. At a certain age.

Mr. Chamberlain.

11117. Then we could make our own calculations, how much it would be for 5*s.* a week, which would be 13*l.* a year; so much for 6*s.*, and so on?—Yes.

Chairman.

11118. That would really explain and develop your own suggestion, which was that it was very important that they should begin young?—Certainly.

Mr. Chamberlain.

11119. And tables showing what would be the effect of beginning young upon the amount, and the time when it would be payable would be very valuable.

Chairman.

11120. What I understand is that the legal age is three; Mr. Brabrook says, as a matter of practice, very few subscribe under five?—There would be no dificulty in making it three.

Mr. Stockall.

11121. I should ask for that, because the general practice of the societies is to desire to get the children into these societies about the age of three?—No doubt of it.

Chairman.

11122. What was in your mind when you made the suggestion that they should begin early, that the payment was to discontinue at a certain time, or was to continue through life?—Well, you might have any number of tables made; you might choose, if you liked, to buy yourself 200*l.* or 300*l.* a year when you get to 65.

11123. Do you suppose that these subscriptions thus early begun should be continuing subscriptions up to the time the annuity is due, or should discontinue at certain ages?—With regard to that I should like to call attention to another matter. In preparing some tables two years ago for the use of a House of Commons Committee on this very question of superannuation (the question then was superannuation for the School Board of London), I formed an opinion of my own as to the shape in which these tables should be brought out,

Chairman—continued.

and the shape I then adopted, and which I should like to adopt again, is to show, given the age at which the pension is to be payable, how much of such a payment made at a given age will buy when attaining the age at which the pension is received.

Mr. SUTTON.

11124. Yes; but that assumes a continuous payment from that age up to the time of its receipt?—That is exactly, my lord, what it does not assume.

11125. Then I misunderstood you?—And the very object I had in mentioning that way of drawing these tables up was to prevent what the chief registrar mentioned to the Commission, that dread the working men have of forfeiture through lack of work.

11126. Then this table would show at what age, given a certain rate of annual subscription, the necessity for payment would discontinue according to the amount of the annuity insured?—Exactly.

Mr. Chamberlain.

11127. In calculating from this table, it would be necessary, would it not, to add up the sum which payment of one at age X will amount to for all the years through which you desire that the pension should continue, and in that way you would make a series of tables?—Exactly so.

Lord Lingen.

11128. "No money returned" is the principle of these tables, is it not?—"No money returned" is the principle, and, in addition, I think, to make it quite clear to the Commission, the member would not have the option, under these tables, of beginning to receive a smaller annuity at an earlier age. That very question became a very prominent one in connection with the House of Commons Committee, for whom those tables were constructed.

Chairman.

11129. Does that table fix the age?—That table fixes the age.

11130. Several ages?—I have given 60, 65, and 70, I think.

Mr. Chamberlain.

11131. In preparing this table could you give us a calculation showing how much a child would have to pay per week from the age of three years to the age of 16 in order to secure a pension of 1*l.* a year at 60, 65, and 70 respectively?—Certainly.

Chairman.

11132. You might begin at an earlier age; from 55 to 75?—There would be no difficulty; I think I thoroughly understand the views of the Commission, and I will take steps accordingly.

Mr. Pell.

11133. Could these statistics take in women as well as men?—In those tables the females were specially dealt with, and I will do the same in preparing these for the Commission.

Chairman.

Mr. Sutton.

Different scale of tables for women and men necessary.

11134. You would not have a different scale of tables for women from men, although a larger number of women live beyond a certain age than men ?—If it is to pay its way you must make a difference.

Mr. Loch.

11135. We have not actually had it in evidence at what age the juvenile members join the mother societies ?

Chairman.

11136. I think you said that among the advantages of this system one was that the payment was provided for their entrance into the parent society ?—Precisely, and what I have always had in my mind ever since I have been connected with friendly societies is that the juveniles might very well, indeed, provide something more than their mere entrance into their lodge ; they might provide a substantial part at all events of the deferred annuity at 65, or whatever the age is to be.

Mr. Stockall.

Annual division of money in many juvenile societies.

11137. But many of the juvenile societies are providing considerably more than that of paying the entrance into the parent lodge; some of them are getting monies back at Christmas, dividing their moneys annually ?—I think some of them, if you do not mind my saying so, are so fat that they are glad to get rid of their money.

Chairman.

11138. What, the societies ?—The juvenile societies.

Mr. Stockall.

11139. We should have a table, if Mr. Sutton could prepare it, so that we could see the contribution which should be paid up to the period when pension begins; each contribution to run concurrently with the man's subscriptions for his sickness benefits. The difficulty of friendly societies not having provided for pensions at the end of life has been that it has not been included in the subscriptions originally, and to run *pari passu.*

Chairman.

11140. Can you do that ?—I will undertake to provide a weekly subscription and a monthly subscription, or whatever it is, up to the age at which the deferred annuity is receivable, but I cannot go further and give you the sick contributions.

Lodges in district should be amalgamated for purpose of deferred annuities.

11141. Would you proceed with your statement ?—I was going to point out to the Commission that it would be a distinct advantage as regards the affiliated orders, if deferred annuities are to be made compulsory hereafter, that those annuities should be administered throughout by the districts to which the various branches or lodges belonged. The advantages would be these, that if you made each little court or lodge stand on its own bottom it is very likely indeed that you would find from time to time in small numbers considerable fluctuations in the rates of mortality which would in the case of the small lodges and courts perhaps upset their deferred annuity financial

Chairman—continued.

arrangements ; but if compulsory deferred annuities were administered by the districts in combination generally speaking with affiliated orders of the districts, I suppose six, seven, or eight times the size of an average court or lodge, there you would get your rates of mortality, no doubt, far more regular.

11142. I am bound to say that up to this time we have had no proposal of compulsory deferred annuities.

Mr. Stockall.

11143. I take it, Mr. Sutton, that you mean that you would limit the establishment to a certain number of members, that you would not establish this annuity system with less than a certain number ?—That would not do, because the number may be half that number a year hence. What you have got to get is a broad average mortality experience, and you can only do that by getting as many as possible.

Chairman.

11144. Well, would you proceed with your next point ?—Then, of course, in connection with this deferred annuity system, if adopted, would come the question of expenses of management, and there again the affiliated orders would have a distinct advantage over independent friendly societies, in that they would, through their districts, be able to identify their annuitants so much more easily. One of the expenses that always is connected with the administration of annuities is this question of identification from year to year, or quarter to quarter, as the case may be, when the annuitant claims his annuity. Then again, too, if the payment of these deferred annuities is to prevent paupers, the question will arise : "How often per year are these annuities "to be payable ?" If you pay them week by week throughout the year that would mean more expense, but would possibly reduce the chances of the man misapplying his money ; if you pay them quarter by quarter there would not be so much expense involved, but there would be considerable increase of the risk of the man when he received his quarter's money going and fooling it away.

11145. Do you think it would be possible to arrange a system of weekly payment without extravagant expenditure ?—The friendly societies which grant these benefits sometimes do it now, but I certainly think myself with any system of deferred annuities that may come into operation it is most desirable that it should be locally worked, mainly upon this very ground of saving the attendant expenses, if it is not so managed. A great deal of the mischief, I think, that arises at present in connection even with the majority of the societies that profess to grant deferred annuities is that they have not only in their rules sick-pay up to 65 and deferred annuities afterwards, but they have optional tables where a man can insure for life ; and, I think, that really applies at the present time to the affiliated orders. With all these tables, deferred annuities to 60, deferred annuities to 65, and so on, as they at present are used by the affiliated orders are optional. If friendly societies are hereafter to be made use of in connection with this matter, I feel certain

Chairman—continued.

myself it could only be done by stopping sick-pay whatever the age is to be. In that way it must come about, in other words, that a man shall not insure for sick-pay beyond, say 65.

Lord Lingen.

11146. By stopping you mean making it cease?—Making it cease.

11147. When Lord Iddesleigh brought in the Registration Act of 1875, his notion was that all benefit societies of every kind would come to be registered, was it not?—(*Mr. Brabrook*). I do not think that that could have been more than a hope that the tendency of the legislation would be to induce them more freely to register; and, I am afraid, if that was so, it must be held to have been disappointed.

11148. I am speaking from my own knowledge when I say that, when it was argued that he might rest upon the Post Office as providing for thrift, he thought that the various benefit societies had been more or less invented by the people themselves and fitted their tastes and fitted their means, and that by the provision he made under the Act they would all be able to get disinterested and competent advice of the actuarial kind, and be set on a good footing, so far as their theory admitted of it, but all the unregistered societies, which I understood you to say were as numerous as the registered ones, escape from that benefit of the Act altogether?—They do so.

11149. Have you thought at all what effect that large body that is not checked at all may have upon thrift, I mean the failures of them?—One great reason why the number of unregistered societies is, I believe, increasing rather than diminishing is the unwillingness to submit to the requirements of valuation and otherwise which were devised by the Act of 1875 for the benefit of the societies themselves.

11150. That feeling, I suppose, is rather on the part of the administrators than on the part of the members of these societies. If they understood that registration gave them a considerable amount of practical security, would there not be a public opinion in favour of it among the members as distinct from the managers?—I am afraid that there are very few signs of any such public opinion growing among the members. I should be very glad to see any sign of it, but I do not observe any.

11151. Now you spoke of many of these societies when they are really more than solvent, their ample means is a temptation to break them up and divide the proceeds; have you ever known this happen, that, when that sort of plundering the wreck has taken place, the old members only got an equal share along with the young members?—Very frequently.

11152. Very frequently?—Very frequently.

11153. Could that happen in a registered society?—Yes; by agreement. If a sufficient number of members—five-sixths of the whole number in value of the members—consented, an equal division would be quite possible in a registered society.

11154. Then it is merely a numerical majority, and a man does not have votes according to the

Lord Lingen—continued.

time that he has contributed?—Yes, he has votes; he has one extra vote for every five years during which he has been a member; but notwithstanding that weight in the scale of the older members, it very frequently happens that an instrument of dissolution will direct that the funds be divided equally among all the members.

Mr. Brabrook.

11155. Would not that legislation bear strengthening: instead of one vote for every five years, if you gave him one vote for every year, above a certain limit; that he must have been a member, say, ten years to have a vote at all, and after that, that you make it progressive, his power in voting?—Even now the older members very often sign these instruments of dissolution; and, of course, if you gave the further weight to their votes they would still do so. The equal division is not thought by the members of societies to be the unfair thing that we know it to be, and they very often consent to it upon ignorant notions of simple equity that they ought to share and share alike.

11156. But all those false movements bring their penalties, and when the man, as he probably does, spends this capital sum that he has got, and is destitute afterwards, that must have an effect in the village or parish in discouraging similar provision, should you not say?—No doubt it must.

11157. You have not, I think, in your evidence alluded at all to the Post Office as an instrument for carrying out thrift of this kind. The Post Office gives you absolute security for the money. You have the State security there which you were speaking of, and it is so far elastic that it has got two sets of tables, one for the return of money and the other not. It has also got various forms of insurance, deferred annuities, and insurance upon death. Do you think greater use might be made of that machinery if the people understood it better, or do you think that there is a feeling of any sort against it which could be remedied by an improvement in the machinery?—I think that greater use of the machinery would be made if the working classes generally understood the advantage of it, but whether they will ever be induced to see it in that light without such a machinery of canvassing and collecting as it is difficult to contemplate in connection with a Government department like the Post Office I do not know.

Post Office needs advertising.

11158. You are not hopeful?—I am not hopeful in that respect.

11159. Then, do you think that the benefit and friendly society, by the fact that it is managed by their neighbours, and that it collects its subscriptions in that way, has so great a predominance over the Post Office in popularity that it keeps the Post Office out of the view of the people?—I think that, speaking generally, they would rather have a society badly managed by themselves than well managed by somebody else instead.

A locally managed friendly society is more popular.

11160. Yes; the well-managed, of course, is rather begging the question?—Undoubtedly they could get better served by going to a Government department like the Post Office, but they will not willingly go to it as long as

Lord Lingen—continued.

Mr. Brabrook.

they can get what they want through local self-managed concerns.

Chairman.

11161. You would lose in that way the vast educating influence of the friendly societies?—Yes.

Lord Brassey.

11162. Do you think that it is desirable that there should be more check upon the administration of the friendly societies by some public authority?—I am very unwilling to ask for any more power of interference. I believe that friendly societies are working out their own salvation very much better for themselves than any pressure that we could possibly put upon them is likely to do for them.

Mr. Henley.

Unpopularity of Post Office due to low rate of interest.

11163. Do you think that the low rate of interest (2½ per cent.) that is paid on Post Office deposits has anything to do with its unpopularity as an investment?—I think it has. It is a matter rather for Mr. Sutton than myself as to the rate of interest; but I confess, I think, that if the Government is to make deferred annuities popular by any means that they ought to be liberal in the rate of interest which is calculated as involved in the subscriptions to be paid for them.

Lord Lingen.

11164. Might I ask you whether you would go so far as to incur a loss on interest?—I do not quite see the application of the term "loss," because if the investor for a deferred annuity is looked upon as a public debtor you are not exactly losing, you are simply paying more interest than you would be bound to pay if you went into the open market with your debt.

11165. But he is a public creditor, not a public debtor?—I beg your pardon. I meant to say public creditor.

11166. Therefore you are paying him more as a public creditor than he is entitled to?—You are paying him more than any other public creditors.

11167. You are paying him out of taxation?—Undoubtedly. It would have been a subsidy out of the taxation of the country.

Mr. Henley.

11168. I wanted to clear up the question about old age and sick pay. First of all, how does a person become entitled to claim a pension, say from the Foresters?—By contributing during his membership until he arrives at the fixed age an extra contribution specially for that purpose.

11169. I am taking now an ordinary member who has only insured for sickness, how does he become entitled when he is sick to receive the benefits of his society?—He has to declare upon the funds of the society in proper form, and to supply the society with evidence that he is sick and requires assistance.

A medical certificate necessary for obtaining sick pay.

11170. Then that evidence is, speaking generally, what?—Speaking generally, it would be a medical certificate.

Mr. Henley—continued.

11171. Well, we will take those cases of 90 which you mentioned; I think you said there were 23 cases of 90, and only eight of those persons were declared as permanently sick; would the balance of those people, the balance of the 23, be entitled without a medical certificate to get any of the benefits of the society?—Not unless they had insured for an annuity as well; for sickness they would not. I think that requires a little qualification. Mr. Sutton would tell us no doubt that some of those were not permanently sick, that is to say, were within their first two years of sick-pay?—(*Mr. Sutton.*) No. I think many societies' rules have a provision to the effect that they shall be entitled to this reduced prolonged sick-pay on attaining old age. (*Mr. Brabrook.*) Still they would not be included in that eight out of the 23 who were in actual receipt. As Mr. Sutton suggests the other 15 would feel a certain pride in being 90 years of age and not claiming upon the funds, and therefore they would not be in receipt of any benefit from the society.

11172. I will put aside the pride; supposing these people, we may assume that they are unable to work, were very destitute, would they have any claim upon the society?—Not according to a strict interpretation of its rules, unless they were actually sick.

11173. Because I see in the Manchester Unity there is an amendment to the rules which I do not quite understand, "Except in such "lodges as have a surplus sufficient to allow "benefits to members suffering from infirmities "other than specific sickness; such lodges to "have special sanction of G. M. and directors, "which must be renewed every five years im-"mediately following each valuation of the "order," what does that mean?—There is a provision in the rules of the order for blindness, and other infirmities of that kind, which would not be counted as sickness.

11174. That would not be counted as sickness?—That is not sickness.

11175. We come then to this, that an old man if he is insured for sickness must have a medical certificate before he can claim anything from the society?—Speaking generally the rules require medical evidence when any claim is made upon the society before anything can be got from the society.

Mr. Pell.

11176. I think you have found that deferred annuities were not generally desired by the working classes?—I believe they are very unpopular.

11177. Your answer referred to the working classes; as far as your experience goes do you think they are generally desired by the classes above the working classes?—I never met more than one person in my life that ever bought one.

11178. Therefore that is a very prevailing view with the whole of the English race?—With the whole of the married English race, at any rate.

11179. Am I right in this. In these figures that you gave I think you said that there were

Mr. Pell—continued.

from 7,000,000 to 8,000,000 of persons in England and Wales who had connected themselves with friendly societies, registered or not registered?—Probably; of course, it is the loosest possible estimate.

11180. That is about one-fourth of the whole population?—Yes.

11181. The population being now about 28,000,000?—Yes.

11182. A very large number?—Yes.

11183. And half of those, I think you said, were probably unregistered societies?—Judging from the inferences drawn by the Friendly Society Commissioners in 1872, one would say so.

11184. Are you able to say whether the proportion of the population in these purely agricultural districts, such as Dorsetshire, who avail themselves of the benefits of friendly societies registered or not, is as large as in the urban districts?—I should not be able to say without reference and calculation; I should prefer to consider that question.

11185. But the difference is not so large that it has attracted your attention?—No.

11186. Are there any returns or documents that would enable one to see what the state of things is with regard to that question?—I doubt whether you could get any very accurate information, because, you see, in agricultural districts where the villages are smaller and more scattered, you would find the proportion of unregistered societies, I suspect, would be larger. And then another difficulty would arise, that in the town districts the number of societies of the dividing class would be very much larger than in the country districts, so that it would be exceedingly difficult without risk of mistake to make a comparison between the two.

11187. You could not say whether in your judgment the supposed poverty of the rural classes of agricultural labour prevents them joining these societies?—I should not like to say that it does.

Mr. Roundell.

11188. I think the friendly societies' leaders are all against State control?—Yes.

11189. And I suppose that your opinion on the subject of State pensions is expressed in this short sentence in your last report. "I remain "of the opinion that there is no other way of "providing for old age than by thrift, self-denial, "and forethought in youth"?—That is it.

11190. Having regard to the new tables which Mr. Reuben Watson has framed for the Oddfellows, it is the fact, is it not, that a very small number of Oddfellows contributed to superannuation benefits before?—It has been shown that the number was not nearly so small as had been represented. It is not so much a small number absolutely as a small number relatively who had contributed.

11191. I think there are about 500?—I understood that it was even more than that.

11192. Can you tell us from your knowledge how far these new tables have been availed of?—They are at present only adopted by the recent meeting, and the resolutions of that

Mr. Roundell—continued.

meeting have not even yet been submitted for registration, so I imagine they have not been brought into actual practical operation at all. Mr. Brabrook.

11193. I think you have stated in your report, if I remember right, about the ability of friendly society members to contribute for old age; I think in the case of the Oddfellows you take their average contribution at 31*s.* a year?—In the case of affiliated orders generally. Average subscription 31*s.* a year.

11194. That may be taken as about one week's wage or more for that high class of member?—For one week or one week and a-half most likely.

11195. And I think you founded upon that fact the opinion that by the exercise of but a small amount of further thrift they might provide for old age?—It did not appear to me that two weeks would be an unreasonable measure to take.

11196. But you considered that that provision for old age by these higher waged work people, appeared to be quite feasible?—It appeared to me to be so; of course I have no better means of forming an opinion on that point than anyone else, but it struck me as worthy of their consideration.

11197. Taking the juvenile societies, who is it practically that pays the children's contributions?—Until a child is old enough to earn a sufficient sum to pay its own contributions, the parents will, of course, pay them.

11198. So that, in fact, it is an additional provision made by the parent in addition to his own contributions?—That is what it would be; but I should like to remind you, sir, of the remark made by Mr. Sutton, that it is a curious circumstance that these juvenile societies, many of them, are exceedingly rich, that they have a tendency to accumulate money, as the case stands; that the small subscriptions that they get are sufficiently large to enable them to save out of their income, the demands upon their funds being really exceedingly small, there is so little illness among the juveniles, and death being very rare among them. Juvenile societies exceedingly rich.

Chairman.

11199. What becomes of the savings?—Well, the Treasury regulations made under the Act, which have the force of a Statute, require that every member should either be taken into an adult society or paid his share of the accumulated funds of his juvenile society, so that in the long run the savings ought to be absorbed by payments to the members; but they are not so, and so they have a tendency to accumulate.

Mr. Roundell.

11200. Are these juvenile societies on the increase?—Very much so; yes. Increase of their number.

11201. Have you any knowledge how far, since the Free Education Act came into operation, the school fees have been applied towards school penny banks?—I have no official knowledge on that point.

11202. Then I would ask you, do you see your way to the juvenile societies being worked along with the Post Office or their being kept

Mr. Roundell—continued.

Mr. Brabrook.

independently as branches of the friendly society?—The Treasury regulations to which I referred provide for both things. A juvenile society may be established in connection with any school or public institution, and there are several instances on record in our books of juvenile societies established in connection with schools.

11203. I was wishing particularly to ask you whether in that way you see a mode of operation for the working of the Post Office in aid of thrift?—I think it might be most useful in very much the same manner in which the Post Office assists the penny banks and receives their monies.

Lax administration of the Poor Law discourages thrift.

11204. I take it that looking at it from a friendly society view you are decidedly of opinion that a lax administration of the Poor Law tells strongly against thrift?—Certainly.

11205. And against the interests of the friendly societies?—Certainly.

11206. Can you tell us how far females are being admitted now to membership of the friendly societies?—Some courts of the Ancient Order of Foresters have already been established for females; the Manchester Unity have resolved to allow of female lodges also, or female membership in lodges, and the temperance orders have for some time consisted to a considerable extent of female branches and mixed branches.

Female branches of friendly societies.

11207. In your evidence before the Labour Commission, when you gave the estimate to Mr. Giffen of about 7,000,000 members, you were asked whether that did not apply mainly to males; and, I think, your answer was that it was so, and that the females insured in friendly societies are relatively not numerous?—Relatively, certainly yes.

11208. Then would it not be of great importance that the movement in favour of admitting women to membership of the friendly societies should grow?—I am wholly in favour of it.

11209. Then I just wish to ask about legislation in the matter of friendly societies. The Friendly Societies Commission, of which I was a member, made certain recommendations, and I think it is the case, is it not, that these recommendations were by no means carried out in Sir Stafford Northcote's Act of 1875?—There were many of them which had to be sacrificed.

11210. Now, I would ask your opinion as to one, which I take to be a very important point, the establishment of local registrars; would you state shortly your opinion of the importance of these district registries?—I am afraid that the cost of the machinery would be greater than the advantage that would be got from it, but the motives which induced the Royal Commissioners to recommend it were, no doubt, that the provisions of the Friendly Societies Acts might be more fully enforced, and the information brought more to the homes of the people interested in friendly societies than it is possible to do from a central office situated in London.

11211. I think there is a very common misunderstanding about unsound societies where an actuarial deficit is shown, and what you said before the Labour Commission with reference to trade unions applies, I take it, to friendly societies. You were asked whether an actuarial valuation would not show that the trade unions were not able to carry out their liabilities; "that is so," you say, "and they do not affect to "be so, they do not pretend to be so, their members do not understand that they are so, their "rules do not show that they shall be so, and the "Act of Parliament does not say that they shall be so"?—That only applies to trade unions.

Mr. Roundell—continued.

11212. But in another way it would apply, would it not, to the friendly societies, not in all cases, but in general?—I endeavour myself, as much as possible, to avoid the use of the word "sound," because it is a word of such indeterminate meaning. Strictly speaking, I suppose, no society ought to be called "sound" which has not got 20*s.* in the pound upon an actuarial valuation. Of course, there are many such societies which, I hope, will continue to live and prosper, which at present are not in that position, but which are doing their best to raise themselves to that position, and for that reason I desire, as far as possible, to avoid the use of the word "sound," either in praise or disparagement of societies.

11213. Though the number of unregistered societies is so very large, I understand you not to be in favour of making the registration compulsory?—The very circumstance that the number of unregistered societies is so very large is, it seems to me, a reason against making registration compulsory. If societies will not come to be registered, it is hopeless to attempt to compel them to come; the proper course is to find out what is the reason for which they are not registered, and to meet it in the best way possible.

11214. When you spoke just now about the instruments of dissolution, and about equal division between young and old being often brought about by agreement of the parties, do you think that anything could be done to bring about a more equitable settlement?—Our experience in regard to that—I think Mr. Sutton, who is always consulted on these occasions, will agree with me—is, that whenever an equitable division is made by means of the distribution being left to my award on Mr. Sutton's advice, the members of the society are almost unanimously discontented with the amount that is awarded to them, and they say that the only right way would have been an equal division in those cases.

11215. With regard to that great safeguard of the quinquennial returns, it is not compulsory on the societies to employ one of the public valuators?—It is not.

11216. They would choose their own?—Yes.

Mr. Booth.

11217. Mr. Brabrook, I should like to have your opinion of the value of the unregistered societies as thrift agencies?—I suppose they are better than nothing.

11218. But they vary amongst themselves, I suppose?—Yes.

11219. From something to minus quantity?—

Mr. Booth—continued.

At least they do this; that they are mutual societies which collect the subscriptions of their members, and distribute them amongst those who have need, with more or less attention to scientific rules and to equity; somebody is benefited by them, nobody is injured.

11220. Would a society which exists for the purpose of mutually borrowing, count amongst those societies, the members of which you count in your 3,000,000?—Not as a friendly society; a society for lending money to its members might be registered as a specially authorised society under the Friendly Societies Acts, but those societies of that class have been left altogether out of our calculations.

11221. There is no intention of including them in the numbers?—There is no intention of including them in the numbers of friendly societies.

11222. With regard to the question of a fixed interest from the State being possibly allowed on the investments of friendly societies, the point you made was that it would be necessary to promise that the interest should not be reduced?—Otherwise the contract could not be fulfilled.

11223. On what sums would that interest be; on sums payable gradually over a long period?—Yes.

11224. Would not that make it a very complicated matter because the contract is made we will say to-day, and it lasts for a long period, a period of possibly 50 years; then the money would be subscribed year by year over that period?—That is the transaction which is actually in force now, under the 17th section of the Friendly Societies Act, through the National Debt Commissioners, with those friendly societies which invested money with the State under the provisions of the Act, allowing high rates of interest many years ago.

11225. A high rate of interest applies to sums accruing gradually?—Out of the contracts entered into when an investment with the State at a high rate of interest was legal.

11226. Does not that come to be very complicated?—I am afraid that it is rather complicated.

11227. Then with regard to the character of the old paupers, you mentioned that, at a meeting which you addressed where chaplains of the workhouses were present, many of them expressed the opinion that very few of the paupers had done what they might have done for themselves in their previous lives. May I take it that those were entirely paupers in the workhouses?—I think so.

11228. That is to say the chaplains' experience of the paupers would be those in the workhouse?—It would be in the workhouse undoubtedly.

11229. It would have nothing to do with the paupers outside, at all?—No.

11230. It would be a stricture on paupers inside the workhouses as far as it is a stricture?—Quite so.

11231. And do you think they would always be thinking of the inmates of the sick asylums?—I do not know; I am not prepared to say whether they referred to them.

11232. More likely they were thinking of their more regular inmates?—I should think so, most likely.

Mr. BRABROOK.

11233. I say this because I am very unwilling to allow any very general statement as to the character of paupers to be made, perhaps on evidence, which particularly applies to a certain section of them?—I am very much obliged, because I should be very sorry indeed to give currency to any exaggerated statement or exaggerated impression, that had been made in my own mind by the statements of others not given in circumstances of responsibility, but as mere speeches in a discussion.

11234. You think it is probable that it would apply rather to a certain proportion of even the indoor paupers?—I imagine that the remarks that were made, were on the experience of the chaplains in their conversation with the persons in the workhouses who had passed under their hands in the course of their duties.

11235. It would, on the whole, probably not mean those in the sick asylums, so much as those who are regular residents in the house?—I should think most likely that that was their meaning.

Mr. Stockall.

Most of the seceders from friendly societies are young members.

11236. A question was asked you with regard to the number of members seceding from the orders, and it was said that it was a great number. You are aware, I suppose, that the large number of those who secede are those who have only been members one or two years?—That appears very clearly from a return which was published by the Manchester Unity two or three years ago.

11237. We are not to consider that those who secede as young men from 18 to 25 will not join another friendly society?—I think it is probable that a great many of them do join after a short interval the same or some other society.

11238. And for that reason we are not to suppose that because they have left the friendly society by secession they necessarily become paupers?—Not necessarily, certainly.

Diminution of pauperism largely due to the friendly societies.

11239. Do you consider that the work of the friendly societies has had much to do with the reduction of pauperism since 1834?—There can be no possible doubt that it has so.

11240. Is it your opinion that the friendly societies would be injured or endangered if they were subsidised in any way by the State?—I have been suggesting a form of subsidy which I think would be the least harmful, but, speaking generally, I am entirely against any sort of subsidy · I think it is not of advantage to the societies to have any State subsidy.

A State subsidy would be harmful.

11241. You think it would be detrimental to the spirit which generally animates these societies of independence and thrift?—Certainly.

11242. Is it your experience that friendly societies are gradually but surely improving in their management?—Yes.

11243. They are showing signs of improvement in regard to their financial soundness?—Certainly, so far as regards all the great orders; and their influence by way of example upon the others is very great.

11244. Then, with regard to old age pensions:

Mr. Stockall—continued.

Mr. Brabrook.

are they taking steps generally to get the idea into the heads of the members of the societies that it is necessary to provide for old age?—A great deal has been done of late years in that direction.

11245. In your experience have you found that many who belonged to the friendly societies have asked assistance from the poor law guardians (you gave us the evidence of some chaplains), has it been your own experience?—I have no experience in that matter.

11246. It is your experience, I gathered from your answer, that the friendly societies in some way provide for their members in old age?—Very largely.

Old age pensions in the form of reduced sick pay.

11247. And that which is called reduced sick-pay or quarter-pay really merges into pensions?—It has a tendency to do so.

11248. You must be aware that under some rules it is provided that old age pay is paid without a medical certificate being given?—Yes, that is so.

11249. Now, with regard to the registration of friendly societies; would you have it that all friendly societies should be registered?—I am not prepared to suggest any legislation to that effect; I would rather await the gradual wish being experienced by societies that they should obtain the benefits of the existing Registration Act than take any violent means to bring them under it.

11250. Then you would rather the moral work which is being done among the societies be left to itself to accomplish the good that friendly societies are capable of accomplishing?—Certainly.

11251. Do you consider any amendment of the law advisable to ensure the benefits promised by friendly societies being paid to all the members?—I do not know of any amendment which would have that effect.

Would not compel friendly societies to pay promised benefits by law.

11252. A resolution was passed at the late meeting of the Oddfellows in Southampton which I will read to you, I will ask you if you agree with that: "That the Parliamentary "agent of the order be requested to interview "the Lords of the Treasury to induce them in "the interests of the public to propose to Parliament an amendment of the Friendly Societies "Act of 1875, to prevent societies enrolling "members by promising larger benefits than the "contributions can meet"?—I am afraid that it would not be possible to translate that into practical legislation.

11253. Then you would not agree with forcing the societies which are now not paying the full benefits which they have promised to the members taking some step to ensure the benefits being paid according to that which the contributions and their capital would provide?—I am afraid there are no means of doing that with effect.

11254. You do not think that your hands would be strengthened if such a law were passed?—I am entirely in sympathy with every effort to enable friendly societies more fully to comply with their engagements to their members, but I look with very great fear upon any attempt to do it by compulsory means.

Mr. Stockall—continued.

Mr. Brabrook.

11255. Do you think it advisable that we should get an enactment that all friendly societies should be compelled to cease paying sickness-pay, say at the age of 65, afterwards that they should pay annuities?—That could only be done by enforcing upon the members a compulsory contribution, and it would be so heavy in many cases that it would be a denial to them of the benefits of the society.

11256. But supposing that scheme was to be proposed for all members coming into the societies after a given date, would you then agree with it?—I should be prepared very strongly to recommend it, but I do not know that I should be prepared to enforce it.

11257. Not upon the members coming into the societies?—Not even for the future; I think the general benefit is better subserved by the societies gradually working their own salvation out than by any compulsory measure.

11258. You are in favour, I understand, of females having the opportunity to belong to societies as well as males?—Yes.

Mr. Loch.

11259. Reference has been made to the failures of friendly societies; do those touch a very large proportion of the societies?—No, I think not.

11260. And when there is a failure does it mean an entire collapse of thrift or of providence in that district, or is there immediately some new growth possible upon stronger lines?—The failure of one friendly society might or might not have an effect upon other societies in the same neighbourhood. I have known the failure of a provident institution to contribute to the development of provident institutions of other and better kinds in the same neighbourhood.

Failure of one society often leads to formation of a better society.

11261. So that there is another side to this question of failure from the point of view of its being a stepping-stone to reform?—The failure is a great calamity for individuals.

Chairman.

11262. I am afraid there is no other side, is there, in the case of the individual whose subscription during 10 or 20 years have been lost?—I was saying that failure is a great calamity to individuals; but in the long run it very often is beneficial to the community at large.

Mr. Loch.

11263. And can you see any way of preventing this; would you suggest any change of law to prevent this by saying, for instance, that there should be no society started without some kind of State guarantee?—I should be very sorry to suggest any such provision.

11264. Therefore the evil such as it is would be met by what you would consider a still greater evil if the State interfered?—Certainly.

11265. Then with regard to the figures you have submitted I think I understood, that nearly 4,000,000 would be the number of friendly societies' members, excluding non-registered societies, and excluding burial societies and industrial societies?—Perhaps it would be as well to say 3,000,000, so as to make some

Mr. Loch—continued.

allowance for duplicate membership and things of that kind.

11266. It has been said that the manual labour class amounts to about 11.6 millions, may we take it from a comparison of those figures that, making allowances for women and children, the bulk of the artisan—the labourer—class is in some kind of society?—I have a strong conviction that they are, certainly that nearly all those who are in steady employment are members of some friendly society of some sort or other.

11267. And may one deduce from that as a kind of logical conclusion that in the event of any better provision being made for old age, there is the natural cradle from which it should grow?—I am strongly of that opinion.

11268. Turning to certain districts; you gave us figures also for them; now Berkshire is a district in which, according to the returns given in the name of Mr. Ritchie's returns, the percentage of old age pauperism is extremely low; it stands very low indeed; it is fifth from the top. Do you find that in that district there is any large growth of substantial friendly societies. I am speaking of the question generally?—I can only answer generally that there is a flourishing friendly society in Berkshire, and that it does provide funds for its members in its old age.

11269. I may mention that Berkshire of course is a very well administered district on the whole from the point of view of pauperism. Do you think that your inquiries have tended to show at all if they have gone sufficiently far, that with the better administration of the Poor Law there is this local rise you may say in the friendly societies organisation?—I have a strong opinion that the one must depend upon the other, but I do not know that I am justified in saying so from actual experiment or investigation.

11270. Passing to this Berkshire society, that lies rather apart from the ordinary organisation of friendly societies, in that members must subscribe for sick pay on terms calculated for their whole lives, and not to end as is often the case at 65 years of age, or they must subscribe for an old age pension; that is a patronised society, I think?—Yes.

11271. Do you find that these friendly societies are common?—They exist in several counties, but they never have received the popularity which I think they deserve. They have never been sufficiently attractive to the working public in the counties.

11272. And is that partly because the management has not been so entirely in their hands as in the case of the other societies?—I am inclined to think that that has had something to do with it.

11273. Take another type of society which has made provision for old age, the Deposit Society, do you look forward to a scheme of that kind as spreading, or do you think that relations would have to be had with some other system, grafted on to ordinary friendly societies in their more ordinary form?—The deposit plan has many things to recommend it, but I am afraid that the vagueness of its arrangements has been against it, and the risk that the whole of the member's deposit may be exhausted by his claims for sickness has also tended to make its working unsatisfactory.

Mr. Brabrook.

11274. Therefore you would not propose any attachment of the deposit system to the friendly society system as a means of meeting the old age difficulty?—My own suggestions tend very much in the direction of deposit, but I should hardly be disposed to make the permanence of the deposit depend upon the claims for sickness; I should rather deal with it as an altogether separate matter.

11275. But that difficulty met, does the deposit system come pretty near your views of what might be done?—Pretty nearly. Yes.

Insurance for old age in juvenile societies.

11276. With regard to these juvenile societies, would it be your intention that the whole old age pension should be provided for, by the juvenile taking advantage of the age at which the society might on an average close, and send its members up to the main society?—The suggestion is not mine, but it is due to my friend Mr. Sutton. I should like to say that I entirely concur with it, and I think it would have the beneficial effect, that suppose a boy's parents had paid so much for him, and earned him, we will say, an annuity of 3*s*. a week by their means up to the time he was 16 or 18 and joined the adult society, that would be a very strong argument, and I think a very strong inducement to him to go on continuing those payments, and thus make his annuity 6*s*. or 7*s*. a week, and so on. It would have a beneficial effect both ways; he would have his existing annuity secured to him by his past payments, and he would have the strongest possible incentive to go on increasing his annuity.

11277. Is there not this, that a large number of parents would be quite unwilling, or possibly unable to pay for their children, whereas if a system could be introduced, whereby when the child came to work for himself he could put by whatever the sum may be, as he now does in a juvenile society; would it not be possible that the latter plan would not be more effectual than the other?—I do not know why both should not be allowed to go on together; I do not see any objection to either.

11278. It is said that some 287,000 odd persons over the age of 65 are in receipt of outdoor relief. If so large a portion of the manual labour class are members of friendly societies, how is it that the outdoor relief is so heavy?—I am afraid I am not in a position to explain that.

Amount of pauperism greatly increased by women not belonging to friendly societies.

11279. Might I make a suggestion by way of drawing your opinion: Would it be accounted for by the fact largely of women who form a large proportion of this number not being members of friendly societies?—Undoubtedly, compared with the general population, the number of women who are members of friendly societies must be very small, and therefore that which is the mere fringe in regard to the working men must form a very considerable portion of the population in regard to the working women.

11280. An argument is used that we cannot rely upon friendly societies, because hitherto they have made no provision of this kind. May one say that the friendly societies were established at a time when insurance was quite in its

Mr. Loch—continued.

Mr. BRABROOK.

infancy? I notice here that the Order of Foresters was established in 1780; the Manchester Unity Independent Order of Oddfellows, 1812; and the Hearts of Oak, 1842. May one say that the question of making provision for old age in those days was a matter under what you may call the beginning of debate?—It was not understood at all. Undoubtedly they have been gradually learning year by year ever since.

11281. Therefore it would be unfair to expect that the friendly societies could by this time have made any such efficient provision?—Quite unfair.

Mr. Stuart.

Pensions given in form of reduced sick pay.

11282. You spoke of old age pay being given without a medical certificate in some or all of the societies; to what extent does that take place?—That is a point which is determined in each case by the rules of the society, and I should not be able to answer to what extent it is required without an examination of the rules of the various societies to see how that operated.

11283. Could you say in any one society to what extent it takes place? I will put it in this way: what proportion of the annual payments are used in that way in any society?—I am not prepared to say.

11284. Could you give an approximate notion; is it a one-hundredth or a one-tenth part?—There is no distinction made, Mr. Sutton informs me, in the annual returns between the prolonged sickness and the old age pay, and therefore it would not be possible to obtain those figures.

11285. You can throw no light upon how far that is a form of old age pensions supplied by that society?—I could give no authentic information, and I should not like to hazard a guess.

11286. You spoke of the great expense it would be to those who might have to contribute if they were called upon to contribute for an old age pension. There are old age pensions of a voluntary kind in many societies, are there not?—Yes.

11287. Taking the advantages which are gained by the members of friendly societies, can you give any figure to show what would be the alteration in those advantages if there were no lapses; how much, I mean, of the distributed advantage each year to members (take any one society that you please) arises from lapses?—That, again, is an actuarial question I should like to refer to Mr. Sutton. I do not know whether he can answer it.

11288. I may just say that it was mentioned a little while ago that the lapses took place largely among those who had been only for a short time members, and it is clear that the fewer lapses there were the less would there be accruing from that source to the funds of the societies. I wanted to know some rough figure, how much of the friendly societies distributable advantages arose from lapses?—(*Mr. Sutton.*) Friendly societies are of two kinds: Friendly societies where the members, on joining, pay adequate contributions for the benefits that are promised to them, and friendly societies where they are doing nothing of the kind. In the first case the great bulk of the lapses arise in the first or second year of membership. The members who secede have paid practically very little, and there is very little benefit arising to the societies. In the other case where the members' subscriptions are nothing like adequate for the benefits promised to them, there is a distinct advantage to the society by the members seceding; in fact, such societies if the members did not secede would break down much quicker than they do.

Mr. SUTTON.

Mr. Stuart—continued.

Mr. Chamberlain.

11289. Mr. Sutton, you said you thought that in any scheme of old age pensions carried out by the societies, it would be necessary that it should be locally distributed, and not centralised?—I did.

11290. Can the societies, as they exist at present, deal with such a matter all over the country?—The affiliated orders, I think, could easily deal with it. Speaking generally about them, there is the order itself; there is the district; then the district has 6, 7, 8, 10, 20, 40, 50 lodges; then I suggested that the district in each case should be the administrator for old age pensions in that particular locality.

11291. But is there not a great number of localities—rural villages especially—where none of the great societies have any lodges?—No doubt, and in those cases I should go further and suggest that, for the purposes of old age pension administration, they should be affiliated and arranged so that they should work together in that particular matter.

11292. What I wanted to know was whether anything like a general scheme could be arranged without taking advantage of the Post Office, which has, of course, an office in every village?—I do not think, from my own experience, that friendly society people are very fond of dealing with the Post Office.

11293. No; but is it not necessary to supplement the work of the friendly societies; supposing that to be carried as far as possible by giving the Post Office also opportunities of dealing with the matter?—That exists, of course, now.

11294. Yes; and for that reason, I suppose, the Post Office was not started with any intention of competing with the friendly societies; but only to supplement them?—No doubt an annuity guaranteed by the Post Office would be the idea.

11295. A scheme of old age pensions which was confined exclusively to the machinery of the friendly societies would necessarily be partial, would it not?—It can only apply to members of friendly societies.

11296. And in many cases the people cannot become members of the great friendly societies because of the want of a local lodge?—I think that would very soon be supplied if there was any indication of a desire on the part of the people in these out of the way districts to join the affiliated orders.

11297. Do you think, then, that you could safely trust to the development of the friendly

Mr. Chamberlain—continued.

societies without calling in the aid of the Post Office at all?—Roughly speaking, yes I do.

11298. Then, Mr. Brabrook, I was going to ask you, as a condition of any scheme for old age pensions which should be popular with the working classes, I think you said that there must be no forfeiture in case of death?—(*Mr. Brabrook.*) Or in case of nonpayment.

11299. No forfeiture in case of non-payment, and there must be some return, even in the case of death before the age of pension?—I think so.

11300. How do you propose then to provide for cases of non-payment of the subscriptions if you are not to forfeit?—In that case I think I should adopt some scheme similar to that suggested by Mr. Sutton, of making each payment represent a fractional portion of an annuity, and giving the member the annuity which represented the amounts which he had actually paid.

11301. Would not that lead to extraordinary complication of accounts and very small pensions?—I suggested a plan in my last year's report which I think would reduce it to as simple a machinery as is possible, that of giving a card to every member as soon as he had paid, say, 1*l.*, representing the fractional pension to which he would be entitled at certain given ages hereafter in respect of that 1*l.*

11302. But what would result if you had a number of pensions of 6*d.* a week, or 1*s.* a week; that would be very little advantage to the pensioner?—Where they were very small I think provision might be made for commuting them.

11303. At the age of 65?—Commuting them at some time at which it would be most advantageous to the person who had the pension.

11304. It must be a late time?—Necessarily a late time.

11305. Otherwise there would be inducement to withdraw whenever there was any pressure upon the pensioner?—I certainly would not encourage withdrawals.

11306. In the case of early death in what form do you think the repayment should be made?—It would practically come to this, that if that scheme were adopted until the time of entering upon the pension it would be a mere matter of accumulation at interest, and therefore the fund accumulated at interest would be set at liberty by death, to be paid back to the representatives of the contributor.

11307. In a lump sum?—In a lump sum, yes.

11308. Are you familiar with what was known as the Parliamentary Scheme?—I have read that very carefully.

11309. You are aware that an effort was made there to return to the representatives of a man should he die before the age of 65 a corresponding advantage?—That was one portion of it, I recollect.

11310. In that case it was not in money, but in provision for the widow and for the children for a certain period?—There would be no objection to putting it in that form.

11311. Another suggestion which you made in order to popularise pensions was that the pensions should begin when incapacity for work commenced without regard to age?—Yes.

Mr. Chamberlain—continued.

Mr. BRABROOK.

11312. How would you decide when a man was incapable of work?—In the case of an ordinary friendly society he would necessarily have to elect not to claim any more sick pay, and therefore there would be a strong interest on his part in not prematurely coming on the permanent pay list; moreover, the earlier he begins it the less his permanent pay would be, and it would necessarily be considerably less than the amount of sick pay that he would be entitled to in the ordinary way.

11313. Just let me stop you there. Why would it be less the earlier he began; I understood your suggestion was that having contributed for a fixed pension, that pension should commence with incapacity for work, or 65 years of age, whichever came first?—No; my suggestion was that if he desired to enter upon his pension at an earlier age, that he should be given the equivalent smaller pension which his contributions had insured at that earlier age. I believe it would not be beyond actuarial science to say that the man who is permanently incapacitated from work at an earlier age is not so good a life.

Pension would be smaller if begun earlier.

11314. And, therefore, not likely to live so long?—And, therefore, not likely to live so long as the man who goes on working for a certain number of years longer, and whose incapacity for work begins at a later age, and, therefore, the diminution of the pension might not be so great as it would be if the same table were used throughout; but some diminution in the pension he certainly would have to submit to in consideration of having received it at an earlier age, and I think that option might be given him without injury to the fund.

11315. But having regard to the very large increase which is due to cumulative interest, if a man subscribed such a sum as would give him 5*s.* a week at 65, he would get precious little if he came on at 40?—Probably 4*s.* at 60, and so forth; it would be considerably less, and that I think would be the best practical protection against unduly early claims upon the fund. I could understand a man out of laziness wishing to take his pension, but the pension he would get would be so excessively small that there would be no inducement for him to do so.

11316. But also in the case in which he really was a worthy subject his pension would be excessively small?—It would be excessively small unless upon combined medical and actuarial advice the authorities upon whom the granting of the pension devolved determined that his life was so much impaired by his early loss of vigour and strength that they could afford to give him a pension of a larger amount.

Pension might be larger than strictly just if life likely to be short.

11317. That decision would have to be arrived at when the pension became due?—Undoubtedly on the merits of each particular applicant.

11318. But neither a friendly society nor a Government department could act on a discretion of that sort; they must have rules?—I do not know that it would not be possible. The friendly societies are in the habit of consulting

Mr. Chamberlain—continued.

Mr. BRABROOK.

medical men, and it would not be difficult to get an opinion that it would be safe to act upon as, to the probable length of time a man might live, and to act upon that in determining the amount of pension he was to be allowed.

11312. But it would not be possible for a government department to proceed in that way and increase the amount to be paid to the person according to the length of time he might be expected to live?—No, certainly; it would have to be safeguarded against and provided against by rules possibly.

11320. Would it not be much simpler to make a general rule that the whole of the pension, whatever it was, should accrue either at 65 or on incapacity for work, whichever should first happen; the incapacity before 65 would be easily calculated?—I understand the suggestion to be to calculate beforehand the amount of pension beginning at 65 or incapacity which would be equivalent to the amount of pension, say 5*s*. beginning at 65 only and then to ensure that amount of pension; that certainly would be one form in which it could be put.

11321. I mean, to increase the payment made in order to get the policy which would give you the pension which you desired to have, whether at 65 years of age or at incapacity?—In that case there is no doubt that the contracting body would take great pains to ascertain that the incapacity was real at the time the claim was made before 65 years of age.

Inquiry as to incapacity better done by a friendly society than by a Government Department.

11322. And that would be very difficult for a government department?—Difficult, undoubtedly, if it were not carried through by a friendly society, and likely to be done to the prejudice rather of the claimant than of the department, I suspect.

11323. But that could be best done by a friendly society or some similar body?—I think it would be so.

11324. They have facilities for making inquiries about malingering which no government department can have?—They have local knowledge, and on the other hand they would probably from good fellowship and that kind of thing rather have a tendency to be easy than to be severe to the claimant.

11325. Another statement I think you made was, that hitherto the working classes had not shown themselves willing to contribute simply for an old age pension, and that in order to induce them to do that, it had been necessary to supplement the insurance by provision for sickness?—My recollection of what I said was, that in no form has an old age pension ever been really popular; that the number of persons who have really contracted to buy old age pensions in the various ways in which it has been open to them to do so has always been if great in amount positively, relatively very small indeed as compared with population.

11326. I will put it in this way. Suppose a working man is told "you can only have an old "age pension by contributing so much a week," as I understand you, he would probably not make the contribution. Suppose on the other hand he was invited by his friendly society to which he was contributing so much a week

Mr. Chamberlain—continued.

already; a certain sum against sickness, or even compelled by them to add some small sum to it in order to complete his insurance of an old age pension as well, would he be more likely to do that?—I think probably he would, but not to any very great extent.

11327. You do not think that even a friendly society could induce him to do it unless they were to make it compulsory?—I think not; not in the form of a direct insurance of a pension in old age. It never has been a popular kind of a provision by members of friendly societies.

11328. I suppose they could do it if they were to refuse to give sick pay after 65?—That would have a strong effect in inducing them to do it no doubt.

11329. They would then have two rates; one rate which would give them sick pay up to 65 years of age and nothing more, and another rate which would give sick pay up to 65 years of age and a pension after 65?—That is supported by the experience of societies which gave the double option of sick pay during the whole of life, and sick pay up to 65 and the pension afterwards; the former form is always the most popular.

11330. Does it not result from what you have told me now, that it would be difficult probably to get working people to subscribe for an old-age pension in any case, but that it would be easier to work such a thing through the friendly societies than in any other way?—I think so.

11331. Then I want to ask you: Do you think we could offer any inducement to the friendly societies which would be satisfactory to them, and which would enable them to put this pressure upon their contributors?—I should like very much to see such a thing done.

11332. What form do you think such assistance or temptation should take?—I am not prepared to offer any other suggestion than that which I threw out: that if the State took charge of their monies they should bind themselves at the same time to enable them to fulfil the contract.

11333. But if the State were to be striving to offer a temptation to friendly societies by taking charge of their money they must be content to give at least as much interest as the friendly societies get now from their investments?—At least as much interest as the State pays to the public creditor, I think.

11334. But that would not tempt a friendly society, would it? A friendly society which now invests its money on mortgage or in other ways, and which gets an average of 3 to 4 per cent. or 3½ per cent., would not be content to put its money into Consols?—Then anything more than that you see would be a subsidy from the State.

11335. I rather gathered that you thought that a subsidy should be offered in the shape of increased interest?—In the shape of a guaranteed interest which might in the future come to be a higher rate of interest than that paid to the public creditor.

11336. But it must be more than the present rate of interest even now if it is to be any temptation, must it not?—If it is to be a temptation, certainly.

Mr. Chamberlain—continued.

11337. What temptation would a great society having millions of money to invest have to put all the money into Consols if the Government did not offer them any more than Consol interest? None whatever.

11338. They could do it now voluntarily?—Undoubtedly.

11339. Therefore it would be no temptation whatever unless you offered a higher interest?—Undoubtedly.

11340. Then if the Government did offer a higher interest, do you think that they would require any kind of additional control?—I am afraid that when once we begin to discuss a subsidy it would imply an attempt at further control on the part of the Government over the societies.

11341. You think that if the Government were to give this temptation in the shape of increased interest to a particular society it would sooner or later be followed by a demand for increased control over that society?—I am afraid it would be. I wish to say that I think the form of a little increased interest is the least objectionable form of subsidy, but it has the objections which all subsidies are open to.

11342. You think, I am particularly anxious to have your real mind about this, that even by that form which you think the most desirable it must necessarily leave the way open to a demand for further control?—I am afraid that it might.

11343. That is to say, the form which you suggest is the form of a direct subsidy to the particular societies in the shape of a higher interest than they would otherwise be able to give?—It amounts to that.

11344. For the same security?—Yes.

11345. It is as though a payment in money were made to these societies?—Yes; and if such a thing were entertained I should also wish to urge very strongly that the cost of it should be voted every year by Parliament, and should be written off, out of the Consolidated Fund.

11346. This is a different point altogether, but I want you to follow that I may be sure that I am not misunderstanding you. You think that any advantage offered to the societies in the shape of increased interest would be equivalent to a direct subsidy of money, and would in the future be followed by a demand for increased control over the affairs of the society?—I think there would be a certain danger of that.

11347. Do you think it would be desirable to claim such increased control over a society?—I think not.

11348. And do you think that the societies themselves would like it?—Certainly not.

11349. Therefore it follows that your suggestion, which you have made, I think, not very strongly pushing it, would almost of necessity be a failure?—I believe that the advantages which it presents to my mind in respect to the safe keeping of the money and of the insuring the fulfilment of the contract would have to be purchased by disadvantages which, for all I know, are greatly in excess.

Mr. Chamberlain—continued.

Mr. BRABROOK.

11350. Therefore, although you say "this is a "suggestion which I may make," you would not be at all inclined to praise it?—Not at all.

11351. Now, I must ask you, bearing in mind the Parliamentary scheme to which I referred just now, do you recollect in what way they propose to give this inducement to friendly societies?—My recollection is that it was by increasing by one-half the contributions.

11352. Are you aware that in their case they proposed to have no relations at all with the Friendly Society?—But only with the individual.

The Parliamentary scheme would deal with the individual, not with his friendly society.

11353. But only with the individual who was insuring in the Friendly Society?—Quite so.

11354. That would get rid altogether, would it not, of this claim for control?—I think that it might.

11355. The Government might have a claim on an individual to whom it gave an extra pension, but they would have no claim whatever over a society?—Probably not, if that were made clear in the scheme.

11356. Would not a scheme of that kind, therefore, have all the advantages which your suggestion would give, and at the same time be free from the particular disadvantage which you have just pointed out?—It is possible.

Mr. Loch.

Mr. SUTTON.

Deferred annuities could be indirectly forced on friendly societies by forbidding sick pay after 65.

11357. Mr. Sutton has spoken in favour of what he called compulsory deferred annuities; I do not quite understand what compulsion implied. Did you mean that there should be a new Friendly Societies Act, under which certain affiliated societies would be obliged to have a kind of deferred annuity system?—(*Mr. Sutton.*) Speaking now, I am not quite sure what I then had in my mind, but I think it was this, that friendly societies should hereafter be actually prohibited from dealing with sick pay after the age of 60 or 65, whatever the age may be.

11358. And——?—And in such cases this compulsory deferred annuity would take the place of sick pay after 65.

11359. Therefore your proposal would definitely be that there should be an Act limiting sick pay at 65; altering the present definition of old age in the present Friendly Societies Act, which makes old age begin at 50, and requiring that for old age those societies that accepted the term of 65 as the end of sick pay should have a deferred annuity system?—If they undertake to do business beyond the age of 65 of any kind or description.

11360. That is the way you would indirectly compel him?—Indirectly so.

11361. And do you think that that is a proposal which would meet with approval from friendly societies?—I do not say it would meet with approval, but I think if it were brought into operation in the future it would meet with the approval of the majority of friendly societies.

11362. Would you limit it to affiliated societies?—Oh, dear no.

The Witnesses withdrew.

Adjourned till Tuesday, 27th June, at noon.

THIRTY-FIRST DAY.

Tuesday, 27th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. REUBEN WATSON, Associate of the Institute of Actuaries, Actuary to the Manchester Unity, called in; and Examined.

Chairman.

Actuary to Manchester Unity,

11363. YOU are actuary of the Manchester Unity of Oddfellows?—Yes, my Lord.

11364. You are good enough to appear before us to-day, in order to give us the benefit of your long thought and experience on the questions referred to this Commission?—Yes, my Lord.

11365–6. The first reference is, as you know, to the working of the Poor Law; have you any observations to make upon that subject?—I am not very familiar with that subject, I have impressions, like others; but I have no particular knowledge of that subject.

11367. Have you any suggestions to make as to the alteration of the working of the Poor Law?—I have none. I do not myself believe that the Poor Law can be altogether dispensed with in this country at present.

11368. Have you considered the various schemes that have been propounded for establishing systems of pensions for the support of the aged poor?—I have found time to read through a few of them, not all.

State provision for age, if any, should be without compulsory payments.

11369. Have you come to any general conclusions from them?—I am of opinion that compulsory insurance would not be satisfactory in this country. I am of opinion that if it is considered the duty of the State to provide for the impecunious poor, and if it is to be done at all, it could not be done on better lines than those laid down by Mr. Charles Booth and Mr. Ralph Hardy and Mr. Leslie Probyn.

Chairman—continued.

11370. Perhaps you will say how far you consider those schemes practical, in the present state of things?—I rather think, myself, that it is more the duty of statesmen than men in my position to consider whether that should be done.

Frien[illegible] societi[illegible] and [illegible] provi[illegible]

11371. How far do you think the friendly societies might be able to contribute, more than they have hitherto done, towards the solving of this question?—Well, I believe if friendly societies could be induced to establish annuity benefits after 65 years of age, instead of insuring sickness benefits after that age, that it would be a very useful and very valuable change; and I believe that what they are already doing would, well, what the leading societies are doing, would be more extensively followed, if competition could be arrested. There is so much competition in friendly societies, so many established upon unsound principle, that if they could be induced or persuaded to adopt the better system of insuring annuities, I think a very great deal of good would come from it.

Und[illegible] comp[illegible]tion [illegible] socie[illegible]

11372. I gather that you consider that the competition for members leads to the payments being kept at too low a rate to enable them to insure for this object?—Yes, my Lord.

11373. Can you suggest any means by which that competition could be reduced except by bringing public opinion to bear upon the subject?—I do not see how I could suggest that public opinion could be brought to bear upon the sub-

Chairman—continued.

ject; I think that must also be for statesmen and others to consider. We who are leaders, or profess to be leaders, in the friendly society system, are endeavouring to do all we can to induce them to establish annuity benefits or old age pensions, as I tell you; and there are many thousands in this country who are already so insured. The Manchester Unity established a superannuation system in 1882; but they were not very successful for a long time, because it was not very energetically pressed in consequence of the unwillingness of members to pay more money than they were paying for the benefits which were then promised them under the rules. But the Manchester Unity has now 500, and some number of members at the present time. It has gone forth to the world that the Manchester Unity only had two, that was never a truth, it never was two.

11374. Only two subscribers?—Only two subscribers. It has gone forth and has appeared in authoritative documents, but it never had a shadow of truth in it. The number which the Manchester Unity has to day is 500 odd.

11375. That is the aggregate of the numbers of a great number of affiliated societies?—The Manchester Unity only at the present time has secured in annuity benefits that number of insurances, 500 odd.

11376. But are they not made up of the members of the affiliated societies?—The branches of the Manchester Unity only. I only speak of the Manchester Unity; there are thousands in some of the other societies.

11377. Would you be good enough to give us an instance in which this system seems to have been adopted with general concurrence?—Yes, my Lord. In the Fountain of Knowledge and Orwell Lodges, contribution for a superannuation benefit is imperative on all new members, and it is reported by both lodges that now the system is understood there is no falling off in the number of entrants, candidates coming forward as freely as before the change was made. The Orwell Lodge has admitted 25 members.

11378. The Orwell Lodge is at Ipswich, I presume?—Yes, it is, my Lord. The Orwell Lodge has admitted 25 members since August, 1892, and the Fountain of Knowledge obtains 12 or 14 new members per annum, in a village of about 200 houses, where another society is in competition with them. I think this will show to your Lordship and to the Commission that if this system could be established—we will say in the Manchester Unity—others would follow, and would vie with each other in that new system. If it were established in the Manchester Unity, I do not know why the other lodges should not be as successful as these two have been. I have letters from the secretaries of these two lodges which I have named, and they are just as successful under the new system as they were under the old system, although it is more costly.

11379. What is the general position of the contributors to these lodges, say the Orwell Lodge; are they town artizans and workmen, or do they include countrymen?—Yes; they will come under that category generally.

Chairman—continued.

11380. Of what?—Working men of various descriptions, following various occupations.

11381. In country as well as town?—Yes; in country as well as town.

11382. That lodge that you spoke of, where a considerable number increased their subscriptions although there was competition, and the whole population of the village did not exceed 200 houses, was that a rural village?—I have forgotten just at the moment. I have the secretary's letter here; I will refer to it. Chapeltown I believe, Grenoside, near Sheffield, that is where it is; "a small village," he says, "of 200 houses, where another society is in competition with them."

11383. Although a small village, it may be a village containing highly remunerative labour?—Well, I do not know about that, my Lord; it may be, or it may not be; and there may be many residences lying outside. He says 200 houses. There are some figures here, which I think perhaps this would be a proper place to just show you, giving the proportional number who survive to 65 years of age from members admitted according to the experience of the Manchester Unity. Out of 100,000 admitted at age 18, 48,343 still survive at 65 years of age; out of 100,000 admitted at age 25, 49,475 still survive at 65 years of age: out of 100,000 admitted at age 30, 52,436 still survive at 65 years of age; and at 70 years of age out of that number admitted at 18, 36,974 survive; and of those admitted at 25, the survivors at 70 years of age are 37,841; of the 100,000 admitted at 30 years of age, at 70 years of age 40,105 survive. The average duration of life at 65 is nearly 11 years, and the average duration of life at 70 is 8½ years, according to the Manchester Unity experience.

Expectation of life in Manchester Unity.

11384–5. Were those selected lives?—Only by such selection as a medical examination when first entering into the society, because every member admitted is supposed to undergo a medical examination; inquiry into his present state of health and into the healthfulness of his family generally. I understand that that is the general medical examination.

Old age payments separate.

11386. Were those proposals to establish a system of old age pensions kept apart from the sickness and the other funds, or were they taken to be one and the same?—In the Manchester Unity it is insisted that they be kept apart in a separate fund—the assurance for annuities or pensions.

Particulars of general and old age benefits.

11387. Would you state what the contribution against sickness is; what the added contribution is for provision for old age?—For sickness benefits? The sickness benefits are so various; would your lordship be good enough to name some benefit—some amount of money per week. Lodges sometimes provide 10*s.* per week, or 12*s.* per week, during sickness.

11388. With, of course, corresponding benefits?—Yes, funeral benefits to correspond. I will select one or two, and one or two ages.

11389. You mean the ages at which subscriptions are commenced?—Yes, my Lord. We will say, for instance, at 18. I will quote the latest sickness and funeral benefit tables;

Chairman—continued.

contributions and sick benefits both ceasing at 65 years of age. At 18; for a sick benefit of 10*s.* per week during the first twelve months sickness and 5*s.* per week during sickness after continued sickness of twelve months, 10*l.* at the death of a member and 5*l.* at the death of a member's first wife; the contributions at that age would be 1*s.* 2*d.* per month, the contributions ceasing at 65 years of age, sickness benefits also ceasing.

Mr. Pell.

11390. Commencing at 18?—At 18 years of age. Now, if to that were added an annuity benefit of 5*s.* per week—which is the common benefit understood to be provided for: 5*s.* per week to commence at 65 years of age, the contributions would be, in addition to that 1*s.* 2*d.* per month, 1*s.* 4*d.* more; that is for returnable contributions. The contribution if unreturnable would be 11½*d.* That would be 2*s.* 1½*d.* per month, all contributions ceasing at 65 years of age, and sickness benefits ceasing, and the annuity of 5*s.* a week then commencing.

2*s.* 1½*d.* a month from age 18 will provide both 1*s.* 2*d.* for sickness, &c., up to 65, 11½*d.* for old age after (1*s.* 4*d.* if returnable).

Chairman.

11391. And nothing returnable?—Nothing returnable, in that case.

11392. That assumes an assurance of 5*s.* a week; I understand some are larger and some are smaller?—No, my Lord; that will be the case with all. I will give you now another case. We will say a person entering at 25——

11393. Yes; but what I want is this: Is the annuity which they insure the same in all cases, or may they, by paying a larger subscription, buy a larger annuity?—Yes, they could, by paying double that, have 10*s.* a week. By paying 3*s.* 1*d.* instead of 2*s.* 1½*d.*, the annuitant would then have 10*s.* a week instead of 5*s.* Suppose a person entered at 25 years of age, the contributions for the sickness benefit, which I have previously spoken of, would be 1*s.* 4½*d.* per month, commencing at 25 years of age. Then the annuity benefit at that age would be 1*s.* 4*d.*, making the whole contribution per month 2*s.* 8½*d.*

11394. What are the largest weekly payments secured for old age?—You see we have so few; there are a few amongst those, I observe here, who insure for high benefits; the highest insurances are 10*s.*; there are some at 7*s.*

11395. And what are the lowest?—Well, I think there are some amongst that number which I mentioned to you altogether which are only 2*s.* 6*d.* But, I believe, they commence at 60 years of age in one of the Scotch lodges; those commencing at 60 years of age would be the more costly benefit, very much.

Mr. Booth.

11396. Upon this subscription of 1*s.* 2*d.* per month for sick benefit, is that a sick benefit ceasing at 65?—Yes.

11397. What additional contribution would be necessary if sick benefit does not cease at 65, but continues when no annuity is thought of?—The contribution in that case would be 1*s.* 6*d.* per month.

Mr. Pell.

11398. What do you mean by 18 years of age; do you reckon it in the same way as the Post Office authorities, that is, between 17 and 18, or past 18?—The tables here are calculated at "age last birthday."

11399. You differ from the Post Office?—In that, yes; it is an immaterial matter almost.

Chairman.

11400. It has been stated to us repeatedly that small deferred annuities are not popular with the working classes?—They are not popular mainly because the working classes do not understand them sufficiently.

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11401. But you think that if combined with the system of insurance against sickness, they might, when fully understood, become generally adopted?—Yes, my Lord, that has long been my opinion, and the opinion is strongly fortified by the two letters to which I have referred in which it makes no difference.

11402. Will you complete your statement by saying what increase of the charges occurs in the case of returnable subscriptions?—I read that at 18 years of age, the contribution, as we call it, would be for the annuity benefit commencing at 65, if the contributions were to be returned in the event of previous death, 1*s.* 4*d.* per month.

Mr. Booth.

11403. Is that returnable without interest?—Yes.

Chairman

11404. I think you said that these contributions might be considerably raised, so as to obtain all the objects which we want, if it were not for the competition between the great societies which tended to induce members to join them by the payment of a low annual subscription?—That is so, my Lord.

11405. How do you propose to get over that difficulty?—I am very sorry that I am not ingenious enough to find a way that would be successful. I am afraid that the process would be very slow, unless a greater power than the societies will take the matter in hand.

11406. We are all deeply conscious of the immense amount of good done by the friendly societies; but could you suggest any other manner by which their usefulness could be extended?—I can only suggest what we are talking about, that they should secure annuity benefits after 65 years of age. I can only recommend, though I can scarcely see myself by what means it is accomplished; I would rather it was done by inducement than by any other means. The working classes do not like to be forced.

11407. But are there any other means? I do not suppose you consider that compulsion by Act of Parliament is possible in such cases?—I do not see that it would be; there would be a very great deal of rebellion against it, and it would be a very great evil, I consider, in this country.

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11408. Therefore that may be set aside as one of those remedies which may not be thought of?—I think so.

11409. Then the only remedy would appear

Chairman—continued.

to be the constant discussion of these subjects among the bodies themselves?—I think so. I think that is the best way of securing their advancement, by encouraging them in every possible, in every available way, to improve their position. They do improve; they improve as rapidly as we can almost expect them; they are gradually coming to it, and they will come to it.

11410. I suppose during the last twenty years especially, and since the spread of education, they take a larger and wiser view of their interests than they formerly did?—Yes; they take a very much larger and a very much wiser view. I believe it is mainly the introduction of statistical information from the records of the Manchester Unity itself, by the former secretary, Mr. Henry Ratcliffe, which has led to all the improvements which have taken place in the Manchester Unity, and the other societies which have followed the Manchester Unity in its advancement, in its lead.

11411. Has the example of the Manchester Unity been very largely followed in the matter of supplying annual statements of their financial position as well as other facts?—Yes; I believe it has been largely followed, my Lord.

11412. Are there many societies that do not give these annual accounts, so as to enable their members to judge accurately what their position is?—I am not in a position to know that; the Registry Office would be the place to ascertain that.

11413. Now, hitherto, all we have said has referred to men only, I think?—Yes, my Lord.

11414. Is there a spreading desire among the female part of our population to enjoy the benefits arising from friendly societies?—I am not myself aware that there is a very great desire among the female population; but the leaders and advisers of friendly societies advocate the establishment of female friendly societies, and so far I go with them, but I have not the greatest possible confidence in any very great future success of female societies.

11415. Would you make it possible for women to subscribe to the existing societies, or would you prefer to see separate special societies for women founded?—I would prefer to see special separate societies attached to the present affiliated institutions, because they would be under good government generally.

11416. What would be your objection to seeing them become members of the societies themselves, provided they paid the same subscriptions as others?—I do not know that I have any particular objections. Men meet socially at their lodges, or their courts, or their clubs, or whatever they may call them—friendly societies; I do not think it would be advisable that the women should go and join with the men at these social meetings. I would keep them separate.

11417. You think the interests of the women are best discussed by women themselves, and the interests of the men by men themselves; is that what it comes to?—I do not know that I should exactly say so, because I think men, being better

Chairman—continued.

informed, would be the proper accepted advisers of women's societies.

11418. But if they became branches or affiliated members of some great well-conducted society, they would be, I suppose, under the rules of those societies?—Yes, my Lord, they would, of course; and these details which would follow I am not prepared yet to speak about.

11419. Have you heard as yet of any such societies having been formed?—Oh, yes, my Lord.

Existing ones small but mostly solvent.

11420. Where?—Well, there is the Suffolk Unity, of which Mr. Frome Wilkinson was the designer in the first instance. We have in Nottingham a court in connection with that, but this court was established with the hope of some day belonging to the Manchester Unity, and it took a Manchester Unity name, being called the Friendship, Love, and Truth Court; that is one of the mottoes of the Manchester Unity. And there are other societies in Nottingham. There is the Cowen Court, named after a lady who takes a very active interest in school board matters, and in matters generally which are for the good of the people. I think there are two or three others, but they are small.

11421. They are small?—They are small, my Lord.

11422–4. Do they appear to be increasing?—Well, I am sure I cannot say. I do not know. I cannot answer that question just now; although I valued the whole of the courts a while ago, and they were most of them found to be solvent.

H.R.H. the Prince of Wales.

Old age annuity schemes of Manchester Unity and Foresters' proved to be sound

11425. Mr. Watson, I have only two questions to ask you. Can you tell me if the scheme for old age pensions has been sufficiently long in operation to make it clear that the calculations in respect of contribution and pension are financially sound?—I think, Sir, I may say that they are perfectly sound, according to a very vast experience of the Manchester Unity, confirmed by a vast experience also of the Ancient Order of Foresters, confirmed, further still, certainly for death benefits, by the tables of the Institute of Actuaries; and I have no doubt that from the Registry Office will proceed a vast mass of information in a while upon this subject which would be still further confirmatory of the reliability of the tables which have been already published.

11426. Has the scheme been framed in consultation with an actuary?—I have certified, as the actuary of the Manchester Unity, the tables which are in use. I prepared them from the original data of the Manchester Unity, and I have certified them as being correct, which I can guarantee.

Lord Playfair.

Expectation of life in Unity and in general.

11427. You gave us the number of persons living at different ages out of your 100,000 lives; have you compared that with the rate of persons living in the general population at similar ages?—No, I have not compared them exactly; but I know from general experience that they would be very nearly the same; the Carlisle tables would give very similar results.

11428. I am only speaking from recollection,

Lord Playfair—continued.

and therefore I may be wrong, but it struck me that, for instance, at 65 you gave the chances of life amongst your persons living at 11 years, did you not?—Nearly 11 years.

11429. But I think the insurance tables give it about a year more?—A year more, do they?

11430. I think so?—Do you know what insurance tables?

11431. Well, I am chairman of a very large company, and my impression, from recollection, is that we calculated it at about 12 years?—Ah, that would very likely be from the healthy tables of the Institute of Actuaries.

11432. And at 70 you gave eight and a-half years?—Yes.

11433. Of course the insurance offices generally have a higher class of society than you have, and persons more carefully taken care of during their lives; but it would be higher than that, about a year?—Yes, perhaps so, more carefully examined. I believe the Foresters are a little lower.

11434. That one would naturally expect, from the different class of persons insured. With you they are almost all working men, I suppose?—Yes, my Lord.

Mr. Ritchie.

Government contribution and control of friendly societies deprecated.

11435. Amongst the inducements that you desire should be afforded to persons to provide for sickness and old age, do you include any contribution from Government?—No.

11436. That you would entirely object to?—Well, I have just observed here, if you will just allow me to read a remark that I have made upon that subject only; I will just read the one paragraph that refers to that subject, if my Lord will allow me: "The above are but hints as to "how the voluntary system may be encouraged. "It is not supposed that even a moiety of the "community could be at once brought in, but "insurances would increase gradually, and the "system would proceed much more soundly and "satisfactorily than could be expected of any "compulsory contribution scheme. Members of "friendly societies are exceedingly jealous of "outward interference, either by the Govern-"ment or any other authority, but they are "amenable to reasonable persuasion and advice; "and it is possible that some might be found "who would be encouraged by a liberal sub-"vention, if such a method of help could be "tendered and received without infecting the "recipient with the pauper taint."

11437. That remark of yours refers, does it, to a contribution from Government sources in aid of contribution to friendly societies?—Yes, I referred to that. If anything was to be done in that way, I say there are those who would not object; but generally the societies do object to any aid from Government or from any other sources.

11438. I suppose one of the reasons for that objection would be that Government contribution would of necessity mean, to some extent, Government control?—Exactly so.

11439. And that would be strongly distasteful to the members of friendly societies?—Yes, it would.

Mr. Ritchie—continued.

11440. And do I take it that you yourself are satisfied that the working classes are progressing, and progressing as fast as can reasonably be expected of them, in the effort to provide for themselves by belonging to friendly societies?—I am confident they are.

11441. You have not come here to recommend to this Commission that they should suggest any alteration in connection with such societies as yours?—No, I do not recommend that they should do anything of the kind.

11442. You want the working classes to be left alone?—Well, to a very considerable extent, not altogether; because there is no institution in the country which is not interfered with more or less. But we do not want any unreasonable interference.

11443. No; but what I mean is, that you are satisfied with the amount of progress that is being made?—Perfectly.

11444. And you think that legislative interference would in all probability not help forward the movement which you have at heart, and might possibly retard it?—I am afraid that is so, exactly as you state it.

Mr. Loch.

11445. You referred to the question of arresting competition; has it been suggested that conditions might be required as to the establishment either of new societies or new branches, which might in some measure arrest competition?—I do not feel myself that I ought to take a leading part in any recommendation of that character; but if it could be done without undue interference, I think something in that direction, something not very far, might be beneficial.

11446. But you could not suggest what the something might be?—No; I am unwilling to attempt to do anything of that kind. I am afraid I should come into competition with abler persons, and schemes are not easily defended.

11447. Turning next to the question of "liberal subvention;" is there any instance in which a patronage society has flourished successfully as against a society that had fought its own way independently, that would be an instance of a kind of "liberal subvention" possibly?—Yes. May I ask you to interpret exactly what you mean by a "patronage society."

11448. I meant where the honorary members were possibly large givers towards the fund?—I have found some cases where societies have largely benefited by honorary members' donations and subscriptions; but they are rare after all.

11449. Are they so rare that on the whole we may trace that the general principle would be, that the independent society is the strongest society and the prosperous rather than the other?—There are so few of them come under my notice that I really cannot offer an opinion very much about them. They are so very few. The great affiliated bodies know nothing of honorary members' help.

Sir Herbert Maxwell.

11450. Not in the lodges?—Very little indeed. I am an honorary member of two societies in Nottingham, and I was told in each

Sir Herbert Maxwell—continued.

a few years ago (I send my subscriptions regularly) I was told I was the only paying honorary member in the town, although they had many —one of the societies; I do not think honorary members pay very much.

Mr. Loch.

11451. May one say that the honorary subscriptions, at any rate in the few societies in which they exist, are something in the nature of what you may call a temptation to be thrifty? It has been urged that what is wanted by the working classes is a temptation to lay by money for annuities, and that temptation will be in the form of a State subsidy. I wanted to know whether you would agree?—I do not agree with that. The greatest temptation, in my opinion, should be the impression on every working man's mind of the duty to himself to make provision for old age.

11452. What is the number of members of the Manchester Unity of Odd Fellows now?—I do not remember those things exactly; seven hundred thousand odd.

11453. And what is the rate of increase, roughly, year by year?—I think somewhere about 15,000 or 16,000 it would average, as near as I can remember. My statement in regard to that must not be taken as reliable; it is not in my department.

11454. May one draw from that this conclusion: that this society by this time is affecting a very large mass of the population?—Oh, it is; immensely greater every year.

11455. And, therefore, if by any method the system which you have suggested of an annuity fund, as well as the sick benefit, were adopted, it would be a solution of this question of old age for a large portion of the artizan class?—Exactly so.

11456. Turning to the villagers, I think you said that one of the places you quoted where they had this annuity, was a village?—Yes; Chapeltown: 200 houses in it.

11457. Is there any instance of the system of old age annuity being adopted in an agricultural district?—Oh, yes; the most splendid institution of the kind exists in Suffolk (Stoke and Melford); a society, I believe, of 2,000 members, every one of whom is insured for an annuity benefit at 65 years of age, of 4*s.* or 5*s.* a week.

11458. Therefore the method you propose of an increased contribution for old age fund is applicable in your opinion to agricultural districts as well as to towns?—Yes, it is applicable; but I must always make this proviso, that the working classes do not get sufficient money to justify us in saying that they ought to pay these large amounts of money per month which they would necessarily cost. I wish that they could do it; but I am not disposed to charge them either with neglect or any other fault if they cannot do it. There is all credit due to them when they manage to save the little money from their earnings which enables them to retain their membership of a friendly society.

11459. But have you noticed with the increase of wage in agricultural districts an increased willingness to pay larger sums for these benefits

Mr. Loch—continued.

—I have not noticed any change from that cause; but I might interpose an observation there, in replying to that. In Dorsetshire, which is understood to be, I think, mainly an agricultural county, and not the most wealthy county in England, I believe that the average insurance for sickness benefits throughout that county amounts to considerably more than it does in Lancashire.

11460. And in regard to the rate of annual increase, is the increase largely in the agricultural districts?—Well, the increase is pretty general in the Manchester Unity amongst the later established districts, if I may be understood. The old districts are going, many of them are going; they began on false principles, and though great efforts have been put forth to remedy the errors of the time, of statistical darkness, yet they have not been able altogether to overcome it, and we cannot save a great many of them. I believe, therefore, that those which have been established on the sounder principles, which were adopted by the Manchester Unity in the first instance in 1853 and perfected in 1864, have been established upon sounder, and I may say sound, principles, and there the increase is going on constantly.

Failures of Manchester Unity lodges are of older ones badly begun.

11461. There also, is it true that you would find very few failures of lodges?—Very few failures of lodges in those districts, very few.

11462. And, therefore, part of the difficulty is, I understand, to remove the somewhat unsound system that was started before we had sufficient knowledge of these problems?—Yes; we help them all we can.

11463. But a period must be gone through in which that rather unsound work of the past has to be cleared away?—Yes. We do not repudiate them; we help them all we can.

11464. But you look forward to a change by which those rather unsound districts will be gradually regenerated?—Yes.

Mr. Stockall.

11465. With regard to an answer that you gave Mr. Loch as to the payment of honorary members' subscriptions, it is known to you, I suppose, that the majority of these subscriptions are not paid to the benefit funds?—Yes; they are paid generally to the management funds.

11466. They are paid generally to the management funds, or to the distress funds by the rules?—Yes; they do not go to the benefit funds in any case that I know of.

Mr. Loch.

11467. You are speaking of the Manchester Unity?—Yes.

Mr. Stockall.

11468. Do you know of many other societies besides the Manchester Unity which provide annuities?—The Ancient Order of Foresters have tables of annuities. How far they are successful I do not know, but I have mentioned one case just now, the Stoke and Melford Society, a large society. There are many other societies which provide annuities up and down the country, some of the county friendly societies; but I have not made valuations of them,

Societies providing annuities, *e.g.*, Manchester Unity, Foresters, Stoke and Melford.

Mr. Stockall—continued.

and, therefore, they do not come immediately under my notice; but from my general knowledge I am quite positive that many of them make provision for annuities if their members pay for them, and some members do.

11469. You have spoken about the friendly societies being induced to stop competition with a view to their being more successful. Supposing an Act were passed compelling all societies to have a minimum rate of contributions for the benefits promised, would you agree to that?—I should be very reticent about advising any Act of Parliament that could be looked upon by the friendly societies as being in any way oppressive. Although I might agree with its principle, I am quite aware that the members of friendly societies are not altogether yet ready for such measures. I would not force them against their will; I believe that such a method would be good in the end, but I am afraid it would cause a great deal of perturbation and trouble in the beginning.

11470. Have you been asked by any of the societies to prepare tables for annuity benefits where the members of the societies are below the age of 16 years?—Yes.

Juvenile Societies.

11471. For what are known as juvenile societies?—Yes, I believe I have prepared such tables. I cannot remember all the tables I have prepared; if that question had been put to me previously I would have told you what the answer to it really was; but I have prepared tables, I believe. Ipswich is really going on wonderfully well in advancement, and I believe that they have already had tables prepared for juvenile societies to provide for annuity benefits after 65 years of age, and the contributions to commence at something like 3, or 4, or 5 years of age.

11472. With contributions to continue till pension commences?—And the contributions to commence at 3, or 4, or 5 years of age, and to continue to be paid to age 65. I think the juvenile society would be the agent until adult membership was arrived at, when it would be transferred to the adult lodge. So we have already tables in the Manchester Unity for that purpose, but I cannot give a positive reply as to exactly how; I could furnish you with that information.

11473. You could prepare tables whereby this annuity could be obtained by the subscription commencing in the juvenile society, and then continuing through the senior one?—Oh dear, yes.

Mr. Ritchie.

Rules and practice of Manchester Unity as to lapses.

11474. Might I interpose just one question; what happens in the case of a member who has paid for some years, and then gets out of work, or gets into misfortune and is unable to continue; what happens to him?—Well, he has to leave the society, I suppose, and secession then occurs; we have many secessions of course, some, I suppose from such causes.

11475. In regard to his contributions up to that time, there is no return?—No; there is no provision in the table for any return; you see in the data obtained all these contingencies are embraced in the experience from which the tables are made.

Chairman.

11476. And, I suppose, a strict adherence to that rule is very necessary to prevent frequency of lapses?—Yes, my Lord.

11477. From indifference?—Yes, my Lord; but I know of many instances where distress funds have been formed for the purpose of preventing members having to leave from such causes, their subscriptions being paid for them; I have known many instances.

Mr. Ritchie.

11478. Do you give any period of time during which a subscriber who has lapsed in his payment may pay up what has been lapsed, and then regain his position in the society?—Yes.

11479. What is it?—Six months in the first instance, and then if he desires to come back again he can do so; the lodge can receive him back by him producing a medical certificate that he is in a fair state of health such as he was when his membership lapsed; and that is continued up to twelve months, when it can be still done with the sanction of the district committee; so he has twelve months' probation.

Mr. Booth.

11480. With regard to the Stoke and Melford Society that you have mentioned, does its financial position rest solely upon the subscriptions of its members?—I think I should say "yes" to that; I am not quite confident.

11481. They have not an advantage in a special rate of interest, or anything of that sort?—They have had; they paid low contributions, and they had an advantage in a very high rate of interest from Consols which were allowed, I think, under certain peculiar circumstances many years ago, 4 per cent. But I believe that was only continued to the older branch. It has two branches: the older and the younger; and I think, when that arrangement was discontinued, those members whose money was so invested were allowed to remain, and the others, of course, could not receive interest at that rate; but I have since prepared tables of contributions for that society at a higher rate—a little—than they were previously paying, and now they are paying up to the full value of those benefits according to the Manchester Unity's experience.

11482. You say that the only proposal that you can make is that the sick benefit, after 65 years of age, should be changed into a proper annuity benefit?—Should cease, and an annuity benefit then be insured, yes.

11483. Do you refer solely to new members with regard to that, or have you any scheme in your mind for dealing with existing members?—Oh, yes; we have not only schemes, but we have tables prepared whereby members who can afford it, to any age, may exchange from the sickness benefit to the annuity benefit. We have published examples of how that may be done; that is, how members may exchange from one to the other.

11484. Does it become very onerous as they go on in age?—Of course, a man of 50 years of age has only 15 years after which time when he will have 13*l.* a year instead of having the average sickness allowance, which will be a very

Mr. Booth—continued.

great deal less than that; therefore, it must cost a considerable amount of money to purchase that greater benefit; and, as members go on in age, it would be more costly.

11485. And, therefore, not likely to be carried out?—Not to any very great extent; I am afraid not.

11486. So that, in fact, in effect the result of this improvement would only be felt after the lapse of a considerable number of years, with new members not for 40 or 45 years, and there would probably be few cases of members who have been any great length of time who would be able or willing to do it?—Yes; I must say that is so.

11487. So that it is a benefit that is very prospective?—Yes, it is.

11488. As far as dealing with the condition of the members?—Yes, it is.

11489. Then, with regard to the position of the funds: do you propose that the annuity funds should be held in exactly the same way as the death funds are now held, separated from the other funds, and arranged by districts?—Oh, yes, most assuredly; separate and distinct entirely; not to be touched by anything else.

11490. And grouped in districts, so that there is a larger basis of security?—Well, the Manchester Unity has a central fund; I should recommend that all of them join that central fund. That would be the best way in my opinion, but you cannot bring everybody to that opinion; and, therefore, the Manchester Unity allows districts to establish these central annuity funds or lodges.

11491. Or lodges?—Yes.

11492. Lodges may do it?—Yes.

11493. But you would not consider yourself a lodge a sufficiently broad basis for such an undertaking?—I should like a broader one, but there are some of our lodges that I would have as much confidence in as I would have in the Unity itself, thousands of them. I may say still I would rather see a broader basis.

11494. What would be the effect of the collection of subscriptions for a pension fund by the State; would it check the amounts that could be collected, or that would be raised through your society?—I do not think I am in a position to answer that question; I have not thought anything of that. The Post Office would be an excellent agency for insuring pensions, under which, if it were thought well, members might be allowed to insure sickness benefits in friendly societies up to 65 years of age, and I could see no objection to their going to insure their annuity in the Post Office if they thought well to do so. I have never heard that proposed, but I should myself see no objection to it.

11495. You think it would not have the effect of checking the stream of subscriptions in your direction?—It is a point upon which I have really not thought.

11496. At any rate, you do not seem to dread it?—Oh dear, no.

11497. You think that the prospects of success of your societies would not be injured by a competition of that sort?—No; not in any way, I think. Oh, dear no. I would give a free hand to everything of that kind.

Mr Booth—continued.

State pension, if at all should be as a gift.

11498. Then if that is so, if the effect of the Government collecting from individuals subscriptions towards a pension fund would not injure the prospects of your societies, you would say still more that if the money was collected through taxation it would not affect, supposing the scheme with which my name is associated were to be carried out, and every one were to be entitled on reaching the age of 65 to an annuity of 5*s.* a week, do you think that that would tend to reduce the amount of business coming in the way of the Manchester Unity and other great societies?—I have expressed approval of your scheme, and I have expressed approval of what Mr. Hardy has said; I have also expressed approval of what Mr. Leslie Probyn has said; I expressed that approval because of this: I think if the State has to deal with that question, it would be better to deal with it boldly; make it an acknowledged duty, and give the money, but do not call, do not force the people to pay for it directly. As for how it is obtained, the State's money is obtained, I have nothing to do with that; I would only say if it is to be done by the Government at all that would be the better way to do it, boldly, rather than enter on a dark future, which nobody could tell where it would end, or lead to.

Mr. Ritchie.

11499. Might I venture to suggest that you have not answered Mr. Booth's question?—I have, perhaps, not quite understood it. I disagree with compulsory pension in any form.

Chairman.

11500. Do you call Mr. Booth's scheme compulsory pension?—No, I do not; I declined. I only observed, my Lord, that if there was anything to be done by the Government in that direction, that would be the best of the schemes that I have seen.

11501. Do you call it compulsory?—I say if the Government is to do anything I do not call that compulsory at all, because compulsory would be collecting contributions, but even that would have be to paid for; that mentioned by Mr. Booth, Mr. Hardy, and Mr. Leslie Probyn.

Mr. Booth.

11502. My point is simply with regard to competition with your societies. Your societies are looking forward to providing, not only for sickness in old age, but for annuities in old age, and my question was first, whether, if the Government competed with you in the same method, asking from individuals monthly or weekly contributions towards an annuity, whether their doing that, whether their going round practically amongst the same set of people that you go round amongst, asking for contributions for, after all, the same purpose; whether that would injure your business?—Not in the least. I do not know why the Government should not become a friendly society if it desires, only it could not compete with us; you see it could not do it so cheaply as we do it.

11503. Then I went on to say, and there I assumed my answer, that in that case, *a fortiori*, it would be not an objection if the funds were

Mr. Booth—continued.

raised by taxation, because funds raised from door to door and from individual to individual would press more upon the minds of the men than payment out of taxation; does that not follow?—I leave the question when you come to that.

Mr. Broadhurst.

Stoke and Melford Society.

11504. What is the Stoke and Melford Society, is it a county society, or is it confined to Stoke and Melford?—I believe it is a county society, managed I believe by some of the clergy in conjunction with the committee of members themselves.

11505. But not associated with the Manchester Unity?—Oh, dear, no. No connection with any other society that I am aware of.

11506. So that it extends over several villages?—It does; I suppose it does.

11507. In the county of Suffolk?—I suppose it does. Yes.

11508. And the contributions; the highest are what; I forget whether you stated the highest contribution?—I do not think I mentioned the contributions at all. I only said that they were upon sound principles, that they were paying for the benefits which were insured to them. I believe on that subject you will get better information from Mr. Hardy than I can give you.

11509. Do you remember a motion in the House of Commons made by Colonel Howard Vincent some three years ago with regard to subsidising friendly societies?—I am not quite sure whether I do; we should very likely read such things in a passing way.

11510. I did not know whether you would see it professionally, officially?—I do not remember, sir.

Large orders increasing faster than population,

11511. Do you think that the membership of the big orders is increasing in proportion to the increase of population?—I think so; I have never paid attention to that subject, but I think they are increasing in the greater ratio of the two; I rather think so.

11512. The greater?—I rather think so; take them altogether, I believe that they are.

though labourers cannot spare much.

11513. But I understand it to be your opinion, that it is rather difficult for the rural population (the rural labourers) to pay the highest scale?—It is; it is as much as ever they can do to pay the lowest sum that they are charged.

11514-5. We all gather plainly enough that you are against State interference in any form whatever?—Yes.

11516. You are perfectly willing for Government to come into competition with you if they like, is it because you think they cannot do it successfully?—Yes.

11517. Then have you any suggestions to make to the Commission as to what can be done with the minority, who do not join any friendly society or make any insurance, and who become old men and old women?—No, sir; I do not come here either to support any scheme, or to devise any, or to recommend any; it is a great question.

11518. It is not in your line?—No, sir, it is not.

11519. Does the Manchester Unity adopt any

Mr. Broadhurst—continued.

means for advocating or spreading a knowledge of the benefits of that Society amongst the working people?—Well, it publishes its proceedings and resolutions and everything in connection with it as largely as it can amongst its own members; it does not take any steps to go beyond.

11520. But no special?—No; there is no advertising.

11521. Nor special meetings?—No, sir.

11522. Other than the lodge meetings?—That is all, and the district meetings, and the annual meetings, to which great publicity is given in the public press.

11523. Your success in increasing membership; is the Commission to understand that it arises from the advocacy of each member. Every member who joins, I suppose, becomes more or less an interested person, and advises others?—He should do so. I answered his Lordship a little while ago, I think, in stating that from the time of the introduction of correct statistical tables by Mr. Ratcliffe, the Society had been advancing in every way, numerically and financially, and in every way in which a society could advance. Therefore I attribute its general advancement to its improved system.

Mr. Pell.

11524. I think you said you were disinclined to advocate a scheme of compulsory insurance?—Yes, sir.

11525. At the same time you did not think that Mr. Booth's scheme partook of that character?—I do not think I said so.

11526. Do you think it partakes of that character?—I do not feel disposed to answer these questions; I must keep off that, if you please.

11527. You do not wish to answer?—No, I do not wish to answer; I do not wish to give opinions on these matters; I will repeat, if you think well, what I did say.

11528. If you would?—I think if the Government were to adopt any plan of taking the responsibility, or something to that effect, of paying themselves old-age pensions, it would be better to do it boldly on the lines laid down by Mr. Charles Booth, by Mr. Ralph Hardy, and by Mr. Leslie Probyn, if they were to do it, because that would be a very great deal better, I considered, than any compulsory contributions by the community for it.

11529. I suppose I may understand you to mean by compulsion, compelling "A" to make a pension for himself; that would be compulsion?—To pay a certain amount of fixed money according to the schemes, which have been before the country.

11530. But you do not think it would be compulsion to make "B" provide a pension for "A," whether "B" liked it or not?—I do not think anybody would be proposing anything of the kind; I would rather speak of it when I see it.

11531. Is not the scheme which you characterise as being bold of that nature, that I would be compelled to find a pension for other persons than myself?—I should not wonder that it would

Mr. Pell—continued.

be properly interpreted in that way, but I do not intend to commit myself.

11532. I think you said, Mr. Watson, that you had not much knowledge of scales that had been prepared for juvenile annuities taken up by young people?—No; I did not say so, because I think I have had as much experience in those things as any actuary in the country; we have so many of them.

11533. You are aware that the General Post Office provides a scale for young people?—I have not looked into it.

11534. Have you never studied the scales of the Post Office?—Well, I have sometimes cursorily looked at them. Of course they must have come under one's notice, but the Government tables hardly fit our tables.

11535. Do you mean they do not fit your business, because it is rather a competing undertaking?—No; it is rather more costly than ours.

11536. Are you quite sure of that?—Oh, yes.

11537. You have only given us one statistic, that of 11½*d.* a month to secure 5*s.* per week at 65 years of age?—Yes.

11538. Have you tried that particular instance by the Government tables?—I do not know that I have exactly compared that.

11539. You tell the Commission that you have not absolutely tested the two?—No; I have not. Oh, no.

11540. Did you not think it worth while to do that?—Not closely; cursorily, we do these things of course.

11541. You have said that you thought the labourer was unable to pay the lowest rate of subscription required for contribution for your benefits; what is the lowest scale?—I say that he has great difficulty to find the money to pay his subscriptions, even for the lowest benefits that he insures.

11542–4. I thought the word was "unable," but we will take it as a difficulty? The labourer will have a difficulty to pay the lowest contribution; I took the words down as nearly as I could; what would be the lowest contribution; what was meant by that?—The lowest we recommend is 5*s.* a week, and I gave you the contribution for that.

11545. That was 1*s.* 2*d.* a month?—Yes.

11546. Commencing at 18?—That is for the sickness and funeral benefits, the contributions to sickness benefits ceasing at 65 years of age.

11547. Rejecting for the present the contributions in respect of burial and confining the inquiry to that of a deferred annuity, what would be the contribution?—I think that was 11½*d.*

11548. A month?—Yes.

11549. Money not returnable?—Money not returnable.

11550. Twopence three-farthings or something a week?—Yes.

11551. A very little more than a glass of beer?—Yes; you are coming to very close quarters now; that is so.

11552. Have you ever found any agricultural district so poor that there has been a marked diminution in the premises for the sale of this

Mr Pell—continued.

beer; I am not a teetotaler; I have nothing to do with it?—I have not had experience in that direction.

11553. And you really believe that the condition of the agricultural labourer in England now is so poor in some districts, that he cannot pay a sum of 2¾*d.* a week?—I shall not put it in that form. I do not put it in that form; I say he has a great difficulty in paying any money for the insurance of sickness and other benefits; he has great difficulty; his income is so small that he has great difficulty in finding money to pay for these things.

but difficult for rural labourer.

11554. You really think that is the case?—Yes; but I do not say that he cannot.

11555. Have you acquainted yourself with the wages of these people?—No; I have not much experience in that way.

Sir Herbert Maxwell.

11556. There is one point in the earlier part of your evidence that I would like you to clear up; I think it is rather ambiguous at present. You said, in reply to the Chairman: "It has gone forth to the world that only two members of the Manchester Unity were insured for superannuation in 1885," and I understood you to say that that was an unfounded statement?—Yes; you are right.

Limited extent of annuity provision in Manchester Unity.

11557. How did it go forth to the world?—Well, I am not sure exactly how it got out, but it did go forth. I am rather of opinion that it went from the office of the Manchester Unity itself, but I am not quite sure. I will tell you what occurred, if you think well.

11558. I would rather ask you a question first, because I do not want you to make a difficulty about it. Was it not founded on a statement made by one of your directors, Mr. Holmes, on the 22nd June 1885, before a Select Committee?—Yes, before you I think it was.

11559. In which he said, "We have lately "adopted the rule for superannuation commencing at 65 or 70 years of age, according to the "option of the members; but that has been very "recent; we have only just begun it; two years "ago it was adopted, and we have, I think, only "about four (41 contributors at present)" (not two). Is not that the foundation of that statement?—I am disposed to think that that is the foundation of the statement.

Chairman.

11560. Then will you continue and state what you think was really the actual state of things?—Yes. I was about to make a statement in regard to it. The statement was simply this, that there were in the North London district four members of one lodge who declared their intention to join the Annuity Fund in the Manchester Unity so soon as it was established; that would be 1882 or 1883. In Nottingham, in the lodge to which I myself am attached, there were, though I am not quite sure to one, but I think ten members who did the same, collected their monies from that time and joined this Annuity Fund, established by the district in 1882; but by some means or other the money was never received at Manchester, I am not

Chairman—continued.

prepared to say why, so that there were really at first 14 members instead of four or two; but they never received any money at Manchester, and no money has been received there up to the present day.

Sir Herbert Maxwell.

11561. Out of a total of 600,000?—Yes, at that time; but there are now 530 members insured.

Increase of numbers of the Unity.

11562. You have spoken of the increase of members of the affiliated orders in ratio to population; have you any figures to show that?—I have not; I merely expressed it as an opinion; I had no idea that such a question would have been asked or I would have investigated it and ascertained it as far as I could, but I rather think that the Registry Office would be the best able to give you reliable information upon that point.

11563. In respect of the Manchester Unity itself the tendency is rather the other way; the number of members has fallen off in the last few years?—Oh, dear, no.

11564. What is the present number of members?—I do not exactly remember.*

11565. It has increased from about 600,000 in 1885 to over 700,000 now?—I cannot commit myself to those figures, because they are not in my department; I do not pay all the attention to those figures.

11566. However, you are satisfied that the number has increased?—Oh, dear, yes. I said, I think, it would increase on an average about 16,000 or 17,000 members per annum. I think that is somewhere near the annual increase.

11567. Can you tell us how many members now are insured for superannuation?—Yes; 530 members is the number known to me up to the present time that have come under my own observation and their assets and liabilities valued by me.

Lapses probably 50 per cent. of new members,

11568. Have you any statistics as to lapses, lapsed members; Mr. Ritchie asked you a question on the subject?—You see that is another matter, which does not come directly under me. They are published every year, but I might generally say, I think, that, in proportion to the number admitted, there would be about 50 per cent. lapses in the year; that is to say, if 30,000 new members were admitted, there would be during the same year 15,000 lapses or thereabouts.

11569. But when you say that as an actuary the ratio of lapsing does not come before you, it is surely an element which you have to take into account?—Yes; but of every individual lodge only. Every individual lodge valuation is a separate valuation. Therefore there is a number perhaps of 50 members in one case and 500 in another, but they do not come altogether, as your question would necessarily come.

Mr. Booth.

11570. May I ask, do the lapses join again to any great extent?—I answered the question a little while ago, that they had the privilege of joining again by paying up arrears within six months, or after six months, by producing a medical certificate, or at the end of 12 months by producing a medical certificate and obtaining the sanction of the District Committee.

11571. I merely ask whether you know to what extent they do it?—Oh, there is not a great deal of rejoining, I think.

Mr. Stockall.

11572. You do not know but what they join other societies?—No. I do not know anything; I have no information upon those subjects at all.

Sir Herbert Maxwell.

11573. You have spoken of the gratifying increase in the desire of the working classes to make provident insurances; is their knowledge of the best means of doing so increasing in an equally satisfactory way?—I must hope so. I hope, as some gentleman in this Commission today said, asking me whether the force of education was being felt, I must hope it is; but I am afraid I have not any sufficient evidence yet to speak positively upon it; I hope it is.

11574. You said you have no fear, in the event of any State-aided fund being established, of the competition of the Government with the friendly societies?—I did not intend to be understood to say so, State-aided; no. I said that if the Government liked itself to become a friendly society I should have no fear about its competition. They could not do it so cheaply as we could; we have no occasion to fear any society, but I did not say anything about approving of State aid by the Government.

11575. Surely you were asked questions as to whether, if the working classes were called upon to contribute to a State-aided fund, it would not interfere with their contributions to friendly societies?—Yes. I must beg pardon, but I did not understand a State-aided fund.

11576. It would, would it not, tap the supply upon which the friendly societies depend for their support?—I would rather speak after the event; I would rather say something after I knew it than give an opinion beforehand.

11577. You have given most interesting figures as to the survivals to 65, after certain periods of life among your members?—Yes.

11578. Those lives, as you said in response to the Chairman, are, strictly speaking, selected lives, are they not?—Yes. Selected in the way I mentioned—by medical examination on admission.

11579. And the examination is a tolerably strict one?—Yes; it is generally understood to be.

11580. Is it known to you to be stricter than the examination to which members of the great collecting societies, the assurance companies, such as the Royal Liver or the Prudential, are liable?—I do not exactly know what these medical examinations are; I think they are only partial in those societies; I do not think it runs through the whole of the societies of the Royal Liver and Prudential type. I think the medical examination is only for some insurances.

11581. Can you not answer this—that a man

* The actual number was 709,403 on 1st January 1893.

Sir Herbert Maxwell—continued.

proposing to become a member of a lodge of the Manchester Unity of Odd Fellows would have to undergo a much stricter medical examination than if he were merely proposing to insure in a collecting society, or in an industrial insurance company?—I do not feel disposed to answer that question straightforwardly from the simple fact that I have had nothing to do with medical examinations in any other societies, only the friendly societies; therefore I cannot undertake to answer.

11582. I will put it to you in this way: a person entering a lodge of the Manchester Unity or other affiliated Order, has to submit to a strict medical examination?—Yes; I think you may say so. Yes; I think so.

11583. And that would materially affect the tables of expectation of life?—No; the Manchester Unity tables are prepared from the data collected from those lives.

11584. From their own lives?—Yes.

Lord Brassey.

11585. You have spoken with high approval of this Suffolk society; I think you called it the Stoke and Melford Society?—Yes, my Lord.

11586. As being, practically, the best society, the existence of which you are acquainted with, which provides pensions for old age?—Yes.

11587. It is in an agricultural district, and you said there were about 2000 members; now, to what class do those 2000 members belong; do they include in a large proportion the agricultural labourers of Suffolk?—Yes; they do.

11588. Have you any information as to the average earnings of the agricultural labourer in Suffolk?—I have not.

11589. You have spoken with great satisfaction of the increased desire on the part of the community, especially the class of persons who have connected themselves with friendly societies, to provide themselves with old-age pensions; you have also spoken of a large class in whose case you have recognised that it is, practically, impossible to make a sufficient provision to secure an old-age pension. How would you propose to advise the Commission to deal with that class of the community. We could not, as you have pointed out, expect them to provide old-age pensions by voluntary contributions; we could not, without creating great dissatisfaction, and probably doing injustice, insist upon compulsory contributions. What do you think the Commission might recommend as to that class; do you see anything that we could recommend rather than a relaxation of the workhouse conditions for persons over the age of 65?—I have previously observed, my Lord, that I cannot advise upon these matters; I have not come here to advise, but to give the results of my experience. It is a very difficult question indeed. I am not prepared to recommed any scheme that I have seen, and I am not prepared to advise as to how any scheme should be formed.

11590. If the workhouse conditions were relaxed after the age of 65, do you think it would have any practical effect in diminishing the disposition of people to join your societies, or

Lord Brassey—continued.

otherwise to make provisions for their old age by independent efforts?—I am not prepared to say that it would have that effect.

Lord Lingen.

History of Manchester Unity benefit funds.

11591. In what year was the Manchester Unity established as a friendly society?—In the year 1810.

11592. And you yourself have been connected with it, how long?—I have been connected with the Manchester Unity for 46 years; I have been an Oddfellow for 50 years.

11593. You mentioned that in 1853 there had been considerable reformation of the terms on which those benefits were held out?—Yes, my Lord.

11594. Were you cognizant of what took place at the time?—Yes, my Lord.

11595. Would you state quite briefly what the character of that change was?—Yes, my Lord. The contributions previous to the year 1853 were pretty nearly what districts or lodges liked to say they should be. The general rules did lay down that they should not be less than a fixed sum for a fixed benefit; say, for instance, 3*d.* per week for a benefit of 10*s.* and such benefits as those I have been speaking about. Ten shillings a week during the first twelve months, and 5*s.* per week during any sickness beyond the first 12 months. That fixed sum was a minimum. Some of the lodges in some of the districts had the good sense to charge a little more previous to the time, but there was the introduction proposed that year of a scale called an "additional annual contribution scale," commencing with 2*s.* per year extra, and increasing according to age. You must remember that the sum I have told you, 3*d.* per week, would be charged for the admission of men at all ages, whether 20, 30, 40, or even 50. If they were admitted, whatever their age, the payment would be only 3*d.* per week.

11596. That was before 1853?—Yes, my Lord, and then this additional contribution scheme was a graduated one. Two shillings was the lowest sum per annum in addition. I think the next was somewhere about 3*s.*, and then 4*s.* 3*d.*, and so on. That was the first step towards the graduated table adopted by the Manchester Unity; it was adopted in 1853. There was great rebellion against it, and in 1854 I was sent as a deputy to South London A.M.C. to remove that attempt at a graduated scale, that contribution graduation. However I, like many others, went back again perfectly convinced that it was the right thing to do, and from that time the movement has been going on to the advantage of the Manchester Unity, and in 1864 Mr. Ratcliffe prepared his first properly graduated tables, and they were adopted in 1864, and we have been proceeding on them ever since, but I am sorry to say that even at the present day, although so many years have elapsed, we can still find odd instances of rebellion against the adoption of the graduated principle. I hope I am understood, that from 1864 the sound principles have been in force as far as possible in the Manchester Unity; that is 29 years ago.

Sound principle of graduated contributions since 1864.

11597. Now those sound principles, in the main, have been adopted throughout the Unity? Yes, my Lord.

Lord Lingen—continued.

11598. There are still certain exceptions, but those are quite in the minority?—Oh, they are; yes, very small, indeed.

Relation of lodge to Unity: position of insurers in bad lodges.

11599. Now, what is the relation between a given lodge and the Unity: You made one answer which rather struck me, where you said, in answer to a question, that a given lodge would be on a very narrow basis, and that you should wish it to be on a wider basis?—Yes.

11600. Did I rightly gather from that that a man's security for his pension is in the lodge, or is it in the Unity? Supposing I have bought a deferred annuity; when that annuity accrues, who in the first instance, or what body in the first instance, is responsible for it, my lodge or the Unity at large?—The lodge would, in the first instance, become the recipient of the contributions to the Unity fund, but if they re-assured them, as required, in the general fund of the Unity, that fund would be responsible for them.

11601. But suppose the lodge did not insure it?—Well then it must insure it itself in that case, or with the district. It would itself be responsible in that case; if it kept the money, the contributions, it would have to pay the benefits.

11602. But would an ordinary uninformed member who paid his contributions to his lodge, and who perhaps had never heard of such a thing as insuring again, would his security be simply in the lodge?—Yes, it would be the lodge of course, but they are so knitted together that he would not know anything about the distinction. If it were the lodge it would be a separate annuity.

11603. In smooth times the distinction would not arise?—No, my Lord.

11604. But supposing a lodge—have you never had the experience of a lodge becoming insolvent?—Oh, yes; I have had a good many experiences of that kind, I am sorry to say.

11605. And while in those cases the members of those insolvent lodges suffered by the insolvency of their lodges, the Unity, as a whole, might be solvent, is that so?—We should not permit insolvent lodges to insure those benefits, and have those funds.

11606. No, but what I want to come to is the security of the man who insures for this pension; the ordinary labourer who has insured in one of those insolvent lodges has to lose his payments as a rule?—Yes, my Lord.

11607. Could that happen, do you think, now?—Well, my Lord, we should not allow such lodges as those to establish annuity funds, or, if we did, that annuity money must go to another fund to be protected.

11608. But still, even at this day it is possible that a contributor's security may simply be the solvency of his own lodge; I do not say whether it is done, but that is possible?—Yes, my Lord, I must say that is so.

11609-11. You said that when the figures of a registry were published you thought that that would have a very great effect in showing the working classes what they might do; was the registry you meant that of the Registrar General, or of the Registrar of Friendly Societies?—I am speaking of the Registrar of Friendly Societies, not of the Registrar General—the Chief Registrar, Mr. Brabrook.

Lord Lingen—continued.

11612. Have you had any experience of men insuring in your lodges who have become chargeable to the poor rates?—Only by hearsay. Many, many years ago, when I was corresponding secretary to the Nottingham District of the Manchester Unity, I did hear complaints made from country lodges about their members who have had to make application for relief not being well treated by the guardians in consequence of being members of friendly societies.

11613. And in what did the unsatisfactory treatment consist?—For instance, the guardians I used to understand would allow a certain amount of money per week to the poor people who needed parish relief, but if a man was a member of a friendly society, and had a small sum of money per week allowed to him in his old age by his society, they would give him the same amount of money less the amount of money which he received from his friendly society; but we were powerless to interfere with this kind of thing, nor do I see how they could have done otherwise. I did not understand it sufficiently. There has not been very much cause of complaint in that respect. Very few instances have arisen of anybody in connection with friendly societies applying for parish relief.

11614. I understood you to say on the whole that you rather suffered—your society—from the competition of other societies, and that you thought that something might be done in the way of consolidation; did I rightly gather that?—No, I don't think so. I thought that in friendly societies there was undue competition amongst them, and I think there is still undue competition amongst friendly societies.

11615. Too much?—Well, I do not think that they all act up to the spirit of the best rules and tables at the present time.

11616. You work your benefit schemes whether for old age, or for sickness, or for death, entirely independently of the Post Office, do you not?—Yes, my Lord, entirely.

11617. Have you had any reason to compare the number of workpeople who insure or provide with you, as compared with those who insure or provide with the Post Office?—No, I have no knowledge whatever as to that. According to my information, such as I have had, there are not many working people in the Post Office; I cannot speak positively, but I have not understood that there are; I never knew a case myself.

11618. If a working man asked you what benefit he would get by buying a deferred annuity from you rather than by buying it from the Post Office, what would your answer be to him?—I should have to examine the Post Office charges, and compare them with our own, and then I should reply.

11619. But you probably have examined those charges?—I have answered that I have not had occasion to closely examine them.

11620. If the Post Office were largely resorted to it would reduce the competition amongst the friendly societies by reducing the number of

Lord Lingen—continued.

them, because they could not then exist in such quantity?—I think, my Lord, we must be rather careful how we deal with that matter. Are you meaning if the Post Office were to insure sickness benefits, because I don't think it likely.

11621. I confine myself to deferred annuities?—I have not any reference. I cannot answer anything about that yet. We shall have to see how they will go on, if they do it.

Chairman.

11622. You speak with great feeling about the great difficulties, amounting almost to impossibility, if many agricultural labourers in meeting all those demands which society seemed to make upon them, after bringing up their children decently and properly, and providing against sickness, to provide also against old age; do you think, in your opinion, that in many cases that was almost impossible?—Oh yes, I am afraid so, my Lord.

11623. You also said that the 2,000 contributors to that society in Suffolk which provided life annuities, and which you said was extremely well managed, and also on a sound basis, consisted mainly of agricultural labourers?—Yes, my Lord.

11624. Well now, how would you reconcile those statements; I mean to begin by saying that I have no reason to believe that the agricultural labourers' wages in Suffolk are better than they are in the lowly-paid parts of this country?—The statements, my Lord, do seem almost irreconcileable I will allow, but there are so many things which look impossible that yet are done, in a manner that we cannot understand. I believe that the influence exercised by gentlemen who take an interest in this society is an encouragement for it to do what scarcely any other society in the country can do.

11625. Do you know how long it has been established?—I do not. I am sure Mr. Ralph Hardy, when he gives his evidence, will give you more information as to that society than I possibly could do.

11626. However, you would not have said about it what you did say, unless you had been satisfied that it was established upon a sound basis?—Oh yes, it is. I told you I had prepared fresh tables for them.

Lord Brassey.

11627. Can you tell us, generally, what amount of supervision is exercised, generally, by the central organisation, over the numerous affiliated lodges of the Manchester Unity?—Yes. Well, there is a system existing, of course, and a code of rules, which is supposed to govern and to supervise from the top to the bottom the whole Unity. There is laid down a code of rules here, in which everything is laid down which shall be done, insisting upon the organisation being carried out upon the principles originally laid down in those rules, insisting upon an audit, upon the publication of accounts, upon the exposure of everything that transpires in lodges, and the carrying out of everything in accordance with the principle laid down in the rules. The system of audit is not, in friendly societies, so

Lord Brassey—continued.

perfect as we could desire it to be, but a very great improvement, I think, in that respect, has been effected in the last two A.M.C. meetings, where greater supervision in that respect is insisted upon, and a long series of very important questions are put for auditors to reply to, to prove that they have carefully and closely examined everything that comes under their observation. I think, by saying that, you will see that as good a system is growing up, at any rate, as can be expected, for supervision.

Lord Lingen.

Rules of unity, district, and lodge, given to each entrant.

11628. Are any means taken, when a man is going to insure in one of your lodges, to let him know whether the lodge fund is insured with the central society—is that stuck up on a board, as it were, in the room, or indicated in some analogous way?—No, there is nothing of that kind posted up on boards; if there were, it would not be read, I am afraid; but the rules of the lodge are given him when he is admitted, the rules of the district are given to him, and the rules of the order are given to him.

11629. But two labourers might insure on totally different chances if the lodge one insured in had insured with the central society and the other had not. Is there any effective means taken by the central society to make that difference known to the insurers?—Your question refers entirely to the future, not to the present or past at all, because we have no insurances, only in the funeral funds in districts of lodges, insured in the common district fund for funerals. All the members are there alike, but in regard to the question which we have talked about—a lodge having an annuity fund, or a district having an annuity fund, and the lodge insuring in the district's annuity fund instead of its own, or insuring in the Unity annuity fund instead of its own, that is a matter entirely for future consideration. There has not been any practical action yet.

11630. I understood you to say, when I asked you whether a man had got any actual security for benefits except the security of the lodge to which he himself belonged, that the lodges, or many of them, insured themselves with the central society, and that if he belonged to a lodge which had insured itself with the central society, then he had got the security of the central society. Did I understand rightly?—Yes, you have understood the principle rightly, but unfortunately, you see, we have got no insurances of that kind at present; we are only desiring them to come and when they come, that will be the way.

Mr. Booth.

11631. It will, as I understand, be stated in the rules of the lodge what the principle is?—Yes.

11632. Anybody on joining the lodge will be given the rules, which will state distinctly what the principles are?—Yes.

Mr. Humphreys-Owen.

Power of unity over lodges; extends to expulsion.

11633. And what would you do with a lodge that disobeyed orders?—Well, the rules provide penalties for the violation of any of the rules.

Mr. Humphreys-Owen—continued.

11634. And can you enforce those penalties?—Oh dear, yes, the penalties are enforced. If you were to look through—I have not one of such things with me—one of the quarterly reports of the Manchester Unity, you would find disputes and violations of rules and other matters, which came under the observation and the resolutions respecting them, which are allowed by the Act of Parliament to be final and conclusive.

11635. But could you tell us what is the actual penalty which a lodge incurs if it does wilfully and persistently disobey orders?—I do not know what "orders" means, to begin with; disobeying rules?

Mr. Humphreys-Owen—continued.

11636. The rules of the order, I mean?—You see they would be called to account, and they would be called upon to obey the rules, and they would be expelled the Unity in the event of refusing; ultimately they would; but that would not be hurriedly done.

11637. But it would be done in the last resort?—Ultimately.

11638. So that then the Unity would be saved the scandal of having an insolvent lodge?—Those things are done reluctantly, but they have had occasionally to be done.

The Witness withdrew.

Mr. Ralph Price Hardy, Fellow of the Institute of Actuaries, called in; and Examined.

Chairman.

11639. You are an actuary?—I am, my Lord.

11640. And have had a great deal of experience as such?—I have had a very extensive experience in all questions relating to provident societies, to superannuation funds, and especially with regard to this question more immediately before this Commission—the pension question.

11641. Can you state generally what has been done by friendly societies towards forwarding the objects that we have in view?—The provision is of two sorts—direct and indirect. Direct: A few societies offer a distinct pension-benefit, at rates of contribution professedly corresponding to the liability undertaken. As a rule, the members have not largely availed themselves of this form of benefit; partly owing to lack of means to support more than the sickness and funeral allowances, which, being of greater importance to the individual and his family than his own support in old age, have properly received prior attention; and partly due to the hesitation of men to place their savings in a form of investment, the fruition of which they may not live to receive. The former of these objections I consider to be of political importance, it being better for society that men should in adult life be kept uncontaminated by the workhouse than that in mere old age, through lack of means, they should fall back upon the support of the community. The second objection I hold to be ill-founded—because the purchase-money being exactly proportioned to the risk, the member receives the full equivalent of his payments for his chance of his being one of the few that reach an advanced age. One notable instance to the contrary will be found in the case of the "Stoke and Melford "Society (Suffolk)," where, owing to the influence of the neighbouring gentry and to the zeal and firm grasp of the financial principles underlying the question exhibited by the late Rev. C. M. Torlesse, the vicar and practical manager of the society, nearly all the members were induced to effect assurances for life-pensions certain, to take the place of the sickness allowances, the right to which latter thereupon ceased.

Pension benefits with distinct subscription offered by friendly societies.

11642. May I ask you, are the rules of the society such as might with advantage be generally adopted in districts of a similar

Chairman—continued.

character?—I think so, my Lord. Some of the county societies, for instance, the "Hampshire," have a considerable amount of pure pension-benefits; but a distinct preference appears to be given to the indirect form of provision next alluded to—because it is apparently cheaper. Indirect: The most general form of pension provision is that implicitly contained in the ordinary sickness allowance, where, in consideration of a contribution payable for life, the society contracts to provide an allowance during illness or inability to work, but upon a reduced scale after a definite period of continuous claim.

11643. You say, "Where, in consideration of "a contribution payable for life." Is that contribution payable after the contributor has exceeded the age of 65, and is unable to work?—Generally so, my Lord; in some cases the payment of the contribution is suspended during the sickness claim.

11644. Is the demand for the contribution ever suspended on account of old age alone?—No; in this form of provision not necessarily, my Lord. Since observation has shown that the liability to sickness increases with the age, and that the periods of disability become so frequent and in the aggregate rule so high in the last stages of life, it is evident that this form of provision does effectively contain that for a modified form of pension; but the full enjoyment of that relief from labour, and from a continued exertion at a period, when the human powers have ceased to render results proportionate to the constitutional strain and efforts involved, can scarcely be said to be satisfactorily achieved. It should be noted that, under the rules of most societies, the allowance can be claimed only upon a medical certificate of inability to work; and this, not infrequently, drives men to continue at labour when nature bids them rest, or compels them to accept inferior employment at wages lower than the able-bodied of that class recognise. In my observation, this form of benefit does not ensure as a pension certain, with the corresponding relief that old age may expect, until the creature is nearly worn out; and, even when this stage has been reached, the customary allowance is on so small a scale that it can

Chairman—continued.

scarcely support life even in a humble degree of comfort, especially when account is taken that the contributions have, in many cases, still to be paid under penalty of exclusion.

11645. Those friendly societies which do not provide pensions for old age profess to provide only for sickness, and not for the sickness which may be looked upon as one of the inevitable consequences of old age?—It becomes increasingly difficult after a certain age is passed to distinguish between true sickness in the common acceptation of the word, and that growing disability that attends old age.

11646. I suppose there, if the relief is refused, the obligation of paying a subscription ceases also?—If the relief is refused?

11647. Yes; if the relief is refused on account of the sickness being the sickness of old age and not ordinary sickness?—I take it not, my Lord; I take it that the man must go on paying until he is exempted by the operation of the rule which says that when you draw sick pay, then you need not pay your contributions; I take it that nothing relieves from the liability to pay the contract premium except the letter of the rule.

11648. So that if he becomes too old to work and is not sick, he is still liable to pay, although he has no claim to receive?—That is so; and it eventuates that he is often crowded out.

Mr. Stockall.

11649. The member would have to continue to pay his contributions, but he would be entitled to relief the moment he could get a medical certificate?—I understood his Lordship to put it so.

11650. I did not understand that is the case?—Certainly; you see the contract is *bi-partite*; you must pay your contributions, and *per contra*, the society must redeem its obligation, when you can show that you have the necessary qualification.

11651. The member, although he was unable to obtain the benefits without the certificate, yet would be entitled when he could produce the medical certificate to the benefits?—Whenever and so often as he could do that.

Chairman.

11652. Whatever his age might be, and whatever his infirmity might be?—Yes.

Mr. Booth.

11653. Would he lose his death benefit when he lapsed?—That would depend on the letter of the rule. I have known this act so harshly in this way; I have known a man actually in receipt of sickness allowance too poor to pay the customary contribution, and it went; the whole of that man's provision went because he could not pay that contribution.

Chairman.

11654. Will you proceed, please?—Apart from the above, there is grave doubt whether a large number of the friendly societies are in a financial position to sustain even this moderate eventual burthen; and, consequently, except in the case of the affiliated orders and certain

Chairman—continued.

selected societies, the provision for old age made by the mass of the members, if not absolutely untrustworthy, is at least of a very shadowy description. According to the returns made by the Registrar of Friendly Societies, every year shows that a number of these societies are dissolved, owing, most probably, to the fact that, being upon an unsound basis and having neglected the repeatedly delivered warnings, they have at last been compelled to admit that their resources are unequal to bear the strain of their implied engagements. The last Report of the Registrar of Friendly Societies will support that statement.

Breakdown of many of the friendly societies from inadequacy of their provision for old age.

11655. You refer to that as supporting the statement you have just now made?—Yes; there is a schedule. Upon the whole, so far as the mass of the existing friendly societies go (excepting the affiliated orders, the Hearts of Oak, and a few others), I consider that no sound, and in none a sufficient, provision exists for old age relief in the sense now called for by public opinion; that the personal means of the members are insufficient to enable them to restore the financial equilibrium of their societies; and that the Poor Law must be the eventual resort of very many most deserving men when past the active work of life.

11656. Does that mean that these societies that wish to include life annuities among their benefits would be unable to exact a sufficient sum from their contributors to meet that engagement?—What I endeavoured to state shortly is this, that a number of the societies have offered their members benefits which their existing resources will never enable them to redeem. I have a case in my chambers at this moment, sent up to me from Hampshire.

11657. But do you go further and say that the present contributors to these societies would be unable to make the additional contribution requisite for obtaining a life pension?—Yes, when the rectification has been postponed beyond a certain point, it becomes financially impossible for these men to put down the large sums of money required.

Rectification in many cases impossible, owing to the large sums required.

11658. They would have to repair the mischief in the past, as well as provide for the future?—Exactly; it is the burden of the past, the past neglect, that drags them down. They could possibly do something for the future, but when it comes to these wretched agricultural labourers paying down thousands of pounds, for that is what it amounts to, it becomes impossible. This little society down in Hampshire was an excellent society in its way, but it comes to this, that the few remaining men must toss it all up and go into the workhouse, and there is a large number of societies, I am sorry to say, in the same position.

11659. What you say now applies to existing societies framed for other objects than those which we have?—Entirely, my Lord.

11660. But it does not go so far as to say that societies might not upon proper rules be now established, which would secure all the benefits which these societies have hitherto attempted to secure, and in addition to that, funds for a life pension?—So far as these existing societies go, they are moribund. It is quite possible to

Chairman—continued.

set up a society to-day, with a proper scale of contributions, assuming that the parties could pay them; actuarially it is quite possible to frame a scale of contributions, but you must begin again.

11661. In that case the interest of the old subscribers would be gone?—Gone.

The Hearts of Oak.

11662. Well now, would you tell us about the "Hearts of Oak" society?—I have got a complete account of this. The "Hearts of Oak" was established in 1842; and, on the 31st December 1892, registered 175,000 members (which number is rapidly increasing), and possessed realised funds of over one million and a quarter sterling, such being invested largely in loans made to counties and boroughs under Parliamentary powers, and in freehold ground rents, in the purchase of the society's business house and fittings (26,009*l.*), a sum in mortgages, and a deposit with the Post Office Savings Bank. The society is not divided into lodges, or branches, and is the sole example of a centralised society on a large scale. All payments are made direct to and by the secretary, who also conducts the whole of the vast correspondence entailed by the daily working and the management of the finances. The supreme governing body consists of 200 delegates, elected periodically by the members, who meet at stated epochs for a several days' session, where the formal business is methodically taken from a prepared agenda; and there are committees (some of which meet nightly), for the dispatch of current matters, and for the decision of minor points affecting the management. There is a standing committee of arbitration, composed of public men not belonging to the society, to whom an appeal can be made against the decision of the managing bodies, and thus the legal rights of the humblest member are safe-guarded at a merely nominal cost. All candidates for admission are medically examined as to their fitness, some at the society's house, and others in the districts where they reside.

11663. Is this society situated in London?—Its head office is in Charlotte-street, Fitzroy-square. I put in the rules, my Lord. The accounts of the society, which have for many years past been under the continuous audit of a public accountant, are printed in great detail and circulated amongst the whole body; and the financial position, as determined by an actuarial valuation, has been annually investigated by myself, and a full report thereon and of the age-incidence of the sickness, deaths and secessions is also printed and circulated. I put in the last actuarial report. It is about 10 years that they have gone through this process annually. The great publicity attendant upon its affairs, the strict economy observed in the management, and the freedom from personal expense, beyond the legal contributions, are fully appreciated by the members, and they are largely attracting the notice of the more thoughtful, who seek solidity rather than show in the all important matter of a provision against the accidents of life. The members are distributed over the metropolis and the provinces, and belong to various ranks of life, following all the occupations known to industry. Until recent years, entrants were required to be

Chairman—continued.

earning wages above 24*s.* per week, and certain trades known or believed to be dangerous or unhealthy were excluded, but these several restrictions have been abrogated.

Amount of sick benefits.

11664. Entirely?—Entirely, my Lord. The benefits allowed are as follows: Sickness, 18*s.* weekly, first six months; 9*s.* weekly, second six months; 4*s.* weekly, remainder of illness, with remission of contributions. Wages to 12*s.* per week allowed to be earned during receipt of this benefit. I would draw your attention to that, my Lord. The peculiarity of that benefit is that wages up to 12*s.* per week are allowed to be earned during the receipt of this benefit; therefore it is not exactly a payment for a total disability, it is a partial disability payment.

Mr. Hunter.

11665. Does that refer to the 4*s.*?—The 4*s.* entirely.

Other benefits.

11666. Not to the 9*s.*?—No. Then there is funeral money. Death of member, 20*l.* Death of wife, 10*l.* Lying-in: each confinement, 1*l.* 10*s.* Fire: loss of tools and implements of trade, 15*l.* Sundry small benefits. The contributions are, for all ages: sickness, 7*s.* per quarter; all other benefits (thereabouts), 3*s.* per quarter. Raised by quarterly levy, as the demands require, say, 10*s.* per quarter. These benefits are applicable to all members, the contributions are for all ages; it is a uniform contribution, not a scale rate, for the sickness, 7*s.* a quarter. Then all the other benefits, the death money, the lying-in, the fires, and the sundries are raised by levy *per caput*, exactly according to the amount that is required. This levy has averaged for some little time past, 3*s.*; the total contribution under all heads may be put at 10*s.* a quarter at present.

Amount of subscription.

Chairman.

11667. That is rather less than 1*s.* a week?—Yes, about 9*d.* a week. The provision for old age is contained in the 4*s.* weekly reduced allowance (though this is claimable at all ages), to draw which the member has to show that the state of his health precludes his earning the full wages of his employment, and that his total emoluments do not exceed 12*s.* per week. The contributions cease while this allowance is payable. It is clear that this is both a very small and a very uncertain provision, and that its indefiniteness detracts largely from that assured certainty that is required for a perfect old age maintenance. So much was this felt that, in 1892, in response to a very general demand by the members, an elaborate inquiry was made into the cost of both increasing this reduced allowance and of making it payable as a pension certain from and after some fixed age, so that a member might look forward to a few years of repose and comparative comfort before death. It was, however, found that a change of this nature, when the cost of the proposed new allowances was properly assessed, and for some pension age that did not represent the extreme of life, would involve so serious an increase upon the current contributions that even a body of members accustomed to contribute 40*s.* per

Chairman—continued.

annum could not, taken as a whole, afford the further permanent charge upon their incomes. The proposed conversion had, therefore, to the great disappointment of all, to be abandoned. The question of setting up an independent pension fund, to be voluntarily joined by such members as desired this additional benefit, was also considered; and as the general opinion was that the cost could not be borne by any number, and that even many of these would decline to embark their savings in this particular form of provision, the proposal was likewise rejected.

11668. Did your judgment go with those who rejected these changes?—On a matter of finance entirely. What I and those with whom I acted wanted was to get rid of this 12*s.* a week rule, and to make the benefit one claimable in pure sickness only. If that had been done I think we could have converted this 4*s.* a week into a pension at about 70 years of age; we could have rendered that which is now uncertain somewhat certain; but the delegates, I suppose with the members at their backs, would not consent to that proposed alteration; and then there was no alternative but either to put up these contributions very largely, or to abandon the scheme. They would not pay any more; I do not know whether they could not, but they would not pay any more, and therefore the proposal had to go.

11669. Is the payment of 4*s.* a week often given to those who are earning as much, or nearly as much as 12*s.* a week?—Well, he must not earn more; as little less as he pleases; you cannot inquire; we have no records to show whether this 4*s.* is paid simply because the man is entirely on his back, or whether it is that he is partially disabled.

11670. I presume the object is to pay those who from illness or old age are incapacitated from earning the wages which they had been able to earn in their youth?—That, my Lord, of course, is the great want of human nature, and these men who are very practical men know that, and that is the benefit they have set on foot to meet that.

11671. But you wish that particular allowance to be abandoned altogether?—I admit that I do, because I attach much more importance to the provision for old age; I want to keep these men out of the workhouse; that is the aim of my life at this present moment.

11672. But it would seem to me at first sight that the position of the contributor would be better as long as he was able to earn anything, because he could add the 4*s.* a week to his earnings, however small they might be, whilst supposing that allowance had not been made you say the old men who are still unable to earn anything would have got as much as 7*s.* a week?—Your Lordship is quite correct upon that point, but there comes an inevitable time when he cannot earn the 12*s.*, or anything like it, when he can earn nothing at all. Printed in this report here are the names and ages of the persons upon the superannuated list, and there is a number of those who can do nothing at all, and have to subsist in the best way they can upon 4*s.* a week.

Chairman—continued.

11673. Still the arrangement seems to encourage those who can do something to do it as long as they are able?—I should be entirely with your Lordship up to when old age begins; I quite admit that there should be the stimulus upon the man to put his back to work; but, when you get over 65, certainly when you get over 70, so far as I can see, that rule operates very harshly.

Mr. Ritchie.

11674. I am not sure whether I understand; I understand that any man who cannot work would get this 4*s.* a week?—Yes; he may work and make 12*s.* a week or not, as he pleases; but he draws his 4*s.* provided he can get a medical certificate that he is unable to earn the full wages of his employment. The next division is upon the point upon which you wished special information, the superannuation funds, of which I have had a great many through my hands. Some large employers, chiefly where the service is of a semi-public character, have recognised the importance of seeing that some provision is made for the old age of their staff, thus enabling them to secure fidelity of service, undivided attention to official duties, as well as to exercise a free hand in promotions and retirements as the exigencies of the business may require, and apart from any supposed vested interests.

Superannuation payment given by some large employers.

Chairman.

11675. Would you define what you mean by "semi-public institutions"?—I mean, my Lord, a railway, or bank, docks, and undertakings of that character. In some cases a fund has been created, with a scale of allowances framed to meet various contingencies, towards which the staff are required to make a contribution, which is supplemented by the employer, who, in addition, generally guarantees a minimum rate of interest at which the investments are improved. In others no actual fund has been set up, and the allowances upon retirement, though practically fixed, are subject to grant in each case, the employer assuming the burthen of the whole cost, and treating it as an expense of and incident to management. If the service in question be permanent, such as that of a railway company, or nearly so, as that of a well established bank, this old age provision may be looked upon as practically secured; but there are large private undertakings where similar arrangements exist, and which cannot be said to possess the essential elements of permanency, and where, notwithstanding the kindly feeling that has prompted such schemes, and the undoubted endeavour that will be made to maintain them, the security for the provision cannot be said to be quite satisfactory.

Contribution made by the staff supplemented by employer.

11676. Have you known cases in which the expectation of the workmen have failed in consequence of the uncertain position of the employers?—No; but these arrangements are, comparatively speaking, modern, and time has not yet tested them.

11677. Would you describe the railways' superannuation funds?—Most of the large railway companies possess separate funds of this

Railways' superannuation funds.

Chairman—continued.

nature, established under Parliamentary authority (that is important, my Lord), the membership of which is compulsory; but these funds provide for only what are termed "officers," and (with a partial exception in the case of the "Great Northern") do not deal with the "uniform" staff. A number of the smaller companies have joined the fund administered by the "Railway Clearing System" committee, where the rules and benefits are very similar to those of the separate funds of the other companies. The contributions made by the members are at the rate of 2½ per cent. upon the salaries, which are deducted from the monthly pay sheets; and the companies contribute a like amount in respect of their employes, and, as a rule, either guarantee or make up the interest yielded on the investments to 4 per cent. The benefits differ slightly in the various funds, but generally they provide for: (*a.*) Return of the whole or a part of the member's contributions upon retirement before superannuation. (*b.*) Certain payments on death before and after superannuation. (*c.*) Pension at age 60, according to a scale reckoned as a percentage upon the average salary from entrance down to retirement, and in some cases of retirement through ill-health in middle life. Superannuation is allowed upon the scale, corresponding to length of service. It will be observed that the whole of the contributions are not applied to pension purposes, but that, looking to the flux that obtains amongst the staff at the early ages, and also to the deaths that must take place during the active working period, the benefits (*a.*) and (*b.*) are very substantial, and will make a considerable inroad upon the pension provision. The pensions secured, when it is remembered that they are not reckoned upon the salary at the time of retirement (which is the true measure of the man's future needs), but upon the average salary, work out small, and are, in my opinion, too small to properly maintain the pensioners on a scale commensurate with their social necessities. It is, therefore, a fact that superannuation does not take place at the age of 60; but it is postponed for as long as the management will permit, extending in some cases to over age 65, though showing a tendency to settle down towards age 63. It is contended by the members that the service is laborious, and that the constant strain of the work is calculated to wear the men out at an earlier age than that observed in employments of less continuous pressure, and, in a degree, this I believe true, but not, in my observation, to the full extent claimed. From my intimate knowledge of these funds, and from repeated and constant inquiries I have made into this point of the subject from members of all ranks of the service, I entertain no doubt but that, scanty as may be the old age provision derived therefrom, these funds do represent a most kindly and most praiseworthy attempt by the companies to recognise the claims their dutiful servants have upon the body corporate; that a provision is secured, that many of the members, if left to themselves, would neglect to make until the rising cost would render it quite impossible for them to support; that the interests of the service, and consequently those of the public, are well served by the freedom obtained

Benefits.

Pensions too small.

Chairman—continued.

of placing upon a pensioned list any well-behaved servant that has become past the work of his department, and of replacing him by one still in the vigour of activity.

11678. That is, of course, more true in the case of railway companies than other companies, inasmuch as they are responsible to the public for the efficiency of their workmen?—Pardon me; they are equally so in the case of a bank or dock.

11679. Hardly to the same degree?—These employés in this superannuation fund are not the uniform men that your Lordship sees at a railway station; they are the clerks and the officers, persons of that description of life.

11680. But are they not the signalmen and all these other varieties of men?—May I venture to refer your Lordship to what I have stated, namely, that these funds do not deal with the uniform staff, that is the staff wearing the uniform or livery.

Mr. Broadhurst.

11681. It does not apply to the porters and guards?—No. Superannuation funds, or settled arrangements as to retirement in old age, exist in connection with the leading banks. The "Union" and the "National Provincial" Banks have superannuation plans of this nature, but no clerk is required to make any contribution thereto. I would ask your Lordship not to print that, but that is the Union Bank scheme. The "London and Westminster" and the "London "and County" Banks have either funds, or a settled scale of superannuation, but I have not up to the present, been able to ascertain the particulars. Messrs. Cook & Son, the tourist agents, have lately started a similar fund, to which both the firm and staff contribute. There are also funds in connection with the trading public companies and private firms, with the details of which I am not familiar. Now, my, Lord, I think this case of Messrs. Cook's fund would admirably illustrate the position your Lordship took up. They started this last year. Who is to say, excellent as may be the business of Messrs. Cook, that 50 years hence they will be able to discharge these obligations.

Chairman.

11682. Well, are the workmen free to enter into this or may they object and decline to enter?—Well, I take it that it is a condition of employment, "if you come into our service you "must adopt our regulations." I do not think that very much liberty would be allowed.

11683. Apart from that risk I suppose you would consider such an arrangement to be not only for the advantage of the people themselves, but for the public advantage?—I think it contains an element of very great danger. It is impossible that a firm even of Messrs. Cook's standing will last a couple of generations hence. I think it would be better, and I did venture to advise my friend who settled the scheme, to urge upon Messrs. Cook to contract these pensions with the Post Office and so to place them beyond all shadow of question.

Mr. Stockall.

11684. What about those that leave?—I am not familiar with the details, but I believe that very difficult question has been dealt with in some way, satisfactorily or otherwise I do not know; that of course is the difficulty in all superannuation funds, what are you going to do with the man who abandons the career.

Mr. Booth.

11685. Can you say with regard to the railways what is done?—Yes, it is all set out in detail in this sheet, which I am to ask you to treat as confidential, (not that it is not at the disposal of any gentleman here present). I will just give your Lordship an illustration or two. Supposing that a man has to go in consequence of reduction of staff or rearrangement of staff, they give him his own contributions back again with interest. If he has to retire upon ill-health, upon certain conditions, his own contributions are given him back; if he is dismissed not for misconduct they give him his own contributions back and so on. There is an endeavour to meet the man's objection "that I "have lost my money by joining your scheme, "and I might have done better by putting it "elsewhere." They try and meet that as much as possible. Of course the result is, that the pensions are not so large or so satisfactory as they would otherwise be, provided that the whole of the contribution ensured in that behalf. It is a most interesting document; it is quite worth any gentleman's while to look at.

Chairman.

11686. You have given I think much thought to the question of the provision, of a State provision, for the aged poor; would you give us your views in that matter?—I commence with the importance of settling the question. The principle of making a provision for the aged poor, wholly or partly out of State sources, and irrespective of that now claimable under the Poor Law, would be so novel in the administration of this country, that any scheme put forward in that direction should be closely examined in both its political and financial aspects, and none should be accepted that will not effectually and finally meet the real objects in view, and dispose of the rapidly rising discontent with the shape the provision now takes. A Scheme depending upon contributions could be adopted by only a portion of the community, and would act, preferentially, in the interests of the least helpless, and must necessarily leave the vast remnant still seething in hopeless pauperism, which, in the interests of the State, and for the spread of civilization, it is imperatively essential to remove. Again, a contribution scheme would render it possible that the provision attempted may break down at some intermediate stage, through neglect of failure of means to support the assessed contributions, of which, it is too much to be feared, there would be many instances. This would only accentuate much of the present misery, by throwing the unfortunate individual back into the ranks of pauperism, from which he had made so earnest an effort to escape, and rendering him thereafter a doubly discontented man. For these reasons, mainly, it appears to me no scheme has any

Chairman—continued.

chance of the required amount of success, as a political and social measure, that is not universal and immediate in its scope, non-forfeitable in its operation, and absolute in its results of placing, at least, all impecunious persons upon a retired list at some fixed age, when further labour at wages should be prohibited by Statute.

11687. You mean to say that a hale man of 70 who is anxious to work and who can find remunerative employment should be prohibited by statute from working?—In my view, if a man chooses to come to the State and say, "I am impecunious and cannot work, and I "want your bounty," I say, "You must stop "work or else your claim is not a genuine "one." I have no test of the genuineness of the demand unless a man backs his own opinion. With respect to contribution schemes generally, the rates required from persons of middle age would be, in almost all cases, except those of the upper and professional classes, beyond their means, and consequently a very large and very important section of the existing population would stand excluded from benefit. While, even for the younger, it is, I believe, a fact that very large numbers cannot afford any further deductions from their incomes; and that, if any of them be tempted to apply towards pension purposes, for their sole personal advantage, the amounts hitherto devoted, in the interests of their families, to the sickness and funeral benefit society at large, will suffer by an increase of adult pauperism. The lower ranks of labour already, through lack of means, are compelled to neglect too many duties, and it would be politically undesirable to offer any inducement for their abandoning the self-respecting habit of providing, through the friendly societies, for sickness and burial.

Insurance for old age would be at the cost of suitable provision for sickness and funeral benefits.

11688. I would venture to put to you a question that I put to the last witness, which was, "How is it that the Stoke and Melford Society, "situated in a county where wages are notori-"ously low, is enabled to produce such good "results"?—I daresay, if we can get at the real history, we shall find that those contributions were largely aided by the benefactions of the gentry round about.

11689. But you do not know whether that is the case, do you?—No; I do not speak of it from personal knowledge. Then there is no doubt, to use a common expression, they were caught early; they were brought into the fund as boys. There is no doubt, if you can get a lad in at 16 or 17 years of age, as a matter of finance that pension contribution is very small, and within his means; but you cannot get him early, as a practical measure, in life; men do not begin to think about these things until they are much older.

Unless contribution is begun as a boy

11690. It seems rather difficult to believe that the Rev. Mr. Torlesse should have excluded all, say over 20 years of age?—He took them in much earlier; there is no doubt they came in much earlier than that.

11691. They came in, yes; but he must have included a great number who came in later?—I should gather not. I believe there was a limit of admission of age.

11692. Will you proceed please?—Grave

Chairman—continued.

objections exist to any plan requiring an employer to contribute towards a workman's pension, or to his being obliged to make a deduction from the wages on that account for payment over to a local or general fund. It is very doubtful if an employer's contribution does not fall back upon the workmen in the shape of reduced wages. Objection to Compulsion: It is unnecessary to more than refer to the suggestion that direct contribution to a pension fund should be *compulsory*. No government would stand that attempted to carry such a measure. Objection to State Subsidies: The principle of State subsidisation, however cautiously it may be worked, is one to be wholly avoided. If applied to supplement the contributions paid to any friendly society on a pension account, or if the benefit actually purchased be increased by a State grant, either will necessarily entail upon the society in question the evils of State inspection, and eventually those of State control. The friendly societies are well aware of this danger. If, on the other hand, the State were to guarantee a fixed rate of interest (above the yield of Government securities) upon the accumulations of a pension fund administered either by any society or under the authority of Parliament, the same right of inspection and control would logically follow in the former case, and in either case the financial effect would be to throw the heaviest portion of the burthen upon posterity, since the money demand under the guarantee would be light in the early days of the fund and heavy only when the full accumulation is reached. Difficulty in dealing with Lapses: Again, in a contribution fund, many of the contracts are sure to lapse through non-payment of the premiums; and hence will arise the difficult question of what allowance (if any) should be made in respect of the past payments, and what on account of the subsidy increments. Here the intended pension provision would fail, and the expectant beneficiary relapse into pauperism and active discontent. Difficulty of Explaining why Contributions should not be Returned: Further, it is impossible to make the ordinary man understand that, notwithstanding the contributions have been so fixed, his past payments are sunk, should he fail in reaching the pension age: he will complain of forfeiture and be continually bringing pressure to bear upon the Ministry of to-day for relief; and should he die after receiving only a few years' pension, it will be equally demanded on behalf of his family that some refund should be made to them. It will be useless to point out that such a contribution is not of the nature of a deposit in a savings bank, which can be drawn upon, but merely an averaged payment framed to exactly meet the benefit in question and no more. Of course if the contributions be specially made to cover both pension and a return upon demand or death, they must be higher than those that provide for only a pure pension; that is to say, the same amount devoted annually to cover *both* benefits ensures a much smaller pension, and the man's savings, to that extent, are ineffective for his old age. To illustrate that position, as far as it can be illustrated, I have prepared two tables, which I think will assist gentlemen present.

Deductions from wages mean reduced wages.

Compulsion impossible.

State subsidy mischievous.

Lapses difficult to deal with.

Impossibility of making contributions returnable would cause discontent.

Chairman—continued.

The first table shows the probable number of survivors out of a body of entrants, which, for the sake of convenience, I have taken at 10,000; of course the results are applicable to 100,000, or to any number where you can get a steady average. If I take age 20, 10,000 young men enrolled at the common age of 20, if their numbers be counted ten years afterwards it will be found that 9,265 only have survived: the rest have died year by year. At 50 those numbers are further reduced to 7,220; and if we take the age of 65, to which so many eyes are now turned, only 4,956 of the original subscribers remain to claim the benefit which they expected at starting. If we carry those figures down to 70, we find that only 3,943 remain, and if we get towards the extreme of life, age 80, it is only 1,565 that survive. That table may be applied in this way (I am passing on to Table 2): A man of 20 may say, "I will pool with my fellows; I want a provision if I live to 65; and if I do not live to 65 it does not matter to me at all; I am, therefore, content that if I die before that what I have paid shall enure for the benefit of my comrades," in which case a common contribution of 1*l.* 10*s.* per annum, continued from age 20 down to age 65, would produce 10*s.* a week. But supposing, although he may accept that logical principle, he stills hangs back and thinks it is very hard that he is to lose his money if he dies, he says: "Well at least give me back "my payments if I drop before." I say, "Very "well; you must then pay instead of 1*l.* 10*s.*, "1*l.* 19*s.* 11*d.* Then all that you have left behind "in the fund for the common benefit is the "interest." But supposing that does not satisfy him; and he says, "I want the "control of my money at all times, that if I "change my mind I may go and draw it out." "Very well," I say, "then you must go to the "savings bank, and you must put into that bank "2*l.* 11*s.* 3*d.* every year, and that will give you "your pension of 10*s.* a week at 65; or you can "draw out your money, with interest, and clear "out at any time before 65." Your Lordship will see the great difference between 1*l.* 10*s.* and 2*l.* 11*s.* 3*d.*; it adds 1*l.* to the benefit; or two-thirds on to the original cost. Your Lordship, will, therefore, see that any scheme that falls in with the popular delusion that a man loses his money if he dies, must be so costly that it is impossible practically to carry it out. The same explanation applies, of course, to the other ages. Then I pass to the difficulty of investing the fund, which is really very formidable. Lastly, should the State set up a pension fund, great difficulty will arise in keeping the capital invested at any remunerative rate of interest; while the control of the vast sums that will be accumulated would give the government of the day a dangerously preponderating influence in the money market. The expense of administering such a fund, or of watching and recording the additional amounts given by way of subsidy, would be very heavy, and would require a new and permanent department working under the authority of Parliament. It is impossible that I could give the Commission any idea of what that fund would amount to if the scheme were successful; and it is no use considering it if it is

Chairman—continued.

not likely to be successful. I think it is likely, in time, to approach the dimensions of the National Debt. How it would be possible to invest that fund without descending into the actual arena of commercial competition, I do not know; and that, I think, would be a fruitful source of jobbery.

I now pass to a scheme for which I profess the profoundest admiration, and so do many of my friends. Mr. Booth's scheme is, in my judgment, the broadest and most statesmanlike measure proposed, and has received the heartily expressed support of many working men at meetings where I have been present for discussion of the pension question. It is universal in its application, and preserves a strict equality of all before the law, rich and poor, male and female; it inflicts no stigma of pauperism upon the recipients; it demoralises no society by subsidies, and disturbs no relations between employer and employed; and, so far as pensioning will remove or mitigate the evils traceable to poverty, it will be effective, and the least costly in administration. I originally held the same view as Mr. Booth, though I had not worked out the details with the completeness he has shown; but I was compelled to abandon the idea as one, in the present state of political enlightenment, practically impossible for the Government to carry. The average voter will insist that he is being specially taxed for the pensions of others, and will ignore the fact that his own assessment towards the current purposes of the year secures to him, in his turn, the same pension-right in old age, which right would rest implicitly upon a statutable charge upon all property of the country. An indication of the views I originally took will be found before a Committee of the House of Commons, when Mr. Blackley's scheme was there.

This is the scheme which I, with great humility, submit for consideration as a modification of Mr. Booth's scheme. I would submit that, for the present, the pension-right should be recognised only for the proved impecunious aged, or (as Mr. Leslie Probyn proposes) by supplementing the income of any acquired property up to some reasonable limit.

11693. You do not define the age?—Not under 65. I would not call any man aged till 65, and as a practical fact we shall not find that men will call themselves aged at 65.

11694. I think you meant 65 and upwards?—Sixty-five and upwards.

Mr. Booth.

11695. I understand that a man must abandon his right to work?—Entirely.

Chairman.

11696. The witness has already said that, in his opinion, any man above that age who receives advantages ought to be prevented by Statute from working?—Exactly, my Lord, should he come forward and claim the advantages.

11697. Because then he would be competing in the labour market?—That is one ground. There is another; the only way in which you can tell whether the man is genuine in his application is that he tosses up his other work. I venture to think that if this modification be impartially considered, it will be seen that it imports no novel principle, but it is merely an application of the practice adopted some years ago in the case of the Greenwich pensioners, who formerly had to live in the hospital, and who now enjoy their pensions in their own homes. I have never heard but that this measure worked satisfactorily to all concerned.

Chairman—continued.

11698. You will admit that there is a difference between Greenwich pensioners who have served their country and others who have not?—Entirely. The soldiers' and sailors' pensions rest upon an entirely different ground. It will be observed that since all the impecunious aged have now to be supported by the Poor Law, the cost of such an arrangement would not be very much in excess of that now paid out of the rates. The addition beyond the existing charge represents the cost of those that now struggle for a wretched existence without relief, and of the few that are supported by voluntary gifts, all of whom would, under the proposed scheme, certainly come in.

All impecunious aged persons at present supported by Poor Law relief

Mr. Ritchie.

11699. Is that the fact that all the impecunious people over 65 are supported by the Poor Law?—No, sir; that is exactly what I say is not the case. I contribute to the support of some people myself.

Chairman.

11700. By "impecunious," I presume you mean not persons who are not well off, but persons who are destitute?—Yes; but it is not quite a happy term, I admit. If your Lordship will allow me, I will alter it. It should be noted that all property has adjusted its price to bear this Poor Law burthen, and that, therefore, no one can reasonably complain of its being maintained. On the other hand, if any measures were adopted, the effect of which was to relieve property of the charge it has always borne and has been priced to bear, labour would have a legitimate ground for demurring to the disturbance of a long-established settlement. I then deal with the objections. I think it is always fair to notice what your opponent is likely to say.

Poor Law relief a fixed charge on property.

Mr. Ritchie.

11701. Might I ask you for a moment on this, where you say that all the impecunious or destitute aged have now to be supported by the Poor Law, the cost of such an arrangement would not be very much in excess of that now paid out of the rates. Is it not a fact that a very large number of what would be commonly called "the "destitute aged," are now supported by a little work of their own and by charitable assistance, and not out of the Poor Law at all?—There is a large number lying on the border land, I am quite familiar with that point, who are supported partially by doles from friends and relatives. I have a number of cases myself, and they do little pottering jobbing work, much to the discomfort of everybody.

Poor living on the borderland of absolute destitution

11702. Much to the discomfort of everybody?—Yes, because they come and press you for jobs

Mr. Ritchie—continued.

for which you have to pay them more than the market value of the labour. I am a sufferer myself under it, and that is a very common occurrence.

11703. Yes, but my question has reference to the guarded assertion, that your proposal would not be very much more costly than the present cost. At present they are supported out of the Poor Law; is it not a fact that large numbers are not supported out of the Poor Law now?—I would not venture to contradict a gentleman of your experience.

11704. No, I am only asking?—It is the first time I have heard it, sir.

11705. I am asking a question, whether as a matter of fact there is not a considerable number of the aged impecunious poor who are supported partially by their own work and partially from charitable sources, and do not come on the Poor Law at all?—I have sought in vain for any reliable statistics. There may be plenty of figures about, but I do not accept those. The best estimate that I could make is, that it would add another million pounds sterling to the existing Poor Law charge for the aged poor. I might put it in that way; that, no doubt, is what you want to arrive at—the money cost. I am open entirely to enlightenment or even to correction. I have reckoned that two million pounds of our Poor Law charge is attachable to the aged, and I think you would bring in 50 per cent. more by my scheme, viz., another million a year.

Scheme might cost 1,000,000*l.* more than at present.

Mr. Booth.

11706. You have not mentioned the amount of the pension, Mr. Hardy?—It should be as nearly as possible what the present cost is, and I consider that that, if it is fairly scrutinised, is about 10*s.* a week. The cost I know varies; in some parts of the country it is very much below that, but I think if you look into the true burden, the cost of the buildings, the cost of officials, the cost of the administration generally, I should be very much surprised if that falls very much below 10*s.* a week all round; and my idea was to let that man take that money and spend it in his own home and not bother you with its administration. The main objections to this view that have been brought to my notice are (*a.*) That it perpetuates the Poor Law system; (*b.*) that it does not distinguish between those that are impecunious through misfortune, and those through misconduct; (*c.*) that it discourages the group of virtues generally to be characterised as thrift. As to (*a.*), however much I may sympathise with the views, and respect the aims of those that seek an ideal society where poverty shall be absent, I cannot agree with them in their practical conclusions, nor could I consent to delay dealing with a pressing evil, in the hope that, by some political conclusion at a future and uncertain period, the remedy will not be needed. I believe that, as a necessary stimulus to exertion, there will always be rich and poor; though I hope that the great disparities that now exist will be abated, and that more sense of responsibility will actuate those to whom the trust of the administration of property has been committed. In my view, we must consider the present legal provision for the poor which will have to be maintained in some shape or another. Then as to the very important question on which a great deal of feeling has been excited outside, with respect to the proposals to hold an inquest on a man's life, and see whether he is a deserving object for compassion. There is a very strong feeling outside as to (*b*). In my view, it is not within the legitimate province of man to judge his fellow, except where the preservation of order makes it imperative; consequently, I say that any inquisition into a man's life, to decide whether he administered his income properly, or made the best use of his opportunities would be insupportable, and that no human being that I am acquainted with is fit to sit upon such a jury. It should be sufficient for us on earth to find an aged man in the unhappy position of want, to recognise his claim to the moderate means of supporting the short term of life remaining to him, without scrutinising too closely the circumstances that have brought about his failure. As a rule, the vicious and those that abuse life do not reach old age; and the fact that age has been reached is, in itself, reasonable presumption that, all things considered, the gift of life has not been bestowed without due cause. Lastly, I would appeal to the more generous instincts of all that have fairly succeeded, by reminding them that they have benefited just to the same extent as the others have failed—that had all men been well and prudently conducted, their present material resources would have been less in the distribution—that they should not grudge the trifling modicum to the unfortunate persons whose shares have, by a moral law, fallen to them. As to (*c*). Thrift is quite a relative term, and the mere saving of money, to the neglect of other duties, is not to be held up as the sole virtue of a citizen. To stint the education of children, to continue to overburden a woman with domestic duties, to stand churlishly aside from support of all great humanitarian movements, with the object of saving something for personal old age, would deteriorate the nation far more than even the present pauperism does. The true citizen first performs such duties as will keep his family together, by providing sick and burial allowances, and then, last of all, thinks of himself. This elevation of character exists amongst the poor to a much larger extent than is commonly believed, and, this is one of the grounds upon which they object to a diversion of their income to merely pension purposes.

Pension should be 10*s.* a week.

Objections to a pension scheme.

And answers to objections.

Mr. Booth—continued.

Lord Lingen.

11707. Have you been officially connected as an actuary with any particular society?—Yes, my Lord, I have acted for a very large number in the course of my practice, but I am now chiefly concerned, myself, with the "Hearts of Oak," this large society, whose affairs I have specially scheduled.

11708. You say there is grave doubt whether a large number of the friendly societies are in a financial position to sustain their burdens. Was that statement taken from your general impression, or from investigating the tables of any particular society?—I suppose I am not subject to any action for libel in speaking here?

Very few friendly societies really solvent.

Lord Lingen—continued.

11709. I shall be content with a general answer?—I rarely came across a solvent society in my practice; to find a society that was solvent was an unusual thing. I have found them, but one is a *rara avis in terra.*

11710. But now does that arise from their adopting faulty tables?—It arises from their starting a great many years ago upon faulty tables, and refusing to listen to advice all along the line.

11711. Has the institution of the Registrar of Friendly Societies tended at all to correct that state of things?—In my judgment not at all. They have no compulsory powers there; and they are a mere series of pigeon-holes in which to put these reports.

11712. Do they make any communication upon a report when it is received. I had fancied now that one or two of the great societies on having had pointed out to them that their position was not actuarially sound, had taken very prompt and effectual means to remedy their position; is that within your knowledge?—The smaller societies simply take no notice of it at all. Your Lordship will see why that should be the case. The burden of rectification would fall upon the older members who sit upon the committees, and they invariably pigeon-hole the report. It is such heart-breaking work to advise these ordinary societies that I have had to abandon it.

Chairman.

11713. That was not quite the question; the question was whether the societies had of late years acted upon suggestions for their improvement made by the registrar?—I do not think they listen to the registrar for a moment.

11714. Not even the larger societies?—Such societies as my friend, Mr. Watson, represents, know their position before they go to the registrar and take their steps accordingly, but the ordinary society does not listen to the registrar a bit; he has no power whatever.

Lord Lingen.

11715. Would you arm him with fresh powers or additional powers?—No; I would rather that those impecunious concerns died and were cleared out of the way; you cannot remedy them.

Increased powers of supervision useless.

11716. One of your objections to requiring contributions for a pension is the difficulty which would be on the part of the State in managing so great a fund as would be accumulated?—That is so.

Objection to accumulating a large sum in the hands of the State.

11717. I was right in understanding that?—Yes.

11718. Has it occurred to you that the Post Office Savings Bank even up to the present time, and still more if it extends, might be open to that objection?—I should deal with that when it arises; at present, you see, it is such a very small proportion of the National Debt.

11719. The management of a fund of 60,000,000*l.* or so, which I think is the amount of the deposits in the Savings Bank, has not, at present, occasioned any difficulty, has it?—No, it is not so much the office administration as the difficulty of keeping these funds invested at a remunerative rate of interest. There is only about 12,000,000*l.* of consols free in the market; you could not go and make very large investments in the National Debt; soon you would have the price above par again.

Lord Playfair.

11720. You mean that that is the average of consols free in the market?—£12,000,000 to 15,000,000*l.* it was estimated. It was that which enabled the Chancellor of the Exchequer to make that conversion; if it had not been so, of course he knew all about it, he could not have made that conversion.

Lord Lingen.

11721. But whatever your objection may be worth, you do not think that the Post Office funds are at all a case in point?—I think they do not apply to any degree.

The Witness withdrew.

Adjourned till To-morrow at noon.

THIRTY-SECOND DAY.

Wednesday, 28th June, 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

VISCOUNT MORPETH, *Assistant Secretary.*

Mr. RALPH PRICE HARDY, Fellow of the Institute of Actuaries, called in; and further Examined.

Mr. Henley.

Sickness benefit only given upon medical certificate.

11722. I should like to ask you two or three questions. In your evidence you said, "The "most general form of pension-provision is that "implicitly contained in the ordinary sickness "allowance, where, in consideration of a contri-"bution payable for life, the society contracts to "provide an allowance during illness, or inability "to work, but upon a reduced scale after a defi-"nite period of continuous claim." Then further on you said, "It should be noted that, "under the rules of most societies, the allow-"ance can be claimed only upon a medical certi-"ficate of inability to work"; now what societies contract to combine the sickness payment with the pension payment?—With a pure pension payment, Sir?

11723. With a pension payment?—That is to say, that the pension is to be drawn well or ill?

11724. Certainly, after a certain age?—Speaking generally, very few; amongst others, the "Hampshire" does that, and I also think that some of the lodges of the Manchester Unity will do that.

Superannuation allowance.

11725. I see in the rules of the Hearts of Oak Society which you have been kind enough to lend me this morning, your rule Number 15—Superannuation Allowance, says this: "When any member has been placed on "the superannuated list, he shall be allowed, out "of the society's stock, a weekly allowance "herein termed pension, payable according to "the following rate, viz., if a member under six "years, 2*s.* per week; if a member six years and

Mr. Henley—continued.

"under eight years, 3*s.* per week; and if a mem-"ber eight years and upwards, 4*s.* per week. Any "such pensioner may earn what he can for his "own benefit, not exceeding 12*s.* per week, but "no such member shall receive a larger allow-"ance or greater benefit than he was entitled to "at the time of his being placed on the super-"annuated list. Any pensioner doing any kind "of work for his partial support, shall at least "once in every year send, or cause to be sent to "the secretary, a medical certificate, signed by a "duly registered practitioner, proving that he is "unable to obtain his total livelihood. Non-"compliance with this regulation to involve a "fine of 2*s.* 6*d.* for each neglect, and stoppage "of the pension until the certificate shall have "been produced. If a pensioner should desire "to declare off the superannuated list, he shall "send a medical certificate proving that he has "recovered from his indisposition; his pension "shall then be discontinued, and he shall be "placed on the books as before." How long has that rule been in force?—For a number of years, sir.

11726. Because I see these rules were revised last year?—That is a fundamental rule that has been in operation for years.

11727. Then do I understand that any person paying into the Hearts of Oak Society 10*s.* a quarter, is entitled to the benefits of a pension at a certain age?—It is only a *quasi* pension, it is not an absolute pension.

11728. How do you explain that, if you please?—Well, it is not drawn absolutely, he has

Mr. Henley—continued.

to continue to show that he maintains the qualification.

11729. Is he entitled to it if he is not sick—merely disabled by old age?—I think he is in the latter case; that is to say, when he is disabled by old age.

11730. You are not sure of that?—I am practically sure that is the way in which it is worked. I am not clear what the letter of the rule would support, but that is the way in which it is worked.

11731. If a man 65 years of age and upwards, we will take it, were merely disabled by old age and he was a healthy man, he would be entitled to the benefits of this superanuation?—That is the way, as I understand, it is worked, sir.

Chairman.

11732. Is that consistent with this statement you made. "The provision for old age is continued in the 4*s*. weekly reduced allowance "(though this is claimable at all ages), to draw "which the member has to show that the state of "his health precludes his earning the full wages "of his employment, and that his total emoluments do not exceed 12*s*. per week. The contributions cease while this allowance is payable. "It is clear that this is both a very small and a "very uncertain provision, and that its indefiniteness detracts largely from that assured certainty that is required for a perfect old age "maintenance"?—I submit that there is no practical inconsistency between what I have stated and what Mr. Henley has just now read.

11733. In that you say that the provision for old age cannot be drawn unless he can show that the state of his health precludes his earning the full wages of his employment?—That was the limitation I understood Mr. Henley to put to me, that he was disabled practically by old age, which might or might not mean some active form of disease.

11734. That is, from earning the full wages of his employment, and that his total emoluments do not exceed 12*s*. a week; it is not a payment simply for old age?—Not simply for old age; not simply because the man is aged, but because he presents other qualifications.

Mr. Pell.

11735. He is sick?—Sick, sir, in a form.

Mr. Henley.

11736. Must old age be combined with sickness?—No, sir, not necessarily old age, because this 4*s*. a week can be drawn at 30 years of age.

11737. That I understand, but I would rather keep myself to old age as we are inquiring into old age here, and I take a man between 65 and 70 who is a perfectly sound man; he goes to the doctor, and the doctor pronounces him sound; can he be put upon the superannuated list?—No, sir.

11738. Then it is a fact that there must be some ailment combined with old age?—I think it is looked upon very indulgently.

11739. Yes; but I wanted to know what is the man's claim, what is his legal claim upon the society?—Well, the law and the practice may vary a bit. I think in the statement your Lordship has read in my evidence I have fairly described the practice of the society. It is not a pension in any sense that we are considering here; it is not an allowance that the man is entitled to draw simply because he is past a certain age.

Mr. Henley—continued.

11740. Then I think we may take it that the man who is in good health, but suffering from disability of old age, would not be entitled to this superannuation?—I think that if he could show fairly that this disability made him what we may call ill, or unwell, he would draw it.

11741. But I am putting that on one side, if you please; I am putting the case of men who are not ill, but simply suffering from old age, their labour is done; would these men be entitled to it?—Not simply upon that ground.

Chairman.

11742. But upon the ground mentioned by you, that he is unable to earn the full wages of his employment, and that his emoluments do not exceed 12*s*. a week?—Yes.

11743. Must he obtain a medical certificate before he gets this?—I so understand it; I am not engaged in the daily working of this concern; but I so understand it.

Men often continue work who are too old for it.

11744. Then you go on to say, "And this, "not infrequently, drives men to continue at "labour when nature bids them rest"?—Yes.

11745. Or compels them to accept inferior employment at wages lower than the then able-bodied of that class recognise. Now, what objection is there to men in the decline of life accepting lower wages?—Well, I think their labour is very ineffective. When they consent to come down in the social scale I think their labour is deteriorated. I speak from personal experience on that point, and I think it has worked somewhat harshly against the men. If you will allow me I will give you an instance that came under my own observation in Oxfordshire.

11746. In what parish?—It was near Banbury: it was Deddington, I think. Perhaps I ought not to have mentioned the name. They got their finally reduced allowance, that was no aliquot part of their full allowance; it was an odd sum; and I asked the committee how they had arrived at that. They would not tell me at first. I said, "You must place your "case in my hands or I cannot advise you." They said, "Please, sir, it is just 6*d*. below "weeding price." I did not see the force of that at the moment, and they said, "Well, it is "just 6*d*. a week below what the man would "earn from his weeding, which will go to get his "tobacco." This poor tottering man for the sake of getting a little bit of tobacco would go and do this particular work. Looking at it, not as an actuary but simply as a man, I think that is very hard measure to an old man.

11747. That is your only reason for it?—I have observed similar cases, perhaps not quite in so extreme a degree.

11748. I daresay you are aware that in every parish in England there are old men who are only too glad to accept work on a lower scale at the end of their lives?—Yes, rather than go to the workhouse; I say to their honour that is a very strong feeling.

Mr. Henley—continued.

Under a pension scheme further work should be forbidden by Statute.

11749. You say, "For these reasons, mainly, "it appears to me that no scheme has any chance "of the required amount of success, as a political "and social measure, that is not universal and "immediate in its scope, nonforfeitable in its "operation, and absolute in its results of placing, "at least, all impecunious persons upon a retired "list at some fixed age, when further labour at "wages should be prohibited by Statute." First of all, who are "impecunious persons;" are they destitute or poor?—I have looked into the dictionary, and I submit impecunious is the proper term; it means "without money."

11750. They are destitute?—Practically destitute; he is without means of his own support at all.

11751. Then what is your fixed age?—Well, sir, the public demand points to the age 65; I think that that is a little early; I probably should be content with age 70; I think that is the limit of the working period of life, 70 years of age; I do not think mankind break down at 65; that is not my observation.

11752. Then further, later on, that this should be prohibited by Statute?—That is an essential point in my scheme, that if you come to your brethren, and say that you are unable to support yourself, and you ask of them their bounty, the least that you can do is to clear out and go on to the shelf entirely, and not meddle with the world again. That is a very important provision because it would affect the working of this scheme very largely. There is a large number of men, foremen, and those following the lighter trades of luxury; it would not be worth their while to take 10*s*. a week at 65 or 66 years of age; they will go on and go on; and this fund will be enormously relieved by a provision of that kind.

To those who have applied for a pension.

11753. And they would not receive this pension from the fund, I suppose, without application?—Not only must they in my view make application——

11754. I mean at 70 years of age?—Certainly they must make application; there will be persons who will keep off even after 70.

11755. Then you would not prohibit a man working after 70 if he does not make application?—Certainly not, if he remains his own free master.

11756. I suppose, looking to the payments made by the Hearts of Oak, 18*s*. a week, you hardly reach the agricultural labouring class, do you?—I should think very few of them except the very superior men.

Compulsory deductions from wages means reduced wages.

11757. You say, "Grave objections exist to "any plan requiring an employer to contribute "towards a workman's pension, or to his being "obliged to make a deduction from the wages on "that account for payment over to a local or "general fund. It is very doubtful if an "employer's contribution does not fall back upon "the workmen in the shape of reduced wages." Now is your objection to the phrase "requiring "an employer"?—Yes, sir; entirely to the compulsion.

11758. I mean, is your objection to the word "requiring;" should you object to the word "enabling"?—Provided that it is to be left entirely in the good feeling of the employer, I have no objection to his being as charitable as he is disposed.

Mr. Henley—continued.

11759. Because you have told us "The con-"tributions made by the members are at the rate "of 2½ per cent. upon the salaries, which are "deducted from the monthly pay-sheets; and the "companies contribute a like amount in respect "of their employés, and, as a rule, either "guarantee or make up the interest yielded on "the investments to 4 per cent." You do not object to that?—I would rather not give an opinion, sir.

Chairman.

11760. But that is altogether a voluntary proceeding; that is no question of "requiring"?—It is by Act of Parliament.

11761. That is by Act of Parliament?—Yes.

11762. Are these by Act of Parliament?—Yes, my Lord, all of them; otherwise it would be infringing the Truck Act.

11763. The railway superannuation schemes are all founded upon Act of Parliament?—Yes, my Lord; special powers.

11764. That is to say enabling them, not more?—I should think it is directing as well as enabling.

11765. Are these schemes imposed by Acts of Parliament, or are they schemes which the directors of railways are enabled to make?—It is not under a general power; it is under powers taken in an Omnibus Bill. Each railway company has had to be specially authorised.

11766. That is to say, enabled to do these things without exposing them to the danger of prosecution under the Truck Act?—That is so. The bargain once made cannot be recalled upon either side.

Mr. Broadhurst.

11767. And when once established it has the force of law, so that, practically, it is legal?—There is a deed poll created under the powers of the Act.

Mr. Henley.

11768. What are the other objections. "Grave "objections exist to any plan requiring an em-"ployer to contribute towards a workman's pen-"sion, or to his being obliged to make a deduction "from the wages on that account for payment "over to a local or general fund. It is very "doubtful if an employer's contribution does not "fall back upon the workmen in the shape of "reduced wages." What are the grave objections to that?—The first objection is an economical one. It is a tax upon the raw material. If you tax you should tax the manufactured article, and not during the process of construction. That always increases the ultimate cost. The next one is that it would be a source of heartburning and disturbance between employer and employed, and that, sir, I think is a thing that should be avoided as much as possible.

Caus frict betw emp and ploy

11769. You say, "The contributions made by "the members are at the rate of 2½ per cent. "upon the salaries, which are deducted from the "monthly pay-sheets, and the companies contri-"bute a like amount in respect of their em-"ployés, and, as a rule, either guarantee or "make up the interest yielded on the investments "to 4 per cent." Does the Act exist where the superannuation is made by the railway companies?

Mr. Henley—continued.

—Do not ask me, sir, if you please; I would rather that you would not ask me that. I carefully framed the paragraph to avoid raising the question that you have raised, but I am bound to tell the Commission that these deductions in the case of the railway service are very unpopular. I have been continually pressed when valuing those funds to increase the benefits or to decrease the contributions. A great many of these men say that the pension is insufficient; others, that they do not want it, and arguments of that nature. I think the majority of them would be glad to see it cleared away.

11770. Then your objection is to the "requiring"?—Yes.

11771. You would not object to any legislation for "enabling" people to do it?—Oh, dear no.

11771* You say, "As a modification of Mr. "Booth's scheme, I would submit that, for the "present, the pension right should be recognised "only for the proved impecunious aged, or (as "Mr. Leslie Probyn proposes) by supplementing "the income of any acquired property up to "some reasonable limit." You approve of Mr. Probyn's scheme, do you?—Yes, sir, he is a pupil of mine in a sense, and I think he has suggested that manifest improvement upon my idea.

11772. You endorse his scheme?—Entirely.

11773. You were good enough to give me his paper last night, and this is his scheme: "To "sum up shortly, the scheme provides for an "allowance for men and women who are now 65 "years old, and the increased cost of the reform "will be 3,500,000*l.*, a cost which the nation can "bear. It provides for the cases of those who are "between 20 and 65. It provides in their cases that "if they make a proportionate contribution they "will be able to get a full allowance. It provides "also for the young, who are free from all taxa-"tion and are living under a system which I "trust will be still further improved." That is his scheme?—I do not endorse his figures, I did not intend to go so far as that; but I intended to accept the modification of principle which he proposed.

11774. Do you support the grounds upon which this scheme that you have brought forward —Mr. Probyn's scheme—is advocated by him?—Nothing is better than Mr. Booth's scheme, nothing can be better than Mr. Booth's scheme, neither mine nor Mr. Probyn's, nor anybody else's can be better than Mr. Booth's scheme.

11775. You say, "It will be observed that since "all the impecunious aged have now to be "supported by the Poor Law, the cost of such an "arrangement would not be very much in excess "of that now paid out of the rates. The addition "beyond the existing charge represents the cost "of those that now struggle for a wretched "existence without relief, and of the few that "are supported by voluntary gifts, all of whom "would, under the proposed scheme, certainly "come in." Do you think that would be an advantage?—Yes, sir; from a social or political point of view.

11776. All those relieved from private charity? —Yes.

Mr. Pell.

11777. In your scheme you have stated some views which I should like to ask you about. Is it your idea that among our fellow countrymen there are large numbers who really if they attain old age are unable to live in a decent, comfortable manner?—That is my view, subject to correction.

11778. How do you arrive at that view; have you been an employer of labour?—Not in your sense, an employer of labour.

11779. Are you a house-owner of poor houses? —No, certainly not.

11780. Then how do you get any knowledge of the condition of the poor; by reading?—Well, partly by reading and partly by inquiry; but you must remember, sir, I have had the most extensive practice——

11781. We will stop at the inquiry; what inquiry have you made; what systematic inquiry have you made into this question?—I have not inquired like Mr. Booth, but I have been in constant contact with representatives of the working men upon these questions; and I also see from the allowances in the country societies how extremely small they are; I also find that the latter are breaking down.

11782. That was not the question I asked. I wanted to get at how you have arrived at these views with regard to the condition of the old people among the poorer classes; you say you have got it from representatives of the people? —That is one of the sources.

11783. Who are the representatives of these people; the Poor Law guardians or the relieving officers, or the clergy, or who have you got it from?—Representative working men, of whom I happen, in my business, to have known a large number.

11784. Will you give me the name of one representative working man in London; well, I will not press it; I was not aware that there were such people; perhaps I am ignorant; you do not happen to have had any conversation with Mr. Burt upon the question?—I do not know him.

11785. There is another representative gentleman; a member of the working classes; a member of this Commission; have you had any conversation with Mr. Joseph Arch, who represents the agricultural labourers very efficiently?—No, sir, I do not know him.

11786. You say, "As a modification of Mr. "Booth's scheme, I would submit that, for the "present, the pension right should be recognised "only for the proved impecunious aged." You make use of the phrase "proved impecunious "aged." Then you say, "In my view, it is not "within the legitimate province of man to judge "his fellow, except where the preservation of "order makes it imperative; consequently, I say "that any inquisition into a man's life, to decide "whether he administered his income properly, "or made the best use of his opportunities would "be insupportable." I want to ask you whether all the proofs that you require of a man being impecunious and aged, is a statement on his part that he is aged and is impecunious?—I take it, Sir, that he must submit to the usual rules of evidence.

Examination required to prove whether applicant is in need.

Mr. Pell—continued.

11787. I know nothing about the usual rules of evidence. I ask you, is all that you require to your mind to prove his being impecunious and aged a statement of the applicant for this assistance; a man saying, "I am impecunious "and I am aged"; it is a very important question?—I should require an examination upon oath; and I think that is only reasonable.

11788. Do you not think if you come to that sort of inquiry upon oath, that to administer your scheme, or a scheme of this nature, would become very expensive?—No, sir; you see the examination is made once for all; it is a matter of 10 minutes.

11789. Is a man once impecunious always impecunious; do the circumstances of a man never alter after 65 or 70?—I would not say they never alter, because that would be foolish, but when a man has drifted down to the bottom of things, and is so bad as to plead *in formâ pauperis* for this pension, you may be sure he will never get his head above the wall again.

Mr. Broadhurst.

Very few friendly societies in a position to carry out a scheme of pension benefits.

11790. Do you think that many of the existing societies are in a position now to propound and to carry out a scheme of old age pensions?—So far as the mass of the existing societies is concerned, with the exceptions I have referred to in my evidence, I believe that the provision that they profess to offer is wholly delusive, and that it must and will break down, and it will leave those persons who have been hitherto so confidently relying upon that provision stranded in their old age.

11791. Then, with some exceptions, such as you have indicated incidentally in your evidence, you believe that there are few, if any, that have the necessary power, machinery, or basis for providing these old age pensions?—I think they lack, which is of much more importance, the means; they lack the money to do it.

11792. Have you any idea as to the proportion of workers in this country who belong to friendly societies as compared with the number who are eligible?—Taking the number of all the friendly societies, good, bad, and indifferent together, they include, I should think, not more than one-third or one-fourth of the workers; they certainly do not include that large mass of pure labour for whom it is most desirable that these schemes should be propounded; they do not take in the dockers and all that great mass of labour. I believe they take in only a very limited proportion of the agricultural labourer, therefore nothing, if I may venture to sum up your question, that the friendly societies could do, even if their finances permitted it, would touch the mass of the population of this country.

Agricultural and casual labourers in the main outside the friendly societies.

11793. Who most need help?—Who most need it.

11794. And now, with regard to their capacity for helping themselves, I mean so far as to provide for old age, are you of opinion that there are large masses who, from the necessity of their casual and uncertain employment, in addition to their low wages, will be, for ever under existing circumstances and conditions, unable to make the necessary provision, that is, to pay with the regularity necessary to make these provisions for

Mr. Broadhurst—continued.

old age?—I will take your last point first. I think the mass of persons whose employment is not steady, who may work perhaps for a fortnight and then perhaps have to be idle for a week, of which there is a large number, will never be able to pay these contributions with the regularity that would prevent their lapsing. With regard to the other question, as to what are the means of these people, I hold the somewhat unpopular view that wages will never be substantially increased. Wages represent, as I trace them back to the *diarium*, or the allowance made to the Roman slave for food when he lived away from the house; and represent, in common parlance, the amount of fuel required to stoke the human machine to produce a certain result; and I do not think, notwithstanding what some gentlemen say, that there will be any substantial increase upon wages. I do not think that the wages of the ordinary labourer will, the wages of the skilled trades may go up; but I do not think that the wages of ordinary labour will be very much in advance 50 or 60 years hence beyond what they are now. I am sorry to say that that is the conviction I have arrived at after a considerable study of that question. Then we must remember on the other hand that the demands on a man are growing. Our civilisation is becoming more complex, and larger duties are demanded of men; the standard of life is raised; you expect a labouring man's wife and children to look cleaner and more respectable than they used to be; and all these in my view are prior duties which a man should discharge before he begins to think of his miserable self. If you take only one point alone, the amount of labour that is thrown upon the wives of the working classes, it is out of all proportion to what is right and fair in life; and I would say before a man begins to contribute to a pension he should lighten the labour upon his wife. I therefore think that, with the exception of the better-paid artizans, the masses of the workers of this country have not now means, and will not, in any time that it is necessary for us to consider, possess them.

11795. Then you adopt the view, the old view, that the poor will be ever with us?—That is what Jesus Christ said; and whoever believes in His mission, as I do, will accept that.

11796. I presume your argument would apply with equal force to the great mass of unmarried working women?—Their case is even harder than that of the men. I must not say that there are no friendly societies, but there is an infinitesimal number of friendly societies that provide for the wants of women. They are wholly neglected, and their case is harder than that of men.

11797. You regard some kind of settlement, on a solid, sound, reasonable basis, of this question of old age as one of great importance?—I consider it is the great political question of this day. I consider that this dark cloud that hangs over the workman's life (I am speaking of the decent workman, the good citizen, and the loyal subject) induces him to listen to these wild and impossible schemes for putting society to rights; I believe it is one of the main causes of the present political unrest; and I think that if we can get this question settled we shall none of us feel it in our pocket; and I am sure we shall all be happier.

Mr. Broadhurst—continued.

11798. Practically, two of the great employing powers in this country are the State and the railway service; in both those civil services—in the first, of course, there is absolute provision made?—That is so, yes.

11799. Do you consider that has a good effect upon the people they employ?—I strongly approve of pensioning in all employments; it is most economical in its administration; it enables you to clear away the persons who become ineffective, probably from no cause of their own; and you can then exercise a free hand in promotion, which is most important for an employer.

11800. I was speaking of the moral affect of provision for eventualities, old age amongst others. Do you think it has had a similar effect in the case of railways?—When these funds were first initiated their financial condition was very doubtful, but the question was studied, and their affairs have been investigated on scientific principles for some time past, and the moment that these men found out that that provision, small as it may be, was secure, it has had an enormous steadying influence upon the service. What we in my business call the secessions, that is, the retirements from the service, have sensibly abated. The man has seen, that when his career comes to an end, he is not to be turned out into the street, and as I say, small as the provision is to be, he has linked his life to it, and I think he, therefore, becomes a steadier and a better servant in every respect, and a better citizen.

11801. You think "grave objections exist to "any plan requiring an employer to contribute "towards a workman's pension." What was in your mind, because in the case of the Government and the railway companies, you say that it has had a good effect in every way; now what kind of employers do you have in your mind when you make the objections you have stated in your evidence?—You are aware that that statement is purposely framed ambiguously, but what I rather had in my mind was, these great private employments; take the building trade for instance, take the mines, wherever there is anything like a competition for labour; there is, practically, no competition for labour in the Government service; there is none in the railway service at all; but wherever the competition for the price of wages sets in, I think the employers' contribution (I am satisfied of it myself) would be thrown back on to the wages; I think you would confirm what I say, that it would be a source of standing heart-burning between the men and the employers.

11802. That is what I wanted to bring out, that your reference here is, to the casual employment, where men enter employment, say to-day, work for six months or two years, leave again, and never return, and that money is forfeited?—The week-to-week employments, yes.

11803. And as a rule, under these conditions, men do object very greatly to deductions from their full wages?—Yes; and in Germany it is a source of great dissatisfaction.

11804. The workmen's objection to deductions of these kinds is, that with the cessation of his service in that particular firm, his benefits cease, and he loses all that he has paid in?—That is one objection, as I have heard it put; but the other one is that he really has to take in his pocket, home to his wife, so much less money every week; it may be very subtle in its incidence, I admit, but that is the tendency of the thing.

Mr. Broadhurst—continued.

11805. All those deductions have a tendency to induce men, or to prevent a man joining a permanent institution?—Yes, I think it would, sir.

Need of wide schemes of pensions for old.

11806. Then, may we take it that you desire and look with great favour upon some scheme yet to be devised, for the provision for meritorious people in old age?—I would even be content to omit your adjective, Mr. Broadhurst, "meritorious." You have no business to judge an old man; he has paid the penalty of misconducting himself in life, and he knows it quite as well as you or I do.

11807. And do I understand that you are in favour of a pension commencing when the power to work ceases, irrespective of age, and only when the power to work ceases?—I could hardly advance the proposition in such general terms, because a man might break down at 40 years of age, and I do not think we are at present in a position to take up the case of the disabled adult.

11808. Trade unions do so?—Well, I thought we might deal with that at a subsequent stage, at present my concern is with the helpless aged man and to keep him out of that workhouse, which I know to his honour he dreads.

11809. Are we to take that to be your general opinion, that taking societies like the Manchester Unity and other great orders, and the Hearts of Oak, it is possible for them under new regulations to make some provision for their members in old age?—There is no difficulty in framing the regulations or setting up the tables; the difficulty will be for the men to pay the contributions, and not merely their ability but their desire. A great many of these men say they will not spend their money in pensions; I think they are right, I personally may have a surplus to apply to such a purpose; they have none. Take a man even earning three guineas a week, which I suppose would be a large wage, would it not?

Even those earning high wages unwilling to subscribe for a deferred annuity.

11810. Very?—What has that man really got over, when he has discharged the duties of life out of three guineas a week, if he has educated his children properly, has got help for his wife, has not taken his children away from school too soon; what has that man got left if he wears a decent coat and goes to church?

Wages better spent in educating children.

11811. You think the expenditure of wages, wisely invested in the preparation of the children for the battle of life, money well spent?—Capitally invested, and which will return a large interest to the State in the creation of good citizens.

11812. That is not only a good investment for the persons themselves, but for the State?—Undoubtedly; I have acted upon that principle throughout life myself.

Mr. Booth.

11813. With regard to the Hearts of Oak Society, you stated that recently the rule had been relaxed with regard to none being admitted who did not earn 24*s.* at least?—That is so.

11814. Practically has that had any great

Mr. Booth—continued.

No wage test for membership in the Hearts of Oak.

effect, or are the new members of the Hearts of Oak nearly all above that level of life, 24*s.* a week?—I think that some are below that level, whether that has had any effect upon the incidence of the sickness is at present under investigation; I do not think it has myself, or if it has had any effect it is not an effect that need be practically noticed when you are dealing with millions of money.

11815. And the total number of the poorer persons joining the Hearts of Oak under the new rules would not be very great compared to the rest?—I think they would be a very small proportion.

Uniform staff not included in railway pensions.

11816. Then with regard to the railways, have the companies no system with regard to benefits for porters and the uniform staff?—We are looking into it; there is a small fund at work in the Great Northern Railway for the benefit of the uniform staff; but with regard to the staffs of the other railway companies I have reason to know that that question has not yet been settled.

11817. It is under consideration, but at present nothing much has been done in that way?—Yes.

11818. Then in point of fact, with regard to the immense majority of the large numbers employed by the railways there is no system?—None whatever.

11819. With regard to the alterations that you make in the scheme with which my name is connected, we understand that you would employ two safeguards; the one, that of impecuniosity?—Proved impecuniosity.

11820. Proved impecuniosity, and the other that all the applicants—those who are to enjoy the pension—are to drop work?—Yes.

State pensions should be 10*s.*

11821. But on the other hand, you propose to increase the pension from 5*s.* to 10*s.*?—Yes. I do not think that 5*s.* would keep a man out of the workhouse.

11822. At any rate that is the proposal?—Yes.

11823. Are women to be treated the same as men?—In my judgment, yes.

11824. Taking the dropping of work first, if it is merely a question of finance, would not the large majority of working men in old age prefer 10*s.* a week without work to what they could earn? You have said that you wished to have no pauper taint, if there is no disability of that sort, if it is merely a question of financial choice, would not—I do not by any means say all—but would not the great majority of the working classes when they reach 65, prefer 10*s.* on retirement to what they could earn?—I think the great majority would.

Numbers likely to use pensions.

11825. So that the numbers to be dealt with on your scheme would not be very much reduced from that point of view?—I think they would be from 33 to 50 per cent. of the aged beyond those that we now find receiving Poor Law relief.

11826. What I referred to, or rather meant, was this, as compared to the universal application of a pension of 5*s.*, would not the increased pension of 10*s.*, so far as we have gone yet, be required and demanded by as large a number, not altogether, but approximately as large a number of people; would you not, in fact, be giving a double pension to far more than half the people?—I do not think it would come quite so high as that, certainly not until the extreme ages of life had been reached.

Mr. Booth—continued.

Pension must [illegible] work.

11827. Would there not be considerable difficulty in knowing whether people stopped work?—I think you must leave that to the working man on the spot: he will stop it; he is sure to stop it.

11828. By any authorised system?—He will lay an information in the Queen's Bench, or wherever is the proper place to lay an information; it should be a statutable offence in my view.

11829. And you think you could rely upon information being laid by a fellow workman?—I think you would get the trade unions to lay an information officially.

11830. When you take women also at 10*s.* the arguments in regard to women are even stronger; the number of women who financially would prefer to go on working if they could have 10*s.* to stop working would be very small indeed?—I think so; I think the great mass of the women would accept it.

Marri[illegible] wome[illegible]

11831. And how do you regard a married woman, is she working?—That, of course, is one of the difficulties; I take it, not while she remains under coverture.

11832. That is to say while she continues to live with her husband?—Yes.

11833. Then she would not be working?—I should not give her a pension so long as she was living with her husband.

11834. A married couple then would not get 20*s.*?—No, I do not think the public would stand it.

11835. Would they get any more than the 10*s.*?—Well I, of course, individually, would like to give the woman an allowance, but I think there would be some considerable difficulty in persuading the public to tak that view.

Proof need.

11836. Would there not be a considerable difficulty in proving impecuniosity?—I think not, practically, because every man is known in his district; he is known amongst his fellows, especially in the country; a man cannot possess any property that is not visible; he may buy houses, or a few roods of land, or something of that kind; he could not put property, as we do, into shares and stocks.

11837. Do you think it would tend to the hiding up of property held; do you think people would take pains to hide their investments?—No; as far as I have seen mankind, they are only too anxious to tell you what they are worth.

11838. You have found that so?—Yes, they are very anxious to let it be known, directly or indirectly, that they are people of substance.

11839. Amongst the poor?—Amongst the poor.

Pensi[illegible] would [illegible] discou[illegible]ge thrift.

11840. Then again, would not the certainty that they would get 10*s.* a week when they were old, provided they abandoned work, and were impecunious; would not that tend very much against saving?—No; I think the instincts of human nature to acquire property are ineradicable. I think they would survive. I think the man that would deliberately sit down in a chair, and say, "I shall be provided for in my old age,

Mr. Booth—continued.

"and I will not trouble myself at all," is exactly the same kind of man who now finds his way to the workhouse; it is the aimless and drifting men that you find there. No, men do not set out in life intending to make a failure of it; we all wish to succeed if we can; we try, and struggle, for a long time.

11841. Then I think you do not propose to deny pensioners the benefit of a certain amount of savings?—What do you mean by "deny"?

11842. You propose still to allow them to have the pension, although they may have saved a little?—I propose to adopt my friend Mr. Leslie Probyn's idea; if a man had saved up and built, brick by brick, a cottage, which brought him in 3*s.* or 4*s.* a week, I think that should be allowed to be charged in the account of the pension against him. If he had got 5*s.* a week of his own he could have 5*s.* a week pension. It is very important to a man to have a little bit of property of that kind, because he might leave it to his wife.

11843. You would put him in no better position because of that?—I think he is in the better position already of having the power of disposing of property to his wife or an invalid child or otherwise.

11844. But would there not be a feeling of grievance on the part of a man who had his 4*s.* or 5*s.* a week secured by himself, if he only had it made up to 10*s.*, while his neighbour, who had not provided for himself, got the 10*s.* all the same; would there not be a feeling of grievance?—I admit that that might be so, but you see amongst the many evils I am making my choice of the least; we cannot get perfection in any of these schemes. It cannot be forgotten that throughout the Poor Law we are violating the fundamental law that it is the weaker that should die. If we choose to step in with our Poor Law since the year 1601 as we have we must face these difficulties.

11845. Taking the men and women together, if there is no pauper taint at all, if there is no disgrace connected with applying for this pension, if the difficulties in the way are simply those of having to prove practical impecuniosity and to drop work, do you not think that a very large proportion of the old people would come on the pension fund?—I do not think it would exceed the proportions which I ventured to suggest, which is down on evidence; one-third or one-half more than the existing aged and impecunious persons.

11846. And you think there would be no pauper taint involved?—I should strongly personally object to any pauper taint attaching to this allowance.

11847–8. And wherein lies the difference, excepting in amount, between it and out-door relief?—None in effect, but everything in sentiment.

11849. And do you think that sentiment could be maintained?—I think it would; I think there is a horror of the pauper taint.

11850. Then with regard to an already pauperised class, that is to say, those who at 65 are really not to be trusted; we know that they would spend their money recklessly if they got it; would you not guard the pensions against giving them to such people?—I discussed that

Mr. Booth—continued.

question curiously enough with a very experienced Poor Law administrator, and he told me that there are persons in the workhouse now, and persons who will come in in a short time, who have lost the art, if they ever possessed it, of administering an income, and therefore perforce they must be taken into the house and remain there. There are also persons who will take the pension and go out and abuse it; spend it all in a few days. Of course, in that case the privilege would have to be recalled, and they must be summoned back again into the house; but I look rather to the future. These schemes would not be worth discussing if we did not believe that they would have a moral and elevating effect upon the people. I believe the moment you can satisfy the working man that he forms part of this vast civilisation, and is not simply a mere bolt in the machine to be thrown away, but that when he has discharged his labour at the end of that time there is a provision for him, I think you will find that very man will go to his work with his basket of tools on his shoulder and his head elevated in the air. There is no doubt that these sentiments do elevate people. Look at the sentiments of liberty, fraternity and equality that were set on foot so largely at the French Revolution. They have left a gratifying and indelible mark on the French character to this day. You dare not strike a Frenchman, you dare not birch a French boy at school. I think when you once convince the working people of that, you will turn over a new leaf entirely.

The Workhouse the only place for the dissolute and drunken.

Moral effects of a pension scheme.

11851. But I suppose that that change which may be hoped for in their character would be slow in operation?—All natural changes are; they must be.

11852. And meanwhile it would be necessary that all recipients of the pension should remain under inspection always?—I do not think he should be put under surveillance; I think an overt act, such as misconducting himself, getting drunk, for instance, or committing any crime known to the law, or otherwise abusing his position, should render him liable to be recalled.

11853. And would you trust for evidence of his misconduct to his fellow workmen in the same way that you trust for evidence of his earnings?—No, I should require him to be indicted or charged in a way known to the law; he should come up in the regular way; you would soon find it out.

11854. Through the police?—You would soon find it out; a man would be spending his pension, and he would come to you for a little advance on account. That is a very common thing. The moment you found a man mismanaging his affairs, you would put him under inspection; I think that would be a fair and reasonable thing to do. I firmly believe that this will very largely disappear; gradually, I admit, but I should think that we will see it beginning very soon.

11855. To return again to my question, do you not think that this practical living under surveillance—for it comes to that—at least, the liability to be informed upon at any time, would put a disagreeable taint upon the pension? Would independent people like to submit themselves to the possibility of complaint?—I think

Pension would be forfeited for misconduct.

Mr. Booth—continued.

he must submit to something. I, even with my views on the question, could hardly ask that he is to be given his pension, and that he should be allowed to go and dissipate it amongst prostitutes; I could hardly ask that, even with my views of the working man. I say he must continue to show that, at least, he is a good citizen.

11856. Then that would have the effect, would it not, of making many who, if it were not for that difficulty, would apply for the pension, feel themselves too respectable, above taking the pension?—No, sir; no good citizen is afraid of the law.

11857. It is not so much the law as the fear of being hauled up to account for your life?—There is no suggestion of that in England; it might be so on the Continent. There is no suggestion of that sort of interference with the liberty of the subject.

Wages of lowest class of labour not rising.

11858. Then with regard to the question of wages asked you by Mr. Broadhurst, I suppose you would admit that the higher grades of labour are obtaining a rise in their position?—I think so; they are approaching the incomes of the lower professional classes.

11859. But your point I take to be this, that there is practically a permanent poorly paid class?—There is, and always will be, I think.

11860. At any rate, as long as we are looking forward to?—As long as we are legislating for.

11861. That there will always be a considerable class of the poorly paid?—I think so.

11862. Not necessarily that they should be as numerous in proportion to the other classes of to-day, I suppose?—Well, I do not know that I have considered that point.

11863. There is then in your view a practical permanence of a poorly paid class?—In my view.

11864. And that their position becomes worse, rather than better, by comparison with the position of those who are improving it?—Yes.

Mr. Stockall.

11865. With regard to your scheme, is it your purpose that, to obtain this pension, the pensioner or the applicant shall apply to a body of gentlemen, such as the Poor Law guardians, elected from the people?—He should apply to some authority.

Authority for grant of pensions.

11866. What authority?—Well, of course, I should constitute special commissioners for this. In my view, the care of the aged should be a matter of national burden, not of local. Let him apply to the magistrates or any authority known to the law.

11867. Your scheme would be that he would apply to those who were appointed by the State to manage this, and not elected by the people?—I take it that in this country all authorities are elected by the people.

11868. Not magistrates?—I am not particular how you constitute the authority.

11869. Would not men feel diffident in applying to the authorities whom you would place in charge of these funds?—Do you consider applicants would look at your special commissioners

Mr. Stockall—continued.

from any different point of view than applicants for relief do now to the Poor Law guardians?—In my mind it is a matter of indifference where you find the *locus* of the authority.

Superannuat fund Hearts of Oak.

11870. With regard to the superannuated men in the Hearts of Oak, do I understand that in that valuation which you were kind enough to give us yesterday the number of those who are superannuated is to be found for all districts in Table I. on page 21?—Yes, sir. During the year 1891, 1,432 persons of all ages, ranging between 17 and something over 80, claimed this superannuation allowance.

11871. Am I right in assuming that there were only 248 out of that number above the age of 65?—Those are the correct figures.

11872. Then the number which I find stated as between the ages of 40 and 44 is correct, viz: 232?—That is correct; but forgive me if I remind you that the total number of persons of those ages was very much larger. There were 19,947 persons between the ages of 40 and 45, whereof 232 claimed and received this allowance. Taking from age 65, there were somewhere about 1,000, in round numbers, of whom 248 claimed and received the allowance.

11873. But the superannuation that is paid here at age 40 to 44 is not the kind of superannuation which you are now advocating in the shape of pensions?—And is a kind which I have entirely excluded from my evidence, sir.

11874. Quite so; are we to take it, then, that these superannuated persons in the Hearts of Oak are of the same category that are to be found in friendly societies generally under the name of reduced sick-pay members, or quarter-pay members?—Not quite, because we have the 12*s.* a-week rule, which I do not think prevails in friendly societies.

11875. I am coming to that point directly?—They are primarily of that same class.

Abuse the r giving benef to the earni to 12 week

11876. But with the difference that they are allowed to work so long as they do not obtain more than 12*s.* per week?—With that important difference.

11877. Do you agree with that system?—I do not; it is enormously abused.

Mr. Loch.

11878. In your evidence you make special reference to the Stoke and Melford Society, Suffolk?—Yes.

11879. Can you submit, if you have not already done so, any figures about that society, showing the number of members and the number of old-age members for which provision is made?—I have ceased to practice in connection with these small societies for some years past, and I am afraid I cannot give you the figures.

11880. In connection with your work bearing upon these societies, have you made any kind of observation as to how far local pauperism has decreased where these societies have flourished?—No; I have never looked into that question.

Better societ gainin ground small unsou clubs.

11881. In your evidence you make an exception in the case of the affiliated orders and certain selected societies. May I ask whether you think these affiliated orders and certain

Mr. Loch—continued.

selected societies are gaining ground fast as compared with others, so that we may look more and more to them as being able to sustain this financial burden?—I am pleased to say they are increasing.

11882. And therefore if they have the success that you think is increasing, do you think that they can in any case meet the old age charges?—They are not increasing to any extent that will overtake the population. The member of a friendly society must always be a little bit better than the rest; in the first place he is a more thinking man; he is a more decent man, for they will not have a rowdy amongst them.

11883. But turn to the Hearts of Oak, I understand you to say that that society has practically failed to make provisions for old age?—Forgive me, sir, it never intended to do it; it has not therefore failed.

11884. Do you know whether any members of the Hearts of Oak from 60 to 65 are paupers?—I do not know.

11885. Have you had any experience as a Poor Law guardian?—No, none.

11886. The tables you publish at the end of your paper would seem to show that a slight addition to the sum payable with return at death and placed in the savings bank would meet the demand for old age?—It gives you the benefit of an investment; that is to say, taking age 20 as a mere sample, turning 1*l.* 19*s.* 11*d.* into 2*l.* 11*s.* 3*d.* meets the point in view.

11887. Do you think it out of the question that what amounts to something like 8*d.* a week payable for a pension at the age of 70 should not be forthcoming from many agricultural labourers?—I have stated, and have stated it with very strong convictions, that the man has a number of prior duties that he already perforce leaves undischarged. Then I say that even if he could do it, I say he has no right to do it, not if he administers his life upon proper principles.

11888. Your argument really is that he ought not to do it?—It is both. In the first place I say he can't, and secondly, I say I am sure he ought not to.

11889. But do you in your statement in regard to wages include the average agricultural labourer?—Yes.

11890. And have you had evidence before you as to the present position of the agricultural labourer?—I have read the last two reports, or rather the first two; I believe I am up to date.

11891. And with these reports before you you adhere to your position that they cannot make provision?—Yes.

11892. With regard to the Greenwich pensioners, is your object in quoting that instance to show that out-door relief should take the place of in-door relief in the case of the old; I don't quite understand the bearing of it?—I don't quite like the sort of ideas that these terms that you use connote about out-door relief. My point was this, that if it costs 10*s.* or 12*s.* a week to keep a man in a big barrack, I say everybody is better by allowing that man to spend it in his own home.

11893. But do you imply then that a large part of the relief given to the aged is given in the house?—I am aware that it is not so; I know there is a large amount of outdoor relief.

11894. Are you aware that the in-door relief comparatively slightly increases age by age as the ages of the pensioners are older, whereas the out-door relief is largely increased?—I have seen no statistics that I can rely upon showing any incidence of age, I have sought in vain for them.

11895. You would not accept Mr. Burt's statistics?—I should not like to reject any gentleman's statement, but I should like to look at the facts for myself.

11896. Then do you think there is a very much larger number receiving out-door relief than is shown by these statistics?—I would not suggest that there is anything wrong with them, but there are a great many explanations that lie at the back of facts that may put a very different complexion upon them.

11897. May I point out that the burden of your evidence is a distinct attack upon in-door relief, and therefore you do not show that that is a very important factor in this matter; you hardly prove your case?—Forgive me; out-door relief is at present administered with the pauper taint, and the supervision over the aged man falls within my condemnation equally.

11898. But have you had any experience as to the feeling with regard to out-door relief for the aged in country districts?—I don't quite see the drift of the question.

11899. Have you had any experience of the unpopularity of out-door relief for the aged in country places?—I have heard complaints as to its utter inadequacy.

11900. I was speaking of it from the point of view of pauper taint or unpopularity?—These poor people in the country have almost lost their feelings, some of them, upon that subject. A man who has been degraded with the workhouse system for a few years takes it all as a matter of course.

11901. I am speaking, not of those who have been degraded with the workhouse system, I am speaking of those who have been receiving out-door relief only?—The same thing; the taint spreads as a canker.

11902. The question I particularly asked was whether you have found this feeling of dislike and unpopularity with regard to out-door relief in the country?—Only so far as it conveys the taint to which I have referred.

11903. Is that appreciated by the poor?—I think they feel it very strongly; they feel it in the middle life.

Mr. Humphreys-Owen.

11904. In former years, Mr. Hardy, you practised largely, I think, did you not, as an actuary in valuing country friendly societies?—I think I have had the honour, Mr. Humphreys-Owen, of advising you on more than one occasion. I have had to give it up though.

11905. Our little efforts in Montgomeryshire are only a very small sample of what you have done all over the Kingdom?—Yes.

11906. And you can speak with considerable knowledge, and that is the source of the information you give us?—That is the prime source.

Mr. Humphreys-Owen—continued.

Soundness of some rural friendly societies due to their being started on a sound basis.

11907. I should like, as you have spoken in a very despondent way of the condition of the agricultural labourers, to put these figures into your hand; they are the last valuation of the Oddfellows, the Manchester Unity. I should like you to compare the Glamorganshire with the Montgomeryshire figures. Just take up Aberdare in Glamorganshire and Montgomeryshire?—Suppose, for the sake of argument, I admit the fact that the Montgomeryshire district is financially better than any other, what do you wish me to prove by it?

11908. Then I should go on to ask you whether you are aware that the Montgomeryshire district is wholly agricultural?—Forgive me; I don't still see the bearing. This simply means that they listened to my friend Mr. Radcliffe years ago, and charged proper rates, but that has nothing to do, pardon me, with the wages.

11909. This is my point, that if the agricultural labourers in Montgomeryshire are able and willing to place their clubs upon a perfectly sound basis, does not your belief that the agricultural labourer is unable to provide for himself, receive a very serious shock?—No, an entire fallacy, if I may venture to put it to you in that way. If you could come and show me that when a large deficiency was reported in a Glamorganshire lodge, these labourers met together and collected the amount, I admit my argument is entirely at an end, but they have never been put to that test, a test which you would find they would not have been able to have met. It really is what I say, they listened to Mr. Radcliffe, who was the first independent inquirer into friendly societies' statistics; they accepted his scale of contributions, and therefore they have never created a deficit

11910. The agricultural labourers, the Montgomeryshire men?—Those who led the agricultural labourers in that day, probably the local parson, I do not know, but it was somebody who led them, persuaded these men to adopt a proper scale of contributions and hence this satisfactory result you point out.

11911. Then if a satisfactory result can be produced in a purely agriculture district, does it not follow that you were a little too sweeping when you spoke of those "wretched agricultural "labourers"?—I still am endeavouring to see the bearing of it; I still do not see that there is any connection at all between the point that I have advanced and these satisfactory statistics that you have shown me.

Dislike of patronage.

11912. I noted that you spoke rather strongly of the need for personal exertion by the wealthy in improving the position of the poor?—Not articulately, here, have I?

11913. I think that arose in answer to a question; do you think that that might not be largely extended, so far extended, if the wealthier classes became alive to their responsibilities, as to supersede the necessity for State machinery?—I would submit that that is patronage to which I have a very strong objection myself.

11914. Do you think it patronage for an influential man in a district to urge upon a club which he sees going wrong, the need for having their tables revised, and if necessary, their contributions increased or benefits reduced?—I should not call that patronage, I should call that the discharge of a duty. By patronage, I mean that odious meddling; we quite understand what it is; not if a man in position comes forward and teaches his fellow-citizens their duty; I think he is only doing what I expect of him.

11915. Then would you not look forward to a more complete discharge of duties of that kind by the wealthy, as at least as promising an agency for raising the general condition of the poor, as a complete State scheme?—I do not think it is quite quick enough; I think the evil is very great, and the remedy would be as long as the road.

11916. If it were not for that long run you would rather prefer it?—I trust to the general principles of religion.

11917. Have you considered at all whether the burden of taxation which would be required under a State scheme would fall upon the right shoulders?—I should take care that it did; I know the sort of taxes that don't touch labour.

11918. Have you any suggestion to make on that point?—The death duties never touch labour at all, certain forms of stamp duty never touch labour.

11919. And as between the members of the wealthier classes, would it be quite fair to provide a superannuation fund for the employés of a great commercial concern by taxation upon realised property, not receiving increment from this source?—I cannot distinguish; all property originally arises from the fruits of the earth, and the application of man's labour thereto. For this purpose I cannot distinguish between realty and personalty.

11920. Put it in a more concrete way, would you like to have an addition to the income tax or an addition to the rates, in order to enable a manufacturer to pay higher wages, that is what it comes to, to his employés?—Whether I like it or not, I don't think it would govern my opinion on the question; it is what is right.

11921. Would it be right?—I don't mind putting the answer in this way: I think such of us who have enjoyed the advantages of civilisation and have means placed at our disposal ought to be sufficiently grateful for them, and I don't think we ought to fret under the burden of a provision for the poor.

11922. I quite agree, but what I was inquiring was whether the burden would fall upon the right shoulders as between different members of the wealthier classes?—I would take care of that if I had the drafting of the Bill.

11923. To go a little further, ought not a provision of this kind to be made by those who employ labour rather than by those who do not?—No; it is the consumer of the article that is produced that is benefited, not the manufacturer.

11924. The rule which you would lay down that a person who receives a State pension should drop work is really that which is adopted by all the friendly societies in the case of sick pay now?—That is where I derive the idea.

11925. That is the real justification: that it is the only way in which you can test the man's sincerity in applying?—It is the most effective test.

Mr. Hunter.

11926. As I understand, you would not give a pension to any person who does not arrive at the age of 65?—That is so.

11927. Rigorously?—Rigorously.

11928. Of course you are aware that in some trades the time of disability arising from old age is much earlier than 65?—I am quite aware of that.

11929. Then what proposal would you make with regard to those trades where the aged workman is incapable of working say at 55 or even 50?—Well, I had purposely not encumbered this question with that difficult one.

11930. I mean can you expect a scheme of this kind to be maintained by public opinion which left out considerable classes of workmen like those?—I think all life is founded on a compromise.

11931. Your proposal, as I understand it, is that the money should be raised by the poor rate or by an equivalent rate?—By a general rate; my own personal idea is a general national rate.

Chairman.

11932. A general national rate as opposed to taxes?—Well, my Lord, I used the term rate rather in a generic sense, that instead of providing for those persons on the spot (raising the money on the spot) I think it should be a national charge.

11933. You would pay them out of the taxes and not out of the rates?—Yes.

Mr. Hunter.

11934. I just wish to know upon that point whether you propose a uniform amount?—Ten shillings is my view; I think it is the minimum of life.

11935. Of course whatever sum of that kind is adopted must operate very unequally in different parts of the country; 10*s.* in the wilds of Sutherlandshire would be a fortune; 10*s.* in London would not be a large sum?—Yes.

11936. Do you think that a scheme of this kind should be tied to a sum just unelastic, equally applicable to the most expensive districts and to the poorest?—Well, I admit that is a difficulty. As you say, it would go double in Sutherlandshire.

11937. Would it not be much better if you had a scheme of that kind that the people of London should be able to give 20*s.* a week if they thought fit, and the people of Sutherland be content to give 3*s.* a week?—Well, you must take care that you do not draw an unusual number of persons to London by such a scheme. If you raised the allowance to 20*s.* a week a great many persons would settle in London.

11938. I mean suppose you raised it to a figure which is practically the same in both; 5*s.*, for example, in one place, would go as far as 10*s.* in another?—You see then you have no permanent settlement of the question. It would be everlastingly raised whether the Sutherlandshire allowance, having regard to the fact that food had risen in price, or something else had gone up, should not be raised. We want something abiding, that is not to be the subject of perpetual revision.

Mr. Hunter—continued.

11939. But do you not think that these difficulties would be got over if each locality had to provide its own old age pensions instead of having a national scheme?—I admit it would; but I should like to say that I think there would be great disadvantages in making this scheme local.

Difficulties in the way of local administration of pension scheme.

11940. Could you specify what these disadvantages would be?—Well, a good many of the men would naturally go and live in the villages where they were born, and they would increase the rates of an impoverished district like that, considerably. A man would go back to his family and friends.

Chairman.

11941. But do you not adopt that part of Mr. Booth's scheme which throws all the pensions upon the taxes and not upon the local rates?—Entirely; but Mr. Hunter had raised what I admit is rather a formidable objection which I was endeavouring to minimise as far as I could.

Mr. Hunter.

Difference of cost to working classes of contributory and free schemes.

11942. With regard to the schemes which involve contributions, I think you said that one great objection is the difficulty of obtaining continuous contributions for a period of 40 years from people in the position of working men?—That is only a secondary objection. The first objection I take is that those who pay them are those who can afford to do without the public subsidy.

11943. Yes; but I am only taking one objection to it at a time. Have you ever considered the question from this point of view; I mean as between your scheme and the contributory schemes, or as between Mr. Booth's scheme and the contributory schemes, how much Mr. Booth's scheme would cost; that is, the 5*s.* a week would cost, if it were made universal and compulsory, and paid through the poor rate; how much it would cost the working man as compared with the contribution which he is to pay under Mr. Chamberlain's scheme or any of these schemes?—If it touches the working man at all, which I should not allow, he pays it indirectly either through some small taxes or through an abatement of his wages; that is the way that taxation touches the working classes, by an abatement of their wages.

11944. I want to put it more closely than that. I will put it hypothetically in this way: supposing that under Mr. Chamberlain's scheme the cost of contribution will be 10*s.* a year paid for 40 years, and let us suppose that you were to raise the same benefits out of the rates, it would only cost the working man 5*s.* a year; we will put that hypothetically; would not that be a fatal objection from a practical point of view?—I should say that is financially impossible as you state it, Mr. Hunter.

11945. What I want to ask is whether you have looked into this question at all?—As you state it, it does not require any looking into; it confutes itself. You can't get more than 20*s.* out of a sovereign, whether under Mr. Chamberlain's scheme or Mr. Booth's.

11946. But have you considered how a scheme like Mr. Booth's would be affected by the

Mr. Hunter—continued.

incidence of rating; have you any idea who pays the rates?—Yes, labour.

11947. I should have thought it was the occupier who paid the rates?—The pair of hands that pays the rates does not necessarily belong to the shoulder that bears them.

11948. I mean who pays the rates in the first instance?—The man who draws the cheque is the occupier of the house.

Mr. Hunter—continued.

11949. You haven't investigated this question from this point of view as to how it would affect the working man if it were paid out of the rates. If I were to tell you that in Scotland it would cost about one-third to a working man out of the rates compared to what it would cost in a voluntary contribution, you would be rather surprised, I think?—I should.

The Witness withdrew.

The Rev. ROBERT HART, M.A., Vicar of Takeley, in Essex; called in, and Examined.

Chairman.

11950. YOU are, I believe, Vicar of Takeley, Essex, and Rural Dean of Newport?—I am.

Dunmow Friendly Society.

11951. And you are good enough to appear here to-day in order to speak about the work of the Dunmow Friendly Society?—I am, being the honorary secretary of the society.

Particulars.

11952. When was that society established?—In 1832.

11953. And what are its objects?—Its objects are "to afford to the industrious and provident "among the labouring classes an opportunity of "making for themselves a secure provision "against sickness and infirmity."

11954. Has this, the original intention of the society, always been carried out?—It has been, up to this time.

11955. How many members has it?—There are (I am speaking of the 31st of December last) 1,000 members; just 1,000.

Mainly rural labourers.

11956. How are they composed?—Of agricultural labourers, servants, and people of that sort—chiefly agricultural labourers.

11957. And those who are not agricultural labourers and servants are artizans, I suppose?—Artizans; yes.

11958. May I ask, before going further, what are the wages of agricultural labourers in that part of the country?—I should say from about 11*s*. to 12*s*. are the average wages now.

11959. Those are the weekly earnings?—Those are the weekly earnings.

11960. Are they supplemented by occasional larger payments at harvest?—At harvest time, and in the hay harvest.

Wages, gross average 14*s* a week.

11961. Then what would you calculate would be the average weekly earnings throughout the year?—It is a difficult thing to calculate; I should think from 14*s*.

Management by honorary subscribers.

11962. By whom is this society managed?—It is managed by a committee elected from the honorary members. The honorary members are those who subscribe not less than 10*s*. a year to the management fund.

11963. And have they any financial interest?—No. No financial interest whatever.

11964. They must subscribe at least 10*s*.?—They must subscribe at least 10*s*.

11965. Have you any large subscribers among them?—Not more than one guinea. Two guineas I think is the highest.

Chairman—continued.

11966. How much does the actual amount of subscriptions of honorary members amount to?—Last year, I think, they amounted to close upon 30*l*.

11967. Out of a total income of how much?—I must say that those honorary subscriptions form a different fund; they are not included in the benefit fund. It is called the Auxiliary or Management Fund, for the purposes of the expenses of management; that management fund amounted last year to 120*l*.

11968. However, so far it relieves the ordinary funds applicable to the advantage of beneficiaries of a considerable annual payment?—Undoubtedly.

11969. How often does this committee meet?—Once a month.

11970. For what purposes?—For the purpose of receiving the payments from the different managers, who have colleted them in the meanwhile from the members, and for admitting members and for doing any general business.

11971. Does the committee consist entirely of honorary subscribers?—Entirely.

11972. And of what classes are they?—The gentry and the clergy.

11973. How many are there of them?—The committee of managers, about 25.

11974. And of the 25 how many are clergymen?—Sixteen.

11975. Do the operations of the friendly society extend over a considerable district around Dunmow?—Yes. I may say that it extends over the three Unions of Dunmow, Bishop's Stortford, and Saffron Walden.

11976. Is there any other friendly society within those limits?—Oh, several; among others the Foresters and Shepherds.

11977. Are they all of a similar character to yours?—No. There is this difference, they don't give pensions.

11978. What do you consider to be the special features of your Friendly Society?—In the first place all our members subscribe for like benefits, that is to say they have no option. Those benefits are (1) weekly pay in sickness, (2) payment at death, and (3) at the age of 65 a pension.

Chairman—continued.

11979. Would you be good enough to particularise a little more what is your weekly payment in sickness?—The weekly payment in sickness varies according to the class they join. We never allow a member to insure for more than three-fourths of his ordinary weekly earnings; then we give 52 weeks full pay in case of sickness, and, if the illness lasts longer than that period, half pay during the remainder of the sickness.

11980. That is pay never exceeding three-fourths of the subscriber's ordinary earnings?—Exactly.

11981. And what is the range of payments within that definition?—From 2*s.* a week to 16*s.*

11982. As much as 16*s.* a week?—We can insure by our tables as much as 16*s.* a week. I cannot tell you at the present moment how many subscribers are entitled to 16*s.* a week.

11983. That is the limit to which a man may subscribe?—That is the limit to which a man may subscribe.

11984. It does not show what are the actual extreme limits?—Oh, no. Then I say we give 52 weeks full pay in sickness, if it should, unhappily, last so long; and, then, half-pay for the remainder of the time that the man is ill.

Mr. Henley.

11985. Unlimited?—He receives half-pay provided he produces a doctor's certificate every week.

11986. But that would go on to the end of his life?—Yes, during the remainder of the sickness. It would not go beyond 65, because then his pension would begin, and this is the same amount.

Chairman.

11987. Then what is your payment at death?—It is a small payment regulated according to the table. This is it, shortly, 2*s.* a week in sickness until 65, 1*s.* a week annuity at 65, and 1*l.* at death; it is all in the same proportion.

Mr. Booth.

11988–90. Then it would be 8*s.*, 4*l.*, and 4*s.* pension?—That is it, exactly. If a man subscribes for the 8*s.* a week class he would get 4*l.* at death, and 4*s.* a week pension at 65.

Chairman.

11991. A deferred pension at 65?—A pension at 65, and all his payments then cease.

11992. Can you tell what are the minimum and maximum payments in respect of pensions?—I think 4*s.* a week is the minimum. I do not think we have any less than 4*s.* a week.

11993. Then how high do you go?—We go as high as 8*s.*

11994. And are there instances at present of men being paid 8*s.*?—I think so.

11995. Have you stated what the ordinary payment is; I mean the subscription by the members?—This is the Table by which all our payments are regulated:—

Chairman—continued.

Dunmow Friendly Society. Table of contributions and benefits. Calendar monthly contributions to assure the following benefits: The sickness allowance to cease at the age of 65, and annuity commence. All contributions to cease on attaining age 65.

Age next Birthday.	2*s.* per week in Sickness until 65. 1*s.* „ Annuity after 65. £1 at Death.	Age next Birthday.	2*s.* per week in Sickness until 65. 1*s.* „ Annuity after 65. £1 at Death.
	s. d.		*s. d.*
15	0 5 per calendar month.	33	0 9½ per calendar month.
16	0 5¾ „ „	34	0 10 „ „
17	0 5¼ „ „	35	0 10½ „ „
18	0 5½ „ „	36	0 11 „ „
19	0 5¾ „ „	37	0 11½ „ „
20	0 5¾ „ „	38	1 0 „ „
21	0 5¾ „ „	39	1 0½ „ „
22	0 5¾ „ „	40	1 1 „ „
23	0 6 „ „	41	1 1½ „ „
24	0 6¼ „ „	42	1 2¼ „ „
25	0 6¾ „ „	43	1 3 „ „
26	0 7 „ „	44	1 4 „ „
27	0 7¼ „ „	45	1 5¼ „ „
28	0 7½ „ „	46	1 6½ „ „
29	0 7¾ „ „	47	1 7¾ „ „
30	0 8 „ „	48	1 9 „ „
31	0 8¼ „ „	49	1 10¼ „ „
32	0 9 „ „	50	2 0 „ „

Any sum up to 16*s.* per week in sickness may be assured under this Table, subject to the rules of this society.

Note.—In addition to the above contributions, members subscribe to the medical and auxiliary funds in accordance with Rules 27 and 42.

I hereby certify that the above Table compiled for the Dunmow Friendly Society may be safely used for the purposes of the society.

(signed) *F. G. P. Neison*, F.S.S., &c., Actuary.

Authorized by the Lords of the Treasury to certify Tables of Benefit, under section 11 of the "Friendly Societies Act, 1875."

13 April 1876.

11996. Could you condense it into an answer, have you different scales of payment, some including only sickness, and some sickness and death?—No. We have one kind of payment only.

11997. And is that payment proportionate to wages?—It is proportionate to the age at which the man enters, and for not more than three-fourths of his ordinary earnings.

11998. That is the payment to him, but what is the payment by him?—It is all according to the class in which the man enters.

11999. It depends upon his age?—It depends upon his age, and it depends upon his earnings to what class we admit him, so that if we admitted a man say to the 8*s.* class at 21 he would pay according to our Table four times 5¾*d.* a month and 1½*d.*, an extra payment which every member has to pay towards the management fund, in all 2*s.* 0½*d.* per month.

12000. Then that payment depends upon the age at which that member enters?—Yes, the age.

Lord Lingen.

12001. And the amount of benefit that he has to receive?—And the amount of benefit, that is it.

Chairman.

12002. And he can insure for any sum up to 16*s.* per week in sickness, and up to 8*s.* per week in old age?—Yes, according to his earnings.

Mr. Booth.

12003. Provided that those sums bear a certain proportion to his ordinary earnings?—Yes.

Chairman.

12004. I see that your rules are signed by Mr. Neison, the actuary?—Yes.

12005. Then I think an actuary of the greatest reputation of his time?—Yes.

Chairman—continued.

12006. Where are your meetings held?—They are held in a room belonging to the savings bank at Dunmow.

12007. Have you any entrance fees payable?—None whatever.

12008. Or any payments whatever beyond the monthly payments?—Nothing.

Medical fund.

12009. Have you any payments in respect of a medical fund?—Yes.

12010. Is that separate from the others?—That is separate from the others.

12011. What is that?—A member insuring up to 11*s.* per week has to pay a 1*s.* per quarter to the doctor, and beyond that 1*s.* 6*d.* a quarter.

Number of members.

12012. You said that your members were about 1,000 in number?—Yes.

12013. Have you formed any estimate of the possible number of members that you might have in your district?—We have admitted a very great many members since the foundation. The number of members that we have admitted since the foundation up to last December was 4,009; of those 477 have died; there are about 1,000 on the books, and the rest have left the society from various causes.

12014. Then there are in round numbers 2,500 that have left you out of 4,000?—Yes.

Reasons for lapses.

12015. For what reasons?—Various reasons; when they have gone away from the neighbourhood they have felt the difficulty of keeping up the payments, and have been induced, a good many of them I know, to join other societies that meet in the neighbourhoods where they have taken up their abode.

12016. May I ask do they get any payment upon seceding from your club?—No. Then again the chief cause I think of why a very great many have left is they join at 16, 17, or 18, and when they get married, and a young family comes on, and they have four or five children perhaps not able to earn anything, then there is a press, and the club, unfortunately, is the first thing to go.

12017. Is a large proportion of the whole of the 2,500 seceders due to that cause of being unable to pay in consequence of the demands of the family?—I cannot say that, for I am not able to trace them; but I think a good many have been so. And then again, young men have been tempted to join other societies, the Foresters and the like, I think in a very great measure from the fact of the social meetings that they have, and we have no such meetings at public houses.

Pension benefit makes club dearer, but is valued by many.

12018 Are the advantages that they secure in those clubs as great as those which they derive from yours?—I fancy not in the long run. Ours has the reputation of being a dear club to young men, that is to say they have to pay more in proportion than in other clubs for the sick benefit, and that, after all, is what weighs with a great many young men. If they get 10*s.* instead of 8*s.* in sickness, they don't think about the pension.

12019. To what do you attribute the considerable numbers that still belong to your club; is it due to the fact that they value the security of the old age pension?—I believe in a very great measure.

12020. I suppose that, consisting as you do so largely of clergymen and of other persons of local influence, that some pressure is brought to bear upon young men to act as you consider for their own good?—I do not think that any pressure is brought to bear. I think we all are rather chary, especially now, about giving advice about clubs; but I think that the influence of the older members of the club, combined with the advice that one is able to give them, induces young people to join.

12021. Do you find that they come to you for advice?—As a rule they are very reticent, and, when they do come, it is generally two together.

12022. That is to ascertain from you the advantages that they would derive from it?—Yes; only this week I had two young fellows come. They sought me out in the evening, and they said that they had come to join the society; they had evidently made up their minds to do it; their fathers both belonged to the society.

12023. It was not improbable that the persuasion of their fathers had induced them to come to you?—Very likely.

Investments large balance past.

12024. Were those agricultural labourers?—Yes; and there is one other thing that I think I might mention as having tended to induce members to leave, and that was our apparent success; our great wealth, our great prosperity. I will say that for years the interest of the funds invested paid every call upon the society, I think for 10 or 11 years, and we were laying by more than 1,000*l.* a year; in fact, all the subscriptions the members paid.

12025. Perhaps you would be good enough before we put you a question upon the point, to state what your funds and your investments are?—The total amount of our funds last year was 38,560*l.* 4*s.*

12026. How are they invested?—They are invested as follows:—

		p'cent.	Yrs.	£.	s.	d.
With Commissioners for the Reduction of the National Debt, yielding Interest at 2½*d.* per cent. per day, 3*l.* 16*s.* per cent. per annum -				6,315	9	9
On loan to the:—						
1877	County of Essex - -	4	30 Balance.	6,100	0	0
–	Chelmsford Local Board -	4	– Balance.	4,015	7	10
1884	Woodham Ferris Church Trustees - -	4	30	334	5	4
1885	Fobbing Sewers Commissioners - - - -	„	30	3,209	8	7½
„	Llanfrechfa Local Board -	„	40	8,710	7	3½
„	Billericay Board of Guardians - - - -	„	15	606	6	2
1886	Herne School Board -	„	50	4,765	2	1
1887	Dalton-in-Furness Local Board - - - -	3⅞	20	750	0	0
1889	Braintree Local Board -	3½	30	540	0	0
„	Little Dunmow School Board - - - -	3½	41	627	3	4
1891	Eston Local Board - -	3½	30	405	16	2
„	Chelmsford Board of Guardians - - - -	3½	30	389	6	2
1892	Malvern Local Board -	3½	20	350	0	0
„	Ham Common Local Board	3½	30	700	0	0
Balances in the Dunmow Savings Bank - -				23	8	1
In the hands of the Clerk and Assistant Managers				65	4	5¼
In Bankers' hands, less cheques drawn and not presented - - - - - - - -				630	11	11

12027. Have you ever made an unfortunate investment?—No.

12028. Can you state the average rate of interest?—The average rate of interest we are receiving now is 3*l.* 16*s.*

Lord Lingen.

12029. Your actuary, I think, has computed the last tables assuming no more than 3 per cent.?—Yes.

12030. So that you have 16*s.* to the good?—Exactly.

Chairman.

12031. I think you stated that your receipts from one source or another annually exceeded your disbursements by about 1,000*l.* a year?—For some time; for some years they exceeded.

12032. You attributed to that fact of your prosperity, if I understood you rightly, a secession of members?—Yes.

12033. Would you be good enough to explain that?—Yes. The ordinary members, the beneficiary members, considered that, as we put forth a statement that the funds, if divided by the number of members, showed 30*l.* per head, and that the funds of the Foresters, for instance, showed only 12*l.* per head, therefore they concluded that when we were laying by so much money we ought to give them larger benefits; for instance, such things as burial for the wives.

12034. I suppose that they were so far right, that if you could, as good men of business, look forward with certainty for an excess of receipts over expenditure, you might be entitled to make them larger?—True, but what makes our society different from all those that I speak of is that we have to look forward to the pension, and, as it is proving, the pension is a very large draw upon the funds of the society.

12035. I suppose as time went on the drafts upon your pension fund became larger?—Much larger.

12036. Have they approached to anything like an average rate now, or do they still continue increasing?—Each year we have hitherto found a larger number of pensioners. The number of pensioners we paid last year was 169.

12037. So that you find it not only prudent, but absolutely necessary, to keep a large balance in hand?—Exactly.

12038. Do you wish to make any further statement as to your solvency?—I have here the actuaries' Reports. Shall I give you an outline of the crisis that we consider that we have gone through?

12039. Certainly; that would be very instructive?—We had the actuary's report, first of all, only in 1874, at the time when we thought we were so very prosperous. It was the calculation made by Mr. Neison, and he allowed the interest to be calculated at 3 per cent. We had him at a large meeting of the honorary members afterwards, and we showed him that all our funds were yielding 3 per cent. at least, and the greater part of them a great deal more; and he made an alteration in the calculation, and he allowed 3½ per cent., but with that he brought out a deficiency of 5,718*l.*

12040. That was in 1874?—In 1874; yes. He suggested by way of getting out of the difficulty, first of all, a better investment of our funds. All our funds at that time were in the hands of the National Debt Commissioners; he then suggested that we might get very much better investments. Then he said that our tables were not high enough for the benefits that we offered, and then he found that there was a very great deal of sickness, and that the sick required very much larger supervision. We set to work, and the next valuation was made at the end of 1879.

Chairman—continued.

12041. Did you alter your investments?—We altered our investments.

12042. And did you also raise your rates?—We had a new set of tables which we then got signed by Mr. Neison.

12043. Which added somewhat to the stability of your society?—Which added somewhat to the stability. We only employed them with regard to the new members. Then came the report in 1880. He still took a basis of 3½ per cent. as his calculation, and then there was a deficiency of 3,748*l.* We had wiped out nearly one-third of the deficiency. Then he said in that report that "if four per cent. could be realised" (I am quoting from the words of his report) "the society would "be solvent in every respect, and on a sound "financial basis." In the year 1885 we had another report, and this was made by Mr. Charles Ansell. He calculated the interest at 3¼ per cent., and he showed a surplus of 132*l.* In the year 1889 his son, Mr. Hubert Ansell, made the valuation forms, and he took as the basis of his calculation 3 per cent., and there was a surplus of 2,700*l.* When we sent it to the office, Mr. Ludlow, the Chief Registrar of Friendly Societies, pointed out that the calculation was simply made with reference to the tables of the Manchester Unity, and suggested that it would be interesting that the society's own sickness experience should be investigated, and we had that done the following year by the same actuary, and he found a very serious state of things, a variation from the tables by which he had calculated. He found, for instance, that with regard to the actual full pay in sickness there were 5,407 weeks, while the tables showed that there should be 5,922. That was favourable to the society. But when he turned to the half-pay a very different state of things was shown. By the tables there were only 1,794 weeks half-pay due while the actual half-pay amounted to 4,569. That was unfavourable. Then he investigated the pension experience. The number of actual deaths in the society was 59; the number expected to be experienced by the tables was 91, and then he made a correction in consequence of the number of secessions from the society during the five years. He altogether corrected the account that he gave us in 1889 in this way, that in consequence of the low rate of mortality, and the excessive sickness experience, he brought us in a deficit of 1,800*l.*, instead of a surplus of 2,700*l.*, but he said as the calculation was made upon a 3 per cent. interest, the deficit of 1,800*l.* was exactly the difference between 3 per cent. and 3¼ per cent., so that if he took the basis at 3¼ per cent. the society was solvent.

and corrections.

Lord Lingen.

12044. And the 3¼ per cent was well within the interest you were getting?—The 3¼ was well within the interest we were getting.

12045. £3 5*s.* instead of 3*l.* 16*s.*?—Yes.

Chairman.

12046. I suppose this large number of secessions, to a certain extent, adds to your receipts, because they are payments made by those who

Effect of secessions on funds.

Chairman—continued.

have not drawn upon your funds?—To a certain extent.

12047. You say, "to a certain extent;" what is the limitation?—I quote Mr. Ansell's Report: "In my valuation I did not profess to "take account of any secessions from the "society which, of course, result in a profit, inas-"much as every member involves some liability, "varying according to his age and the number of "years that he has been a member. To give some "idea of the gain to the society from secessions, I "may mention that during the last five years "149 members left the society, and the average "time that they had been in the society exceeded "10 years, but I estimate the profit to the "society from the loss of these members at about "1,300*l.*"

Great reduction of Poor Law relief, especially out-door, in Unions concerned.

12048. Have you within recent times been able to make a comparison between the amount of in-door and out-door relief in Dunmow?—Yes. I have upon that paper the comparative statement in the three unions that I spoke of: Dunmow, Bishop's Stortford, and Saffron Walden, from the year 1871 to the year 1892.

12049. Perhaps if you were to give us the first and the last year, so far as I can see, it would appear to be fair; if you give the population of each union in turn, and then the amount of in-door and out-door relief, in 1871 and in 1892, for each union, I think that would answer our purpose?—The population of the Dunmow Union in 1881, I have not the population for 1871, was 17,990; in 1891 the population was 16,674, a decrease of 1,316.

12050–2. What were the amounts of in-door and out-door relief?—In 1871, the in-door relief was 2,194*l.*, the out-door relief, 8,290*l.*; in 1891, the in-door relief was 1,402*l.*, the out-door 2,171*l.* In Bishop's Stortford union the population in 1881 was 21,799, and in 1891, 21,513, a decrease of 286. In 1871, the in-door relief was 2,566*l.*; in 1891, 2,748*l.* In 1871 the out-door relief was 6,392*l.*; in 1891, 4,211*l.* In the Saffron Walden union the population in 1881 was 18,588; in 1891, 17,958, a decrease of 630. In 1871 the in-door relief was 1,844*l.*; in 1891, 1,310*l.*; in 1871 the out-door relief was 7,319*l.*; in 1891, 3,691*l.* I have taken them from the accounts that were furnished from the union.

Due to rise of people and in Dunmow to strict system.

12053. Has this decrease, which has been pretty general in all these three unions, although not always in the same proportion, been due to any changes in the method of administration?—I think if you look in the Dunmow Union, you will find greater changes and a greater decrease, and that was due, I think, from what I can make out, to the different system, the more stringent system adopted by the Dunmow Board of Guardians.

12054. Has not the same system been adopted in the other unions?—Not to the same extent; I am speaking now from common report.

12055. In the Saffron Walden district the out-door relief fell, although there was a very slight fall of population, from 7,319*l.* to 3,708*l.* in 1892?—Yes.

12056. Was there any alteration similar to that made at Dunmow made in Saffron Walden?—I do not think so; but I cannot speak positively.

Chairman—continued.

12057. You attribute that to the general improvement in the well-being of the people?—I should think so.

12058. And you hope you have contributed something to it, I dare say, by the operations of your friendly society?—In the Dunmow Union especially, which I know more about, the principle upon which they went was that instead of allowing people to look upon the Poor Law relief as a sort of addition to their wages which could easily be obtained, every one should be obliged to work as long as he could and no one would receive relief except by a medical certificate that he was unable to work.

Few friendly society members come on rates, or favourably treated.

12059. Do many subscribers to your friendly society come upon the poor rates?—No, I do not think so.

12060. What was done in the case of those who held pensions if they required assistance?—Our pension experience you see, has been somewhat small; I think that the guardians of all three unions would always more favourably consider the case of a man who had endeavoured to make some provision for himself by belonging to a friendly society.

12061. Do you happen to know what rules they laid down with respect to these men who had given evidence of thrift?—Well, he would certainly get help, and the fact of having made this provision would be very favourably regarded in the amount of that relief.

Sometimes prefer workhouse.

12062. Were such men ever, within your experience, compelled to become indoor paupers? I was told of some cases; I do not know whether either was a member of our friendly society, but certainly more than one man with a pension, the clerk to the Bishop's Stortford Union told me, surrendered it to the guardians, and was glad to go into the house.

12063. Those were cases I suppose of extreme infirmity, and where the conditions of home were not good?—Where the conditions of home, I think, were not good.

Lord Lingen.

Growth of pensions of late years.

12064. During those earlier years when you were able to meet the demands of the society out of interest, it was largely the history of every insurance society, that during that time your pensions were in abeyance?—Not entirely. The years in which the interest met all demands were between 1870 and 1881, and during this time we had pensioners on our funds; eight in 1870 up to 52 in 1881.

12065. You were good enough to give me a list of the number of pensions granted from 1858 to 1891?—Yes.

12066. And for the first five years only one pension per annum was granted, then they go up at a progressive rate, and finally in the year 1891 you had 153 pensions?—Yes. I think that list, that I gave you was the number of pensioners that were paid in each year, not the number of additions to our pension list.

12067. No, the number paid?—It was the number paid, and of course you know in every year one or two died. I have here a list of the pensioners who have come on the funds in each year for the last 10 years; would you like to have that?

Lord Lingen—continued.

12067.* No; I think not, now, because my object was to give one instance to show why you could no longer meet your liabilities out of interest, and the pensions seemed to be the case of that?—Yes.

12068. If you turn for one moment to the table of contributions, the heading of that is, that in order to secure 2*s.* a week in sickness until 65, and 1*s.* a week annuity after 65, and 1*l.* at death, you give a certain scale of payments that will have to be made per month?—Yes.

12069. Now according, to the amount of benefit that a man thinks he can afford, you have to multiply those monthly payments by the increased number of shillings?—Exactly.

12070. Can you strike any sort of average of what deferred pension they pay for generally?—4*s.* to 5*s.* a week, that is to say in my district.

12071. Do you think that they find a difficulty in meeting that payment; steady men?—I do not think so.

12072. What sum do they generally insure at death?—That is guided entirely by this table.

12073. But I mean, as a matter of fact, what sort of sum?—Four pounds or five pounds.

12074. Is that spent in funeral expenses, a large part of it?—No, I think not.

12075. The funerals are not extravagant?—They are not extravagant.

12076. And the difference between the cost of the funeral and the amount assured, goes to the relief of the family?—Yes.

12077. The actuarial report that you read on the subject of sickness, brought out that the full-pay sickness was rather under the amount of the general tables?—Yes.

12078. But that the half-pay sickness was greatly in excess of them?—Yes.

12079. The full-pay sickness is only granted on medical certificate?—Certainly.

12080. How often renewed?—Weekly.

12081. The half-pay?—The same.

12082. Do you think there was more of the continued sickness, which the half-pay represents, after the 12 months, or do you think there was laxity on the part of the medical officer?—I think a little of both. Half-pay sickness is a very difficult thing to keep within proper compass; the medical officers have told me so.

12083. And you attribute much of the success of this society to its being managed by persons of means in the neighbourhood, with no interest in it?—I think so.

12084. Does that create confidence in the persons to whom you look to insure?—I think it does now; very great confidence.

12085. Do you find the same unwillingness that existed at one time to buy deferred annuities, or is that, do you think, yielding?—I can hardly tell; I do not think that as a rule ours is a popular society, because the subject of the annuity does not commend itself to the young men.

12086. One would have thought that the increase in the number of pensioners paid, the sight of 153 neighbours receiving 4*s.* a week would have had some effect upon their opinion?—It has, no doubt, and it has created a very great deal of regret on the part of a great many of my parishioners, who formerly belonged to the society and seceded from it, that they did so.

Lord Lingen—continued.

12087. Your tables begin from the age of 15; do you get the young people to join your society as early as that?—About 16 next birth day is the common age for them to join.

12088. Does that allow three or four years of bachelordom, during which the earlier payments are made?—It ought to and it does.

12089. And during those years the payment being comparatively light that acts as an encouragement also?—Oh, yes, and we encourage them to join young and to join at a low rate of payment, and when their wages justify it they are ready to come and go into the higher class.

12090. Your society has a quinquennial valuation by an actuary?—Yes.

12091. You also make your return I suppose, in common with the rest of your management, pretty punctually to the Registrar of Friendly Societies?—Yes.

12092. Does he furnish you with comments upon your returns?—No.

12093. He merely receives them?—He merely receives them. I think the only comment that was ever made was that one I spoke of, which caused us to have our sickness experience valued.

12094. I suppose you find considerable advantage in having to make these periodical returns; that it obliges the managers of the society to look into its affairs and to keep themselves acquainted with them?—Yes, we had every reason to be thankful for our first valuation in 1874; it showed our weak points and set us to work to remedy them. I feel strongly that the Friendly Societies Act of 1875 *ought to be made compulsory*, so that all societies were compelled to register, and that each society and each financially independent branch of the large societies (*e.g.* the Foresters) should be obliged to submit their affairs to the quinquennial valuation of an actuary, and that the report should be published; and further that all societies so found insolvent and not on a sound basis should be compelled either to put themselves on a sound basis, or wind up. I have already said the agricultural labourer is very shy of coming for advice to those capable of giving it, and in the matter of joining a friendly society he is not at all capable of judging for himself; so, for his very protection he needs some independent guide and guardian; and this would best be provided by the actuary's report, which would warn him against an unsound society.

Need of more Government control of friendly societies.

12095. In the Registrar's Reports is any account given of the statements which he receives from the societies; in detail, I mean?—Not in detail.

12096. Or in a summary?—In his Blue Book, you mean?

12097. In the Blue Book?—It is always mentioned, just the heads.

Chairman.

12098. Do you publish them yourselves?—Yes, we publish the annual statement of our accounts duly audited, and circulate them amongst the members.

Mr. Stockall.

12099. Is the balance sheet which you have before you an annual statement?—The annual statement.

Mr. Stockall—continued.

12100. And a copy of that would be sent to the Registrar of Friendly Societies?—In a slightly different form, practically the same.

Lord Lingen.

Pension at 65 more popular than 70.

12101. I had a letter from a gentleman who was good enough in the first instance to give me your name, and he gave me his own experience to this extent, that he thought 70 instead of 65 would be a sufficiently early age for a pension to begin; what is your opinion about that?—I think, considering the longevity that we noticed that perhaps 70 would be a sufficiently early age for a pension to begin, but we were talking about that at our board of management the other day, and we all agree that it would never do, because it would make the society less popular than it is now.

12102. When the pension accrues at 65, you do not interfere with the man's employment at all?—Not at all.

12103. He may have that in addition to any other wages that he can earn?—Exactly. In my own parish I have two men at the present moment who are earning their regular pay, and yet receiving the pension.

Pension and relief.

12104. I noticed a curious provision that I suppose has remained in your rules from earlier times; what is to happen to a member who is imprisoned for debt, rule 31; that he shall only be entitled to half his weekly allowance. Now does that apply to a man who is receiving Poor Law relief, or would his allowance be quite independent of his relief?—We have not come across an instance since I have known anything of the society in the last 25 years.

12105. But I mean, now, taking the analogy of a man who is not imprisoned for debt, but gets into the workhouse; would you pay him his pension in full?—In such a case we should not pay it to him but to the guardians.

12106. Supposing, instead of getting into the workhouse, he was receiving out-door relief; what should you do?—I do not fancy he would get out-door relief if he were receiving his pension; I do not fancy the guardians would give anything more than relief in kind; that is to say, loaves of bread. I have before me the ages of our pensioners at this present moment; there are 157 of them, the average age is about 71 years.

Lord Brassey.

Nearly all could join young for adequate benefits.

12107. I suppose we may take it from you that any persons who belong to your society and enjoy its advantages; that is, with reference to full pay in sickness, half pay, and sum payable at death, and pensions—that they are in an ideal position. If we could get our labouring poor into the condition which is enjoyed by members of your society, that we should have accomplished all for them in these important respects which the Government would desire?—I think so.

12108. Is there a very large proportion of your parishioners in a condition of such poverty that they could not, if they desired to do so, join your society; are there many people kept out of your society by the fact that they have not sufficient means?—I do not think so.

12109. The great majority of your parishioners could, if they thought fit, join your society?—They could as young men; I do not say that middle-aged men would be able to join it; it would be too great a call upon them.

12110. But beginning at an early age the terms are so favourable that, as a general rule, the young men of your parish, if they thought fit, could join it?—Yes.

12111. I see you have 1,000 members; does that form a very large proportion of your population?—They are not all my parishioners; but are drawn from the different parishes round.

Mr. Henley.

12112. I think we had better clear up one question with regard to the figures you have given; did the figures you gave represent in-maintenance and out-door relief only?—In-maintenance and the out-door relief.

12113. Only?—Only.

12114. It would work out in this way. The in-maintenance, I will take Dunmow, for the year ended Lady-day 1891, was 1,384*l.*, the out-door relief was 2,092*l.*, whereas the total relief of the poor was 7,257*l.* Your figures only related to in-maintenance and out-door relief?—In-maintenance and out-door relief only.

12115. Have you any provision made in your society for the sickness of children?—No; we have no juvenile branch.

12116. Then in case of the illness of children in a family, they are either obliged to pay for the doctor themselves, or to go to the relieving officer?—Yes.

12117. Supposing that your members become non-resident, do they necessarily cease to be members of your society, if they keep their payments up?—By no means; we have a good many who are non-resident; they send their monthly payments to the manager of the district, and in case of sickness they are provided with a sick form; they go to their own doctor and get it signed, and get it certified by two householders, or by the clergyman of the parish.

12118. Has your pension scheme been in existence as long as the society has lasted?—Yes.

12119. Since 1832?—Since 1832.

12120. Do you think you have got to the extent of your population so far as pensioners are concerned?—To the number of pensioners?

12121. Yes?—We think so; but I think the fact of so many secessions and that they have been at irregular periods has had this effect, that we cannot well form an estimate; of course we have the age of all of them.

12122. Do the agricultural labourers take any part in the management of your society?—None whatever.

Mr. Pell.

12123. I think you said the average pension was from 4*s.* to 5*s.* a week?—Yes.

12124. Are many of the men receiving that pension agricultural labourers?—Yes.

12125. Then in your district you do not think that it is impossible for the agricultural labourer, a decently honest and steady fellow, to secure himself a pension of 4*s.* to 5*s.* a week?—I do not think so.

Mr. Pell—continued.

12126. And you stated that the wages are rather low. I think you said 11*s.* to 12*s.*?—Eleven shillings to 12*s.*

12127. That is very much supplemented by the harvest; does not that come to about 7*l.*?—Yes, I think a man gets about 7*l.*

12128. So that would bring them up a good deal?—There is nothing beyond the 7*l.* as a rule; he would get the 7*l.* and whatever beer he has had would come out of that.

12129. They get a little extra in hay time, I think?—A little extra in hay time; they get it supplemented in this kind of way, that a good many of our men have been able to go up into the hay country, nearer London.

12130. Into Middlesex? — Into Middlesex; and then come back again in time for harvest.

12131. Do you think that the pension of 4*s.* to 5*s.* a week is sufficient; that they can get through in their old age with that, with the assistance that their friends would give and their neighbours, if they are Christian people?—I think so.

12132. Do you think there are any pensioners receiving out-door relief?—I do not know, I cannot say; but I think I may say about us, that none of our pensioners are receiving out-door relief.

12133. You quoted three unions in comparison, I think, Dunmow, and Saffron Walden in Essex and Bishop's Stortford in Hertfordshire?—The reason I quoted those was because they embraced the area in which this society has worked.

12134. Are you aware that you curiously enough hit upon the two most pauperised unions in Essex and the most pauperised union in Hertfordshire?—No.

12135. Is that not rather curious with your society that you should have that very deplorable state of things existing?—If it is existing; I was not aware of it.

12136. This excellent system, as far as they have got it, I suppose, has been established and maintained by personal and enduring attention on the part of what we may call the better classes?—Yes, there have been men who have devoted themselves to it and been most regular at the monthly meetings.

12137. And do you find that state of things, that unselfish attention to social improvement, wanting in other unions?—I can hardly answer that question from personal knowledge, but in Bishop's Stortford I may say there is a very good club in which the gentry take the very greatest possible interest. It is not so successful as ours, but it was established only five or six years afterwards; it creates a good deal of interest.

12138. Should you wish to see any interference with your arrangements and your sick-pay on the part of the State, either by supplementing your funds or by laying down rules for the administration of the funds?—If I may say so, I think that some of us feel that the tables that we went on before this last alteration in 1876 were based at a time when the Government rate of interest was considerably higher than it is now, and I think that we have suffered in a measure from the drop of that interest. I suppose it did not strike the managers in that kind of way at the time the interest did drop, but I think the first report of the actuary showed that we had suffered considerably.

Mr. Pell—continued.

12139. But you have suffered?—The first report that I spoke of in 1874, when we imagined everything was in such a state of prosperity, when our funds, he said, were not bearing a sufficient rate of interest to justify a higher calculation; and that calculation that he did make brought us in a considerable deficit.

12140. But this suffering that you are referring to is very much in consequence of the very large amount of realised capital that you have got. A drop in the rate of interest upon 38,000*l.*, or whatever your capitalised fund is, would very seriously affect you; that I suppose, is what you mean, the rate of interest so far as concerns the money invested in Government stock, 6,300*l.* Might I ask you, how do you come to make these selections? I am interested in this sort of question, and some other members of the Commission are also; you seem to have gone into Wales for your largest investments; Llanfrechfa is in Wales?—Our solicitors found it for us; that was invested in 1885. But I should here like to say that the question of interest is a very serious one, and we who have to manage such societies as this, feel strongly that by far the best and cheapest way of dealing with sickness and old age, would be for the State to give a higher rate of interest, say 3½ or 4 per cent. to clubs actuarially solvent, based on sound principles, and making provision for old age pensions. Such societies could deal far more efficiently with cases of sickness. Under State supervision there would be far more cases of imposition and malingering.

12141. Do you find that many of your subscribing members are at all agitated upon this question of national pension; inclined to sniff after that?—I do not think so.

12142. Has it been talked over at all; have you heard the common people talk about it?—No.

Lord Brassey.

12143. Is the allowance in sickness payable to a member who is able to go to work?—No; so long as he receives sick pay either "full" or "half," he must not work. **Payments and benefits.**

Mr. Broadhurst.

12144. What is the general contribution paid monthly by the agricultural labourer? You have different scales, what would be about the average to get his 4*s.* or 5*s.* pension?—I have my monthly payment book here; it varies with the age.

12145. Take a young man of 20?—Well, you see, I have not in my books the opportunity of showing that, but I do show the amount that is paid a month. I open my book now: for 8*s.* a week in sickness, 1*s.* 10½*d.*, 1*s.* 11½*d.*, 2*s.* 0½*d.* per month according to age.

12146. And that includes pension?—That includes pension; we have only one Table, that which I have put in, and that regulates the payment for sickness, pension, and death.

Mr. Pell.

12147. Does that give him pensions when he is 65?—Sixty-five.

Mr. Booth.

12148. Whether he works or not?—Whether he works or not.

Mr. Broadhurst.

Want of privacy in Post Office business.

12149. Is it better or worse than the Post Office under your conditions?—I do not think we can compare with the Post Office, because the Post Office does not entertain the case of sickness; there it is simply a case of an annuity or an insurance; but here sick payment enters in. I think, however, that under any circumstances the Post Office is the last place to which an agricultural labourer would go for advice. The postmaster in a village is generally a shopkeeper to whom a man would not like to open out his private affairs. And even in a town, he would not care to seek such advice in an open office over a wide counter, and from clerks who are in the midst of conducting varied business at the same time.

12150. Yours is rather a low rate of contribution for such benefits. What society competes upon easier terms?—I do not say that they compete upon easier terms, and I do not think they do, but what strikes a man when he is joining a "society is this: "How many shillings a week do I get in sickness;" and a man would probably join one of these large societies where he gets so many more shillings a week in sickness for a less payment than he pays to us, and he does not take into consideration the future benefit of the Pension, nor the length of time for which sick pay is granted.

Value of work rather than money of honorary members: no jealousy of them.

12151. Do you think your society could continue to fulfil its present obligations at the present contribution if the free management and honorary contributions were withdrawn?—I should say, properly managed, it might. It would lose its chief characteristic and its chief benefit from the interest taken by the honorary members.

12152. That is, if its State aid were withdrawn?—Yes.

12153. So that it is State-aided, although not imperially but locally; it is aided by public labour and contribution?—Quite so; that is the case.

Mr. Booth.

12154. The contribution to the management is only one-third of the cost?—The subscription of the honorary members was 28*l.* 16*s.* 6*d.* last year; the contributions of members for management were 84*l.*; but I may say that this subscription from honorary members was very small; we lost several subscribing members to this honorary fund last year, so that it was a very small contribution.

Mr. Pell.

12155. That has gone down, has it?—It has gone down.

Mr. Booth.

12156. You attach, I think, more value to the work they give than to the money they subscribe?—I do.

12157. Is there any jealousy felt with regard to the members, that they have themselves no active part in the management?—No, I think not now.

12158. You think it is a better plan to manage for them than to let them come in in some way?—I do.

Mr. Stockall.

12159. Can you give me the average age of the members under 65?—I cannot.

12160. You spoke about the difficulty of managing or controlling the half sick pay; is that caused in any way by the members working while in receipt of it?—No; because a member must not work while he is in receipt of it.

Mr. Loch.

12161–2. I take it that Great Dunmow would have a population of rather over 3,000?—By last census, 2,700.

12163. I take it that the proportion of persons over 65 in that 2,700 would be about 85; do you suppose that, practically, all the old people in Great Dunmow, or almost all, are taken care of in their old age by this assistance?—Oh, dear, no.

12164. In Great Dunmow itself; not the union but the parish?—Nineteen persons in that parish are pensioners of our society.

Persons not anxious to be of pauperism.

12165. What I wanted to ask you was whether if you keep to the smaller areas where this society is most popular it makes an appreciable difference in the old-age pauperism?—Considering we have only got 157 pensioners over this large area, I do not think it can well have made very much difference.

12166. One is struck, on the other hand, with the large amount of old-age pauperism in Saffron Walden; 913 people are returned as having received relief after 65 in the course of the year?—This I know nothing about.

12167. May one conclude that the issue is rather how the Poor Law is administered than anything else?—I cannot answer that question, because Saffron Walden is just on the fringe of the district embraced by this society.

12168. But I notice that in Dunmow there is an increase of pauperism in the last five years?—Yes.

12169. May I conclude from the state of Dunmow that the question is one rather of the administration of the Poor Law than the establishment of this benefit society?—That I cannot answer.

The Witness withdrew.

[Adjourned till Tuesday next, 4th July, at noon.

THIRTY-THIRD DAY.

Tuesday, 4th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant-Secretary.*

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P., a Member of the Commission; Examined.

Chairman.

12170. Mr. Chamberlain, perhaps you will be good enough to begin by giving your reasons why you have taken so much pains in framing a scheme for old age pensions? — I think there are two main grounds upon which the interference of the State may be justified in connection with the provision of a system of old age pensions. The first is, there is a very large number of people who have led ordinarily respectable lives, but who, in old age, are forced to go upon the Poor Rates, and I think that that is reasonably felt to be a scandal upon our civilisation. The second reason is, that if we could remove or greatly diminish this difficulty, we should justify an even more stringent administration of the present Poor Law, and should meet the prejudice which rightly or wrongly now exists, on the ground that the old are treated with considerable hardship. Now as regards the first of these two grounds, the extent of old age pauperism. I rely upon Mr. Burt's return corrected as it is by a subsequent return of Mr. Ritchie's. According to Mr. Burt's return for England and Wales, there were receiving Poor Law relief (I think that perhaps rough figures will be sufficient for the purpose) 245,000 persons, while the population above the same age was, at the same time, 1,322,000, which shows that the proportion of old age pauperism to the total population over 65 was as one in 5½. We have, however, to make a correction, because Mr. Burt's return dealt only with the number of persons receiving relief on a single day in the year, and, in order to arrive at the total who were relieved during the year I have accepted Mr. Booth's figures in his recent book, page 163, and in which he has added 40 per cent. to the pauperism on one day, to give the pauperism during the year. That would add 98,000 to the total of old age pauperism, making altogether 344,000, or about one in four of the population of that age. This, however, gives the total proportion, or rather the proportion to the total population; but as, roughly speaking, one-third of the population belongs to what we call the well-to-do classes, the proportion for the poor and the working classes alone will be about 340,000 to 881,000, or 1 in 2½. Dealing with the latest return, Mr. Ritchie's return, the figures are 401,000 persons relieved during the year, which is rather more than Mr. Booth's calculation. The total population has increased since Mr. Burt's return and amounted to 1,372,000 in 1891. The percentage

Chairman—continued.

of paupers over 65 to the total population over 65 was accordingly 29·28 per cent., or 3 in 10. If we treat these figures in the same way as I have treated the previous ones, by deducting one-third for the well-to-do classes, then we should find that 402,000 persons are receiving Poor Law relief out of 915,000, which is the total number of the poor and working classes who were over 65 on that date. In other words, 4 in 9, or nearly one in two; and upon those figures, which I do not think can be disputed, I say that we are amply justified in considering that a state of things under which one in two or one in 2½ of persons earning their daily wages, or of the poorer classes are condemned, if they live to 65, to finish their lives as paupers, is a matter which calls for the most serious attention of Parliament.

One in 2 or 2½ of working class aged receive poor law aid during a year.

12171. I am speaking in Mr. Booth's presence, so that he will correct me if I am wrong, and I think that he included as paupers, and swelled the number of paupers, by including as a pauper, any person who had received any amount of relief, however small, during the year?—That is so.

12172. And that, usually, when we speak of paupers, we rather understand persons who are in continual receipt either of in-door or of out-door relief?—Of course, upon that basis, the figures would be materially diminished.

12173. Just so. Well, you anticipate, I doubt not, some objections to your scheme?—Yes. I have read most of what has been written on the subject, and I find an objection, *in limine*, to this assertion of the extent of old age pauperism, and it has been said that it is due entirely to improvidence, idleness, or drunkenness, or all three combined; and that persons who are brought to the workhouse by such neglect or fault of their own are not fitting persons for the consideration of the State; and, secondly, it is alleged that the large numbers are due to the lax administration of the Poor Law, and that many persons figure as paupers who ought to be able to support themselves.

Criticisms as to causes of old age poverty.

12174. And what do you say to those objections?—Well, as regards the allegation of improvidence and drunkenness, it appears to me that it may be almost said to dispose of itself. It is ridiculous to assert that one out of every two, or one out of every two and-a-half of the working classes, and of the poorer classes, are either drunken, idle, or improvident. It is possible that at some period of their lives, and especially towards the end of their lives, they may be one or the other; but in that case there is much excuse for them. But it is certain, it is a matter of common experience, that as regards the great bulk of the working classes, during their working lives they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate.

Working classes not in the main drunken, idle, or improvident.

12175. Then, without supposing for a moment that a large proportion of the working classes are drunken, would you not be disposed to think that during a considerable portion of their lives, a considerable number of the working classes spend in drink sums which might be devoted either to keeping their families in greater comfort or to providing for their old age?—It is quite true; but it is also true that they spend in food, money, some of which, at any rate, might be devoted to the care of their family in old age.

A reasonable outlay on drink as well as food proper.

Chairman—continued.

12176. Food; but I am not assuming that they are depriving themselves of ordinary and proper indulgences. I am assuming that they bestow upon mere drink a portion of their wages, which very frequently, to the knowledge of everybody who has gone among the poor, brings suffering upon their families?—What I wish to say is that I do not think that a moderate consumption of drink is in any way wrong on the part of the working man, or that he is bound to deny himself any drink at all in order to provide for his comfort in old age, or for his family; and on the other hand I am perfectly prepared to admit that there may be cases in which he spends too much, and in which excessive drinking leads to subsequent poverty and misery; but we shall have to define what is excessive drinking. When a man is engaged in a very laborious occupation, I am not certain, but I hold my own opinion, that in many cases a certain amount of alcoholic liquor is, if not necessary, at all events a very natural concomitant of his work; and it is too much to ask of a working man that he should deprive himself of this, if his nature leads him to desire it, in order to make provision for old age, and that in fact a certain amount of expenditure under that head may fairly be considered as the proper and ordinary expenditure of a working man.

12177. It is a question of degree?—It is a question of degree. Then the proof that his pauperism is not due, in a vast number of cases, to excessive drinking, or idleness of a kind which would be criminal, is to be found in the very interesting figures which have been put forward by Mr. Booth. He has shown, and I have never seen any adverse criticism upon this statement, that "pauperism increases most rapidly after 65," and that whereas the average is 8 per cent. before 65, it becomes 25 per cent in the years after 65.

12178. That is to say, that with advancing years people are able to earn less?—It shows conclusively that the chief and predisposing cause of pauperism is old age, and consequent on old age a man's inability to work. He has also shown that which is still more striking, that it turns out by an examination of the figures, that of paupers above 65 the proportion who have not been chargeable before 60 is five-sixths. In his first calculation Mr. Booth said eight-ninths, but I think in his latest work on the subject he has corrected this, and has made the amount five-sixths, but still the proportion is so great that the argument is not materially affected by any correction. We will say, therefore, of paupers over 65, five-sixths have not been chargeable before 60. I contend that if a working man, and a poor man, is able to keep himself from the Poor Law up to the age of 60, I am not prepared to attach any blame to him, if, after 60, he finds it difficult to provide for himself.

12179. Whatever abuse there may have been of his earlier facilities of putting money by?—Well, I am speaking of the ordinary working man, and I do not think that he has very great facilities.

Mr. Booth.

12180. It is not the number who have had any relief at all before 65, but the number who have had relief during the 12 months previous, that is the question. If you carry it back for the whole of a man's life, no doubt a larger number would have had some relief?—Yes; I understand that. It would be, of course, extremely difficult to follow out the whole course of a man's life, and to say whether under any circumstances, or at any time, he had received Poor Law relief.

12181. And it would be unfair to call him a pauper because he once had Poor Law relief?—Certainly, because he might have been compelled in middle life to have had relief owing to accident or owing to some misfortune of a kind which he could not provide against. Then, thirdly, I would point out that the majority of old age paupers are women, and, as is well known, women are very seldom intemperate, and at the same time they are persons who by the very necessity of their lives are in the majority of cases almost precluded from saving. It is the commonest thing in the world for a working man to give a fixed sum to his wife, which is calculated upon the daily necessities of the family, and to keep the rest for himself; and there can be no doubt that in such a case no allowance is made for such a luxury as old age provision. I have here a return which was made for me of the previous occupations of persons in the Birmingham workhouse, and dealing with women alone over 65 years of age, I find that out of the 710 women who were in receipt of relief, whether out-door relief or in-door relief, in the Parish of Birmingham, 331 gave as their previous occupation housework. Nearly one-half were persons whose whole occupation was keeping house for the bread-winner and having no means of earning money themselves. And I say that when we are dealing with these figures of pauperism, and when we know that a very large proportion are due to women who cannot save, nothing could be more cruel than to say that their position is the result of their own fault. There is no neglect, there is no drunkenness, and there is no idleness. It is not true, and I think the accusation ought not to be made. I may observe that there is a separate head for charing. And the women employed as domestic servants or charwomen, or as nurses or as housekeepers, are separately classed in this return.

Mr. Pell.

12182. So that the housework means in this return family work?—Yes. I would only say in summing up this part of my argument that I think that in dealing with the poor some economists expect from them a virtue which we certainly do not find in ourselves. The poor, of course, have less opportunities of thrift than the well-to-do classes, and it is a little too much to expect from them, unless in very exceptional instances, the extremely penurious lives which would be necessary if they were to make, by their own efforts alone, a sufficient provision for old age. I do not think they are called upon when they are in active work, and providing for their families' subsistence, to deny themselves everything in the nature of a working man's

Mr. Pell—continued.

luxury. I was going to call the attention of the Committee to facts bearing upon this. It has been given in evidence by some of the witnesses before the Commission that in their experience none go to the workhouse who have not lived an improvident or a drunken life. That is not my experience at all. I find that again and again, by circumstances which are really entirely beyond their own control, working men who have been thoroughly industrious, perfectly good workmen, temperate, and thrifty, have been thrown out of employment in middle, or later, life, and then find it extremely difficult to get employment again at anything like remunerative wages. I may give as a good illustration a case which came under my own knowledge. A man served one firm for 20 years, from the age of 20 to the age of 40; he was an ordinary workman, nothing special, his wages were somewhere about 28*s.* a week, and he had a wife and family; and he contrived to save a considerable sum of money, something like 50*l.* Then the firm with which he was connected ceased business; but they gave him an excellent character, and they gave him a considerable present in money. He sought and he found other employment but his next firm failed after five years. In the course of the next 15 years that man went about almost like a rolling stone from employment to employment, and never staying long enough, not through his own fault, but from circumstances he could not control; never staying long enough to establish any claim upon his last employer. When he became 60 years of age he had to live for a time upon his savings, and when those were exhausted—he had been trying for work all the time, but had found it impossible to obtain work, as younger men were always preferred to him—and that man would be in the workhouse to-day if it were not for the assistance he has received from friends. Well, that is only a case and an illustration.

Knows many cases of poverty from pure misfortune.

Illustration.

Chairman.

12183. You know all the facts of that case?—I know the whole of the facts of that case.

12184. You mentioned that he had a wife and children?—Yes, I mentioned the fact that he had a wife and children.

12185. Have they done anything for him?—They have done something for him. He had two children, one of whom was married, but they were not in a position to do much, but they are partly assisting him now. Well, then, the same thing applies to domestic servants. In the case of domestic servants we all know instances of faithful servants who remain with one family for an almost indefinite time; whereas, in many other cases a servant passes rapidly from one employment to another, the point being that these latter never stay long enough to establish a claim upon their employers.

Domestic servants.

12186–9. A good deal by their own choice?—Very often by their own choice, but still there is no crime in it. I have known servants who were perfectly happy in a comfortable service, and who said so, but at the same time expressed a desire for a change. They wanted to see, as they said, more of the world. Well, it may be very foolish, but after all you cannot charge it against

Chairman—continued.

them as an offence. But what I want to point out is that, wherever that arises, when those people become old, they cannot get employment. No one will take a servant past 50 years of age, and accordingly, almost by the necessity of the case, they will have to go to the workhouse. Now, to return to the case of the Birmingham Workhouse again; of 438 in-door females over 65 years of age, 13 were nurses, 89 were charwomen, 36 were domestic servants, 11 were housekeepers, and two were cooks. That is to say, that 151 out of 438 were directly connected with domestic service.

Poor law administration: strictness likely to cause hardship and prejudice unless provision is made for aged.

12190. You have dealt with one branch of the question; we now come to the effect of the administration of poor relief upon aged paupers?—I would say that there is no doubt there is some force in this argument; that is to say, that if a union is laxly administered, if out-door relief is freely given to undeserving people, no doubt that would have the effect of increasing the apparent amount of old age pauperism by the addition of persons who ought not to be considered as paupers at all. But my view is that the matter cannot be strained too far, and that if there were any attempt to establish universally a very stringent administration of out-door or of in-door relief, there would be so much public feeling against it, and so much prejudice created, that the whole of our present system would be endangered. I think that it would be impossible to avoid hardship unless such a stringent system were accompanied by the sort of personal and devoted attention given to the matter by men like Mr. Bland Garland and others, where names have been mentioned to the Commission; unless a gentleman can be found who will himself personally inquire into all doubtful cases, and who will take care, at all events, that no one who is deserving shall be refused. Under these circumstances, I could quite understand that little difficulty would be likely to arise, but if it were left to the administration and discretion of paid officials, I am perfectly certain that grave scandals would arise, and that the prejudice created against it would be so great as to be irresistible. I want particularly to impress this part of the argument upon the Commission, because I speak there from some parliamentary and political experience. There is no agitation which I think would be more dangerous, and of which I have greater fear, than an agitation in favour of something like widespread out-door relief. I know that among the working classes now there exists a great prejudice against the insistence in certain unions on in-door relief. They have a plausible case; it appears very hard that a working man should be obliged to break up his house at great expense in order to go into the workhouse, when, as he says, a small and temporary relief would enable him to preserve his belongings, and with some hope or expectation of finding employment afterwards. But at the same time I know that that argument pressed by ignorant people to its conclusion might lead to a re-introduction of all the evils against which the new Poor Law is supposed to guard us, and I do think that it behoves Parliament and statesmen to take care that there is no ground for the prejudice which undoubtedly

Danger of agitation for widespread out-relief.

Chairman—continued.

exists. The sentiment is strongest, of course, in the case of the aged. There is more sympathy for the aged than for the able-bodied. I think a stringent administration of the Poor Law in regard to able-bodied persons may be easily defended; but with regard to poor and infirm persons, whose relatives would gladly receive them if they had some assistance in the shape of out-door relief, it is much more difficult to argue against that sentiment; and any well-devised scheme of old age pensions would, I am convinced, strengthen the hands of the administrators of the Poor Law; and that is the second ground of my argument, and I would press it upon the attention of the Commission.

12191. It is in consequence of this conviction that you have prepared a scheme?—Yes. I assume on these grounds that it is very desirable, if it can be shown to be practicable, to secure old age provision for the poor I think that our present experience shows that it has not been done, and cannot be done in any reasonable time by existing means; and my object has been to find some plan by which an impetus can be given towards this provision.

12192. You have considered I daresay the various attempts that have been made both at home and abroad to meet this difficulty and danger?—Yes; I have given special attention to the scheme, which, of course, is the only comprehensive national scheme which has yet been carried out, and which is in operation in Germany; and I have made some enquiries on the spot there, but I have come to the conclusion that it is quite inapplicable to our English habits and feelings.

Germ[illegible] old a[illegible] provi[illegible] schem[illegible] unsuit[illegible] here; reaso[illegible]

12193. Will you give your reasons for that opinion?—One objection to it is that a compulsory scheme ought to be universal, and I do not see any way of making a compulsory scheme universal. I have never seen how you could apply compulsion to any but persons who are in regular employment. It is very easy in their case to deduct their contribution from their wages through the employers; but in the case of persons who are their own employers, or who are in casual employment, a very large class of the population, I have never seen that it would be possible to apply this compulsory provision.

(1) C[illegible] pulso[illegible] schem[illegible] shoul[illegible] cann[illegible] univer[illegible]

12194. And has the German system failed in that respect?—The German system has hitherto not attempted it. Then the second practical objection is the enormous cost of administration involved, which, I think, has been found much greater in Germany than the promoters of the movement anticipated. And thirdly, I think it would be, in the long run, very unpopular with the working classes, who would resent it as an unreasonable interference with their liberty.

(2.) G[illegible] cost;

(3.) P[illegible] able u[illegible] popula[illegible]

12195. Have they commenced to do so in Germany?—Well, there is not the same freedom of expression in Germany that there is in this country; but certain individuals to whom I spoke complained very bitterly of it. I ought to say, however, that a good number of public meetings of working men have been held in this country to consider the whole subject of old age pensions, and it is a rather interesting fact that at the majority of those meetings, as far as my knowledge goes, resolutions have been passed in

Chairman—continued.

favour of a compulsory system. At the same time, I believe that when it was not a theory, but a practical application, the same people who approve of it in theory would object to it very much.

12196. I suppose the people who attended those meetings were chiefly workmen who were engaged in employment where a deduction from the wages would be, as you have just now suggested, easy; I suppose they were men employed at saw-mills, and ironworks, and large factories, where a large number of persons were engaged, and where there would be no great difficulty in making the necessary deduction; but when you come to the scattered employments over the country, the difficulty is of quite another sort, is it not?—I think that the meetings I referred to have all been held in towns, therefore, they have been meetings of workmen employed in factories; probably, in many cases, small factories; but still, where the collection by the man's employer would not be impossible or difficult. Then my fourth objection to it is that if you are to have a compulsory system there must be absolute security. You cannot compel a man to pay for a doubtful benefit; the benefit must be absolutely assured to him beyond the possibility of doubt; consequently you must exclude the friendly societies, which are voluntary organisations, and the whole thing must be managed by the State, and for the State. To that, I think, a very serious and very reasonable objection would be taken by the friendly societies, and that, I think, joined to the other objections, would be fatal to any Parliamentary effort to carry out such a scheme.

12197. Is there any other scheme which you have considered?—Well, I have also been very much interested by the scheme which bears Mr. Booth's name, and which is logical, and which would undoubtedly do what it professes to do. But it has to my mind one fatal objection, and that is that the House of Commons would never provide the money for it. I should not myself think that any statesman or any Government would ever be found in any time that I can look forward to, to propose additional taxation to the extent of 20 or 24 millions a year for such a purpose.

12198. You think it out of the range of practical politics?—I think it would be out of the range of practical politics.

12199. Well, that being the case, the subject was considered, I think, by what you have called a Parliamentary Committee; would you explain what that Parliamentary Committee was?—Well, it was a voluntary committee which consisted of something like 80 members of the House of Commons, who met frequently to consider the whole subject, and who laid down in the first instance certain general principles upon which they thought any scheme should proceed, and then appointed a small sub-committee to draw up a scheme on these lines, with power to consult an actuary. And, perhaps, it would be convenient that I should call the attention of the Commission in the first instance to the necessary limitations of this scheme, because I have observed that it has frequently been criticised, because it does not do what certainly it never

Chairman—continued.

pretended to do. The Parliamentary Committee never had it in their mind that it would be possible at the present time to secure any universal system of old age provision. The utmost that they hoped was to propose something in the nature of an experiment, which would throw a good deal of light on the subject, and which would be good as far as it went, and which might lead gradually to a much more complete arrangement. I compare this question very often, and in many of its features, to the agitation in connection with national education. There also the original promoters did not bring forward a scheme for compulsory universal national education, but they suggested assistance and a stimulus to voluntary efforts which were already being made, and I think they were satisfied in the first instance with a grant of some 30,000*l.* a year, which, as we all know, has now extended and developed into a grant of between eight to nine millions a year. Then an object which we had in view was, looking to the infrequency of such a provision at the present time, to find, if possible, some forcible stimulus and temptation, which would induce at all events the more thrifty and the more thoughtful of the working classes to contribute towards such a provision. Up to the present time the temptations offered have not been sufficient, but our object was to see whether the State could offer additional temptations which might be sufficient.

is partial and tentative.

National education compared.

12200. And hence the scheme which you are about to submit to the Commission?—Yes; I would make one other preliminary observation, which is, that this scheme is not to be treated as if it was a law of the Medes and Persians. It is a tentative proposal put forward by the Committee, to show that in some practical shape their views can be carried into effect. We were obliged to make our proposal definite, otherwise we could not have obtained an actuarial estimate of the cost, but every point in the scheme might be varied if you are willing to vary proportionately the estimate of the cost. We were not able to submit alternative schemes, because our actuarial estimate was certainly very costly, and we had not large funds to deal with. In the first place, the scheme anticipates that a State pension fund would be created, to which Parliament would make an annual grant, which would be supplemented in some proportion to be subsequently settled by the Poor Rate; the idea being that as any old age provision is in the nature of an ultimate relief of the Poor Rate, it would be perfectly fair that the same source which supplies the Poor Rate should supply at any rate a portion of the cost.

Scheme proposes State pension fund, with grants from taxes and rates.

12201. Then whenever hereafter you mention any subvention by the State, it will be understood that that includes a proportion of the local rates, to be settled hereafter?—Yes. Then the scheme contemplates three cases, in which persons desirous of making provision for old age, and voluntarily prepared to do so, can be helped by this State pension fund. Case I., is where the provision is in the nature of an insurance for a certain definite contingency; that is to say, for a pension after arrival at the age of 65 years; and provides for no collateral advantages, and for no return of subscription in the event of death before the age

Three cases:

Case I.—Old age insurance, non-returnable for 5*s.* a week at 65.

Chairman—continued.

of 65; in this case, of course, the contributions of persons who do not live to be 65 go to swell the benefits of persons who do live to be 65. It is somewhat in the nature of a tontine, or one may say it is somewhat in the nature of fire insurance. The premiums which we all pay against fire insurance go to provide for the cases where fire actually takes place. If we do not have a fire we get no direct advantage from our payments. Well, in this case, which of course is the cheapest to the insurer, the male person is required, firstly, to deposit 2*l.* 10*s.* at the age, or before the age of 25. Now, I may here point out what the object of the Committee was in requiring in every case that there should be a deposit; it is to secure the subsequent payments. As the scheme is a voluntary one, we have to foresee what is, of course, one of the greatest difficulties with which the friendly societies have to contend, namely, the temptation or the inclination of insurers to cease their subscriptions in later years. We considered that if we could pledge them by proportionately large contributions in the earlier years, we should have a hold upon them, and they would be less likely to give up the advantage given by a subscription which they had made, than they would be if the whole of the payments were made by an annual subscription. It is a curious fact that a very large number of the secessions in the friendly societies take place among the younger men, that is to say among the members who are perfectly qualified to continue their subscriptions if they choose to do so, and not among the old, who, from lack of employment, illness, or other misfortune, may have found it very difficult to continue their subscriptions. I have got here a letter from an official of the Manchester Unity in which he calls attention to this fact. He says: "An illustration of this may be taken "from the Manchester Unity during the year "1890, no less than 44,292 persons joined the "society as new members, and during that year "20,186 members left by secession alone. Of "the 44,292 entrants, 31,650 were under 25 "years of age. Of the 20,186 who seceded, "7,689 were under 25 years of age; 6,963 had "been members two years or less, and 11,929 "were members of less than five years standing." That is the difficulty against which the Parliamentary Committee have tried to guard, by requiring in every case a serious deposit before the insurance is opened. Then the proposal of the Committee goes on to provide that the insurer, having made his deposit of 2*l.* 10*s.*, the State fund is to add in the first class of cases the sum of 10*l.* to it.

Deposit of 2*l.* 10*s.* at or before 25.

Reasons for deposit: friendly society secessions mainly of young: illustrated by Manchester Unity.

State aid of 10*l.*

12202. Is it to be actually lodged in the same way as the 2*l.* 10*s.* is lodged?—No, I was going to explain; that is not necessary. It would be a question, of course, of State book-keeping, but I take it for granted that the State would allot every year such a sum as would be sufficient at the age of 65 to produce an amount equivalent to what a 10*l.* deposit at 25 would produce; so that that would spread the State contribution over the whole period of insurance. But the idea of the Committee was that the contribution should appear to be made in the book of the insurer at the time of the first deposit; that is to say, that the book of the insurer should show the immediate addition of 10*l.*, and the subsequent addition of interest at the rate of 2½ per cent. to this 10*l.*, and also to the contributions of the insurer; there again the Commission will see that the object was that the stimulus applied should be apparent and visible to the most ordinary intellect; that the insurer should have his book, which bore on the face of it that he was entitled to a contribution from the State of 10*l.*, plus interest; this being constantly before him, would not only be a temptation to him to make the deposit, in order to get the corresponding contribution from the State, but it would also be a constant inducement to him if he possibly could to make the annual sacrifice required of him in subsequent years.

Mode of giving, and reasons.

12203. Can you tell us what 10*l.*, advanced at the age of 25 and put out at interest, would amount to in 40 years?—I am afraid I could not.

12204. That, of course, has been calculated?—Yes, that has been calculated, but I am afraid I have not got the calculation with me here.

12205. Then after this payment of 2*l.* 10*s.*, what contribution does the would-be annuitant make?—Well, after that he would pay 10*s.* a year himself. But before coming to that I would make two remarks, and the first is, that it will be observed that this deposit is to be made at a time when it would be most easy to the insurer to make it—that is before the age of 25. The assumption is that that is a period when the insurer is earning his full wages, and is probably without obligations, in the nature of a wife or family, and we believed that there were very few cases indeed in which a young man could not, if he chose, make a deposit before the age of 25. Then I want to call attention to the probable effect of this visible stimulus, and I would give to the Commission an illustration which has also come to my own knowledge of a result in a somewhat similar case. A gentleman of my acquaintance employs a considerable number of out-door servants, grooms and gardeners; he found some time ago that none of these men, who are all young men, and who receive wages ranging from 14*s.* in the case of boys, to 30*s.* in the case of men, had made any savings at all; and thereupon he proposed to them that if they would save as much as 2*l.* 10*s.* a year, and put it into the savings bank and bring him the book at the end of the year, he would add 2*l.* 10*s.* to it, and that he would go on doing this each year, if they increased their savings every year by the amount of 2*l.* 10*s.* They were of course at liberty to save as much more as they liked, but the contribution of the employer was confined to 2*l.* 10*s.*, in each year which he intended to be a stimulus to induce the habit of thrift. Well, the effect was extraordinary. Almost all these persons took advantage of it, and some of them have since left his employment to go elsewhere, taking their books and their savings with them. But the amount of savings made under this system was perfectly remarkable. In one case it rose to 150*l.*, in other cases the sums were 20*l.*, 30*l.*, 40*l.*, 50*l.* and 60*l.*, by men in receipt of these at

Chairman—continued.

all events not very high wages, and altogether induced by this stimulus. But there are other cases which would I daresay suggest themselves to members of the Commission, and I have known of similar inducements offered by employers to their domestic servants, having similar results, where no contribution would have been made without the additional stimulus afforded by the offer of the employer. Continuing the description of the plan, the insurer in Case I. would have to make an annual payment of 10*s.* until he reached the age of 65, after which he would be entitled to a pension of 5*s.* a week, or 13*l.* a year, and the Commission will see that the assistance or stimulus of the State is given only to assure 5*s.* a week; but of course there would be provisions that the insurer might at his own cost increase that sum to any amount he liked.

12206. That is to say, without calling for any additional assistance from the State?—Yes, without calling for any additional assistance from the State. The whole assistance of the State is confined to the first 10*l.*, but the insurer would, of course, be able to enlarge his own contribution, so as to increase the 5*s.* a week to 10*s.* a week, or to any other sum that he preferred. Then comes the second case, which is designed to meet the views of those persons who are not satisfied to insure only for the chance of their reaching 65, and who want what I may call earlier advantages in the case of their own deaths before the age of 65. In those cases the insurers would be required to deposit 5*l.*, the State would add 15*l.*, and the annual payment would be 20*s.* Then in addition to the 5*s.* a week pension to which he would be entitled if he reached the age of 65, he would be entitled if he died before the third payment was made to have his deposits returned. If he died at any time after the third payment, but before reaching the age of 65, a provision would be made for his widow for six months, and for all his children up to the age of 12, so that the total payment should not exceed 12*s.* a week. If he died before the age of 65, leaving no widow or children, then his representatives would have a sum of 5*l.* for funeral expenses. The object of this form of benefit was to provide for what after all is the strongest desire of every decent working man, that is to provide for his old age, if he becomes old; and if he dies, to provide for his widow and children, or in certain circumstances to provide for his own funeral without recourse to the Poor Law.

12207. Do you think that those increased benefits justify an increased contribution of the State?—Yes, certainly, on several grounds. I think the increased sacrifice required justifies a larger addition, and also that the benefit to the State justifies larger addition, because in this case you are not only providing against the pauperism of the man after he has reached the age of 65, but you are providing against the pauperism of his widow and children if he should die before the age of 65. You are also giving to the man what I may call an expectation of benefit at an earlier time. It is said, and said truly, that young men are very apt to think that 40 years is so far ahead that they are never likely to see the end of it; but all of them are prepared to contemplate the possibility of their own early death, and in this case they have what, under these circumstances, is the greatest benefit they desire, a reasonable provision for those left behind them and those that are dearest to them.

12208. This case II. is a much more complicated one than the other; has it been examined by a competent actuary?—Yes, it was a very difficult matter to obtain an actuarial calculation to show what the cost of this would be, because there do not appear to be very many facts at the disposal of actuaries. But Mr. Hunter, who was really the originator of this suggestion, obtained some very valuable figures from the experience in New Zealand, and working upon them and some additional information bearing on the subject the actuary was able to construct a table which enabled him to arrive, at all events, at what he believes to be a fairly accurate estimate of the cost. No doubt the scheme is a very serious addition to the cost, as it involves a very large provision in certain cases. Take the case, for instance, of a man who may have contributed for four years only, and who leaves a wife and several young children. Such a man would obtain value from the State amounting to more than one hundred pounds in return for a contribution of only a few pounds: and altogether the benefit is a very liberal benefit for a very moderate contribution, and the largest cost to the State would be involved by this proposal. There is no doubt also that it would be somewhat costly in administration, because you have not only to follow the man, but you would have to follow his widow and his children.

Actuarial calculations.

12209. I suppose this contribution does not estimate the extra cost of administration?—Yes it does, the whole table is calculated at the rate of $2\frac{1}{2}$ per cent., and it is assumed that an additional $\frac{1}{4}$ per cent. would meet the cost of administration. At the same time I must leave the Commission to form their own views about that, because no accurate calculation of the costs of administration of this system in all its branches can be furnished; but I am quite certain that $\frac{1}{4}$ per cent. would be ample to provide for the cost of administration in the first series of cases. Whether it would provide for the whole cost of administration where you have to deal with widows and children I think nothing but experience could show.

Interest calculated at $2\frac{3}{4}$ per cent, allowing $\frac{1}{4}$ per cent. for cost of management.

12210. At the same time your opinion is that the State should not incur a greater liability than the 15*l.* that it contributes?—Exactly so.

12211. It might turn out to be larger, but your present intention is that the payment made to the contributor—the contribution of 15*l.*—would cover all the liabilities of the State?—Yes, it would because the cost would be provided by the extra $\frac{1}{4}$ per cent. which would not be paid to the contributor. The State could afford to give $2\frac{3}{4}$ per cent.; it gives $2\frac{3}{4}$ per cent. for Consols, but it would only give $2\frac{1}{2}$ per cent. on the sums deposited with them by the insurers. I was going to say that there is no doubt that the advantages of this plan are obvious. It would very greatly increase the stimulus given to the system, but if it should be thought by Parliament or by this Commission that it is too complicated, it is one of those proposals which might be varied, and for which

Chairman—continued.

Benefits in case of death might be varied.

might be substituted a much simpler scheme, namely, as in the case of the Post Office, where the insurer died before 65 a certain proportion of his contributions, or a certain sum based upon his contributions, might be returned to his representatives. That would be very simple; it would not be costly; it would not afford so great a stimulus, but it would still meet the views of those who say, "We are not content to insure against an "event which we believe in our case will never "arise." I should like to add upon that point that there is a great misapprehension on the part of the working classes as to the probability of their reaching old age. I mean, in many trades it is customary for those who represent them to say that the average life in the trade is comparatively short; but I think that statement is based almost invariably upon incorrect or incomplete statistics; very much upon the statistics of societies or unions which do not contain the whole of the lives of their members; that is to say, of persons who have been their members, but who have seceded from them before they reached the age of 65. And the experience of the great friendly societies goes to show that the probability of life of the ordinary working man is better than that of any other class in society, considerably better than the average taken from the House of Peers, and considerably better than the average taken from insurance societies which deal with the middle classes. Now, in both cases, that is to say in cases I. and II., the scheme provides special rates and benefits applicable to females. But in the case of females no suggestion is made that the money should be returnable, or that any benefit should accrue in case the insured died before the age of 65. There would also have to be a provision that the contributions might be made at the convenience of the insurer, either by one lump sum or by various lump sums in the course of life. It often happens that a working man comes into a little "windfall"; that is to say the balance of a piece-work job, or a thing of that kind, and he might prefer to put in two or three years' contributions at once, rather than to continue yearly his regular subscriptions during the whole of the period, and ample facilities would be given for any variation of that kind. There is also provision suggested for what is a very difficult question, as to the case of arrears. It is suggested that in the case of arrears the contributor should be charged interest at the rate of 5 per cent. for a period of two years, during which he might have an opportunity of making up his arrears. But if he does not make up his arrears, then, if he dies before 65, his widow is to have 5*s.* for 26 weeks, and any balance of his own subscriptions in cash without interest.

Expectation of life of poor much higher than supposed.

Benefits for women.

Variations in mode of payment.

Arrears.

12212. There is to be no claim except this payment of 5*s.*?—The result would be that in that case his estate would get back the actual cash he had paid, but he would have no advantage in the shape of any contribution from the State, and no advantage in the shape of interest. If he lives himself to 65 it is proposed that he himself should have the amount of his subscriptions without interest. I would point out that in dealing with this matter it is absolutely necessary, as the friendly societies, I think, have discovered,

Chairman—continued.

to make some deterrent conditions, otherwise, at the first temptation, the annual subscription might be discontinued. You want not merely to put every stimulus in the way of continuing their payments, but you want also to penalise their discontinuance.

12213. I do not understand what you say about the contributions of a man living to the age of 65. Was it that he should have the amount of his subscription without interest, in addition to the 5*s.* that he gets?—Oh, no. Suppose the case of a man, who, having contributed for 10 years, that is to say, until the age of 35, should then break off his subscription, he would not be entitled to anything until he reached the age of 65, or died before the age of 65. In the first of these cases he would receive the amount of his subscriptions without interest.

12214. This refers to the question of arrears; I did not understand it at first in that way?—Then I must point out that in both these two cases the suggestion is that the whole matter should be administered by the State and through the Post Office.

12215. That would not be otherwise than a costly arrangement, would it not?—Well, I do not myself think that it would be a costly arrangement.

12216. I understand that the Post Office Savings Bank system involves the employment of a large and hard-working clerical staff, which would have to be materially increased if duties such as you propose were assigned to the Office?—Clearly work of this kind could not be done by the existing staff; at least, in many cases it would involve a very considerable addition to the existing staff. But I proposed to deal with that later on as a general objection, but as you have asked me about it perhaps I might say now to you that the pension account would be a much more simple account than an ordinary savings bank account. There would be no withdrawals, and in its ordinary and most simple form it will consist, for the whole period of 40 years, of 40 entries and no more. The book would contain one entry a year of 10*s.* with the addition of interest. Well, that is an account compared with which an ordinary savings bank account is quite a complicated affair, because the ordinary savings bank account not only contains many entries of payments in, but it also contains entries of payments out.

Mr. Pell.

12217. Are the pensions to be paid weekly by the Post Office?—Well, that is the proposal. That again is not, of course, a fixed condition; they might be paid quarterly, but the Commission will see that there are great advantages, if it can be managed, in paying weekly, because under those circumstances the insurer is less likely, as is sometimes done by pensioners, to spend the whole of the pension as soon as he gets it.

Chairman.

12218. Do you consider that this payment of 5*s.* a week is sufficient for subsistence?—No, certainly not; unless the insurer has some other means of livelihood. But what I feel, and what

Chairman—continued.

I believe would be the result, is that a man having 5*s.* a week would be a welcome guest in the houses of his friends or relations who cannot now afford entirely to support him. He would bring a little addition to the household income which would enable them to receive him.

12219. What would happen in the case of those who have no such friends willing to take them in, and for whom the provision of 5*s.* a week in your opinion would be inadequate?—Well, there would be such cases, but I think they would be few, in which from some source or other a man in that position would not receive the additional assistance which he requires. Of course, if he did not he would have to go to the workhouse.

12220. There is another objection, that the disability to work and to earn wages arises often before 65?—Yes, and sometimes, as we are told, it does not arise until considerably after 65. We have had evidence of old men working even past the age of 70.

12221. And 80?—And 80; and we know that it is quite possible that people may be in possession of a very considerable amount of vigour after 80 years of age. But I confess that I was much struck by the evidence given by Mr. Watson and by Mr. Brabrook upon this point; and I think that any scheme of the kind would be greatly improved if tables were provided as suggested by Mr. Brabrook and Mr. Sutton, which tables would, as I understand, show what pension a sum of 1*l.* deposited at any age, say from five years old to 60, would give to the insurer when he reaches any age, say from 45 to 80. That would give an infinite variety of pensions, and a man who happened to pay in a sum of 1*l.* and upwards at any age would at once receive a paper showing what pension in return for that he would be entitled to, say, on reaching the age of 45, and when he reached 50, and when he reached 55, and when he reached 60, and so on.

12222. He would pay so much the more during the earlier years if his pension fell due from 45 to 60; but would he not pay so much the less if he provided for receiving that pension at 70?—Yes; the earlier the payment made the larger would be the pension; and the earlier the pension would be received the smaller would be the pension.

Lord Lingen.

12223. But the original payment would be 1*l.* down and an end of it?—Yes, I take 1*l.* as being the convenient sum almost always adopted in these tables to give in decimals the amount of pension which could be receivable at stated ages; and I believe that tables have been constructed similar, or at all events, if not entirely similar, somewhat similar to what Mr. Brabrook proposed, and appear, I think, in some of the friendly societies' books. But I certainly think that the greater number of alternatives which you can give to the insurer, the more likely is your scheme to collect the largest possible number of applicants.

Chairman.

12224. Do you think that all classes of workpeople would be able to contribute the sum that

Chairman—continued.

you proposed?—My impression is that if a scheme of this kind were adopted, in very many cases employers and friends, and charitable people, would gladly assist the insurer to commence his deposit, and that a great deal more might be expected from employers of labour and others in this direction. I would also say that I find it very difficult to believe that even the class which receives the lowest wage among the working people, that is to say, the agricultural labourer, would be unable to make a deposit if he were strongly tempted to do so. It is well known that the agricultural labourer yearly receives a very considerable sum in the shape of the harvest money which he earns. Out of that, or out of some other chance earnings, I think he would be in most cases able to find a sum, even though he were not assisted, which I hope in many cases he would be.

Almost all could pay deposit, if helped by employers, &c.

12225. Now, you have a third expedient still I think?—Now, I come to the 3rd case, to which I attach, I admit, the very greatest importance. That is a case which has been devised in order to ensure the co-operation of the friendly societies; and I would say at once, that if the friendly societies take this matter up, I do not hesitate to say that it is through them that I should anticipate by far the largest result. I should expect very much more from the inducement they would offer and the advertisement they would give to it than from the purely voluntary system which has been proposed in connection with the Post Office. Now, the provision is a very simple one; it is that any person after depositing 30*s.* if male, 25*s.* if female, into the Post Office, and insuring in any society for 6*l.* 10*s.*, or 3*l.* 18*s.* respectively, shall have their pension doubled by the State at the age of 65. The liability of the State does not accrue until he has reached the age of 65, when he would be able to claim double the pension to which he had entitled himself in his friendly society. He is asked to make a deposit of 30*s.* for the reason I have given in regard to the principle of deposit generally. The effect of course would be that he would obtain his total pension for exactly half the contribution which he would otherwise be required to make to his society. Now, I have said that I attach the greatest importance to the co-operation of the friendly societies. They are brought into communication with all that portion of the working classes which is already thriftily minded, which is inclined towards any proposals of this kind, and of necessity their relations with them in connection with their sick funds would give them the greatest possible influence in any pressure which they might bring to bear upon them to carry thrift one step further. Then again the object of the friendly societies is of course the same as the object of the promoters of this scheme. They are entitled to be heard upon it. Their criticism would be very damaging to it; their opposition might easily be fatal to it. The friendly societies have very great Parliamentary influence, and if they were universally to be opposed to any scheme that was proposed of this kind, I do not say that their opposition would be fatal, but I certainly should think twice myself before I attempted to proceed in the face of a hostility

Case III.—Co-operating with friendly societies, &c.

Particulars of proposals.

Great value of such co-operation.

Chairman—continued.

which I should myself consider to be so important and so dangerous.

Friendly society opinions.

12226. Has this suggestion been submitted to the consideration of any friendly society?—I could hardly say that. Of course, they have seen it in the public press, and some personal communications have gone on with the more important leaders of the friendly societies.

12227. On this very point that you are now explaining?—I would say, frankly, that hitherto the observations of some of the best known leaders of the friendly societies have been adverse to the proposal, but I am not discouraged altogether by that, because I really think that, in part, their criticism was premature, that is to say, that they committed themselves to these opinions before the final scheme was propounded and explained, and on impressions which they derived from the earlier statements in regard to it, and partly also because I believe that even now they are under some misapprehension as to the probable working of the scheme. And I should say, in reference to that, that I myself have received a very considerable number of letters, some from officials of friendly societies, and a good number from members of friendly societies, strongly urging that I should not desist from pressing the matter, and expressing the belief that as it becomes better known it will become popular with the majority at all events of the members of the friendly societies.

12228. The reason of the opposition I suppose is the fear of the interference of the State?—I think that is the view and by far the most important reason for objection. The officials of the friendly societies one and all, and I think the members of the friendly societies for the most part, object to any further control or interference by the State.

No risk of State control in scheme.

12229. Do you consider the alarm well-founded?—Not in regard to this scheme. I think it is perfectly well-founded with regard to certain of the proposals which have been made to give a subsidy to the friendly societies. I am quite sure that the House of Commons would not consent to give a subsidy to a society over which it had no control. It would insist upon close examination of, and superintendence over, any society which stood to it in that relationship. Just as in regard to education wherever the State subsidy is given it is of necessity followed by more or less of State superintendence and control, and the tendency is continually to increase that control.

12230. Will you to any extent interfere, in case of the adoption of this system by the friendly societies, with their operations, with the amount of subscriptions, and so on?—I do not think that any interference is necessary, because the proposal is that the State should deal with the individual contributors. It has, therefore, no relations with the societies, and has no claim to any further control or superintendence than it already exercises. It would deal exclusively with the person who shows that somehow or another, from some source or another, he succeeded in obtaining a particular pension; but how he has obtained it, or what are the conditions of the society from which he has obtained it, has nothing to do with the matter. The State pledges itself to the contributors; and if they have satisfied themselves, the State is practically free in regard to the security which they may have from the friendly society. The argument has been made that that would not be so, that there should be an indirect responsibility, which would lead to increased superintendence. The best statement I have seen in reference to that view was in a speech made at a meeting of friendly societies by Mr. John Morley at Newcastle; he said that suppose a man who is insured in a friendly society, when he comes to the age of 65, finds that the friendly society has failed, he would then go the Government, and say, "I was "induced to go into this friendly society by the "promise which you made to me, that if I "obtained a pension from them you would "double it. Now they have failed, you are "more or less responsible, and you ought to make "up to me for my loss; you ought to give me "not only what you have promised, but also "what they have promised, and in my case you "ought to give me what you have promised, "although I cannot say that I am getting the "amount which you made a condition." Well, I confess it appears to me that that is a rather far fetched argument. I do not find that the State is held responsible for friendly societies now, although there are people who say that because the State registers these friendly societies it gives them a cachet, or seal of its own. When a friendly society fails there are great complaints that persons have been led to invest in it by the fact that the society has announced itself as a Government friendly society. I believe that to be now; I believe there are people who are ignorant and who do invest their money in societies which are undoubtedly unsound, in the belief that there is some sort of Government guarantee attached to them, but that is a case of *caveat emptor*, and if Mr. Morley's argument holds good for one it holds good for that also. But I would go a step further and say, that if this argument is to be pressed, I do not think myself that it would be undesirable that the State should take some little responsibility, and that might easily be done without any interference of a character, which, I think, friendly societies would be inclined to object to. This superannuation or old age provision might be, and, I think, probably would be, by all the good societies, kept absolutely apart from their ordinary operations, and there would be no harm in requiring that the scale of contributions should be controlled by some State authority, and that it might further possibly be a matter of arrangement between the friendly societies and the State that the funds of this particular branch should be deposited with the State in return for which the State might give a little higher interest than it now does. Those conditions, or the first of those conditions, being complied with, the State might, in my opinion, very fairly guarantee the society, so far as this particular operation is concerned; having nothing whatever to do with its other operations, having no more responsibility for them, no more control,

Chairman—continued.

no more right to interference than it has at present.

12231. How do you think that friendly societies would accept the suggestion?—I do not think it has ever been made to them, but I should hope that they would consider it favourably. It would clearly be a great advantage to them if it were accompanied by the guarantee which I am now suggesting as a possibility. It would at once mark off the great solvent societies, or the societies which are certain to be solvent, even although at the present moment they may not have put themselves absolutely in a proper position, from the inferior societies, which are the curse of the whole thrift movement, which do, as everyone knows in his own experience, more harm almost than can be described. The failure of one village society stops thrift in that village for perhaps 20 years, and produces the greatest misery and the greatest amount of ill-feeling. I think it discredits all thrift; I have known many cases in my own experience—several cases I will say, to be absolutely accurate, in my own experience—where men have told me, "We will "not save, we will not put any money by, we "will spend it, because we have put money by "in some of these societies and we have lost it." I think that the friendly societies have a greater interest than anyone in preventing that, and anything which tended to classify them would, I believe, be a great advantage. Also, and this is an advantage which is independent even of the very limited supervision which I have suggested, it would enable the societies to make a new arrangement for dealing with what they all confess to be their greatest difficulty. That difficulty is that they undertake to pay sick pay without limit of age, and that sick pay, after the age of 65, tends to become old age pay; but if they took up a scheme of this kind they would, I think, be able in every case to close their transactions and liabilities for sick pay at the age of 65, and say, "If you want superannuation" (as it really is after the age of 65), "you must get it "by means of this separate subscription, which "under the arrangement made with the Govern-"ment will be a very small sum indeed." I observe that the Independent Order of Oddfellows in their tables show as a contribution necessary to provide 5*s.* a week, 17*s.* per annum from the age of 25. Of course, therefore, half of that, or 8*s.* 6*d.* per annum, would be sufficient to provide the 2*s.* 6*d.* a week, which is all that is necessary in order to get the additional 2*s.* 6*d.* a week from the Government. I only give that as one illustration. It seems to me that the contribution is rather high. I believe that a great society would find it possible to do it for even less than that. I would like here to quote a letter from a leading official of one of the great friendly societies in my own district, which I hope indicates the temper of the friendly societies upon the matter.

Mr. Stockall.

12232. Will you give us the name?—I would rather not give the name. I would rather the Commission would take it for what it is worth, on the merits of what he says, than upon any authority of the man himself, but he is well known to me. "There can be no doubt that the "opposition springs from the thoroughly English "hatred by our members of being coddled, "assisted, or watched over by the Government "in their efforts to secure independence. We all "share this spirit, but if it is possible that the "State aid offered in Mr. Chamberlain's scheme "can be secured without the objectionable State "interference, and that by accepting it we "should, undoubtedly, increase our membership "and enhance the best interests of the society "generally, would it not be more in harmony "with our fraternal professions to cease our cry "of 'No surrender,' and try to adapt the Bill as to our requirements?" Then he says in another part of this paper, which was written "an address to a friendly society: "But sup-"posing the Manchester Unity could be per-"suaded to adopt the scheme, if it becomes "operative in its present form, does it not seem "possible that if a young member pays the 30*s.* "suggested to secure 2*s.* 6*d.* a week from the "State, that the additional contributions neces-"sary to be paid to the society to insure another "2*s.* 6*d.* would be so small that, practically, few "would be unable to pay them, and superannua-"tion might become as easy hereafter as pro-"vision for sick pay is to-day? The troublesome "question of reduced sick pay, necessitated by "inability to work from old age only, might be "got rid of, and the cessation of contributions at "60 or 65 facilitated." The plan of the Parliamentary Committee contains some suggestions for dealing by temporary provision for cases of persons over the age of 25 at the time of the passing of the Bill. I only call attention to that; it is an extremely difficult matter. Of course it would be very hard upon those who had passed the age of 25 to exclude them absolutely from this provision, while at the same time calling upon them to pay the taxation which would be necessary to carry it out. I would be sorry to put forward the scheme of the Parliamentary Committee as having been sufficiently carefully studied to be accepted as a final solution of that part of the question.

Temporary provisions.

Lord Brassey.

12233. I suppose it is an actuarial question, to a large extent?—Oh, yes, it is.

Chairman.

12234. Have you made any calculations as to the cost of your scheme?—Yes, I have done so, although the cost, of course, depends so entirely upon the extent to which the scheme is availed of, and that in itself is so impossible to foresee that the only object of any estimate of cost is to show, as I think I can, that it would, at all events, be well within the limits of a fair Parliamentary experiment. The basis of calculation is to assume, in the first instance, that every man and woman living at the time would accept the offer, rich and poor alike. If they did so, the cost estimated by the actuary for England and Wales, assuming that half of the males adopted the non-returnable scale and half the returnable scale, would be 5,026,250*l.* I should say, however, that that would have to be somewhat increased, because after the actuary made his

Estimate of cost of scheme.

Chairman—continued.

calculation the Committee somewhat increased the benefits to be allowed. But on the same assumption that all adopted the system, there would ultimately be a reduction of Poor Law expenditure for old age. That is reckoned now to be 3,000,000*l.* a year, the total Poor Law expenditure on old age. There would also be a reduction of Poor Law expenditure on behalf of the widows and children who would be relieved by this scheme.

Reduction on Poor Law expenditure.

12235. Would you make any separate estimate as to those?—No; I have made no estimate of them; but putting the two together, I have assumed that both together would at least amount to 3,000,000*l.* a year.

12236. I think Mr. Booth's estimate, in case his scheme was adopted, was that there would be a reduction on account of old-age expenditure of less than 2,000,000*l.* a year.

Mr. Booth.

12237. Three million pounds was the sum I named in my book, but I admitted that it would only be slowly realised?—I am talking now of the ultimate result and the ultimate cost, assuming, for the sake of argument, that we were only able to save two-thirds of the old-age expenditure. That would be, as you say, 2,000,000*l.* Then you must take, as my estimate, 1,000,000*l.* as the saving on the widows and children. But I have taken 3,000,000*l.* as the total sum that might be saved, supposing that every man and woman in the community adopted the scheme. Deducting that from the cost leaves, roughly, 2,000,000*l.* as the total possible cost. But, then, I point out that it is in the highest degree improbable that the upper and well-to-do classes would go through this elaborate business of making a provision of 5*s.* a week for their old age. Taking them as one-third of the population, I deduct one-third from the gross total cost; but I only deduct 5 per cent. from the saving, because certainly the upper and well-to-do classes are not responsible for more than 5 per cent. of the Poor Law cost. Making these two deductions, the net cost, if every man and woman belonging to the working and the poorer classes joined the scheme, would be about 500,000*l.* That, of course, however, applies only to the time when the saving of Poor Law expenditure comes into play. It would not come in the preliminary and provisional time during which existing old-age people are being provided for by the Poor Law. Now, to take another case, as giving the other extreme of the estimate, and assuming that only one-tenth of the poor and working-class population joined the scheme, then the gross charge would be one-tenth of two-thirds of 5,026,250*l.*, namely, 335,000*l.*

Chairman.

Classes likely to join.

12238. Is not that rather assuming that that one-tenth would be a fair sample of the working population, and would not, in fact, be a select body among them who are not likely to come upon the poor rates at all?—Yes, that is so. It assumes the ordinary proportion prevailing, and upon that assumption the saving would be one-tenth of 3,000,000*l.*, less 5 per cent.; in other words, one-tenth of 2,850,000*l.*, or 285,000*l.*

Chairman—continued.

12239. Supposing that one-tenth of the working population joined, you would hardly be entitled to make much deduction from the poor rate on their account, because they would probably be the more thrifty and thoughtful, and those who were least likely to come to the poor rate?—Well, will you let me carry out my own estimate first, and then I will come to your point. Assuming that the one-tenth who joined the scheme were the average proportion, then the net cost of the experiment would not be more than 50,000*l.* a year. Assuming, however, that the one-tenth were, as I think your Lordship assumes, the upper working classes, therefore not likely under any circumstances to come upon the Poor Law, the saving must, of course, be materially reduced. A fair assumption in such a case would be that the net cost would be 300,000*l.* But my object in putting these very rough figures before the Commission is to show, as I have said, that under no conceivable circumstances can the cost be ruinous, or more than what I may call a fair State experiment. The high probability is that at the outset of the scheme, at any rate, the cost will be ridiculously small. I am not sanguine enough to suppose that even one-tenth of the working classes would in the first instance accept this offer. In regard to the calculations of cost, I should say that they have all been based upon the Government tables, and taken at the rate of 2½ per cent. interest. No credit has been given for what I may call the profit to the Government, which they might make on arrears and forfeitures. Of course, in the case of a forfeiture, the Government would keep the advantage of all the interest which otherwise would accrue to the contributor, and I have no doubt that that would be a considerable sum. But as it is impossible to make a reasonable estimate of this amount no notice has been taken of it at all. It has been suggested, I think with some reason, that it might be well that a scheme of this kind should be localised, and, instead of being conducted by the State, should be conducted by the local authorities, the county councils and the town councils. There would be great advantages in that. I think more interest would be taken in a local than in a State scheme; it would be brought nearer home to the people, and I think means of advertising it would be found which probably would give it a greater development than can be expected under State management. It would have another advantage, which is this: that while the State only pays 2¾ per cent. for the money it borrows, the municipalities have to pay something like 3½ per cent.; 3¼ per cent. in the case of the most important municipalities, and 3½ and even more than that in the case of the smaller municipalities.

Cost [illegible] be [illegible] 300,000*l.* if on [illegible] of w[illegible] class[illegible] joine[illegible]

Adv[illegible] of lo[illegible] ising sche[illegible]

Hig[illegible] inte[illegible] poss[illegible]

Lord Lingen.

12240. Not for what they borrow; they lend at the rate of 3½ per cent., but they borrow at less than 3. I understood you to say that the municipalities borrowed at 3½ per cent.?—Yes.

12241. Well, now, the Metropolitan Stock of the London County Council is a 2½ per cent. at 91*l.*?—Quite so. I was not thinking of London, which stands by itself with a perfectly excep-

Lord Lingen—continued.

tional credit; but I was thinking of the municipalities in the country, and I said that the best of them borrow at a little over 3 per cent. The 3 per Cent. Stock of Birmingham is under 100*l.* I think it was issued at 98*l.* But the smaller municipalities, when they go into the market, have to pay for their debentures 3½ per cent.; and, accordingly, these bodies would be able to calculate their tables at a higher rate of interest. To that extent they would be able to increase the benefits or reduce the payments as they saw fit. They would receive the money, and that money would stand in the place of their existing stocks.

Mr. Pell.

12242. That would be a financial advantage to them, at least to such authorities as were borrowing at 3½ per cent.?—Well, that depends upon their arrangements. I assume that they would give that advantage to their insurers; that they would give them the same rate of interest which they are now paying to the ordinary lender. The plan has been based, for the purpose of calculation and actuarial estimate, on the assumption that the insurance begins at the age of 25. But I need not say that there is no earthly reason why the insurance should not begin much earlier, and why the deposits should not be spread over a period of years before 25, as well as be made in a lump sum at 25. And if the insurance were to begin before the age of 25, as suggested by Mr. Sutton, for instance, at the age of five years, of course, again, the benefits might be largely increased, or the amount of subscription might be largely reduced. The only feeling I have about that is, that it would be more desirable to reduce the later payments than the earlier payments, whether in the shape of deposits or otherwise, because I am desirous of putting the greatest possible pressure on the insurer to keep up his later payments, and if his larger payments are made while he is young and best able to make them, he is much more likely to keep up the smaller payments when he is old.

Chairman.

12243. To complete your evidence, Mr. Chamberlain, you have given a number of preliminary objections to your scheme; I think you wish to lay before us your answer to the general objections?—Yes; I have endeavoured, as far as I can, to summarise those which have been brought under my notice. In the first place, it is said that the temptation which is offered would be insufficient. My answer to that is, that that is a matter to be decided by the experiment itself. But there is this to be said about the experiment, that if the temptation brought only 50 people it would be so far good; it cannot do harm, that is to say; and no one can tell, until it is tried, how much good it is capable of performing.

12244–5. I suppose the reply to your answer would be: "Is it worth while introducing a "new and important principle into the dealings "with the poor for the sake of a slight advan-"tage?" I am not assuming, remember, that the advantage will be slight, but I am replying to

Chairman—continued.

what you have said as to the contingency of only 50 taking advantage of your offer?—What I mean is this: that it is perfectly easy in regard to any untried experiment to prophesy evil things, but it is equally easy to prophesy good things. In answer to those who say this will not be a sufficient temptation, no working man will take advantage of it; it is perfectly easy for me to say that half-a-million will take advantage of it in the first year, but neither opinion is worth anything until you have tried the experiment. It is one of those cases in which it is absolutely impossible beforehand to say whether or not it will succeed.

12246. But you do import a new principle of dealing with the poor, and it does become, it seems to me, rather important what amount of success we may reasonably expect from it, in order to justify the introduction of a new and most important principle?—I do not think it is a new principle.

12247. Well, you have shown that the same principle has been applied to other matters, but it is new so far as dealing with the poor is concerned?—No; I should not say that. It is not new as regards thrift, because the State for some time gave larger interest than it could afford to persons investing in the Savings Bank.

12248. And abandoned that principle as unsound?—No, not as unsound, but abandoned it on Treasury grounds. Those who were then responsible for the Treasury did not choose to advise the continuance of the expense, but I think it is very questionable whether they were right.

Lord Lingen.

12249. It was not above market rate when it was first agreed to, but it became above market rate after a time, and it was stopped?—That is so.

Chairman.

12250. The next question is the cost of administration?—I think I have already replied to that in answer to an incidental question which you put to me in an earlier period.

12251. Then the difficulty of identifying the subscribers?—Well, that appears to me to be greatly exaggerated. Under any system of this kind the pension could not be paid until the money to cover the pension had first been paid. In the ordinary course the subscriber would be going on for 40 years making this payment, and it would not be until the expiry of the 40 years that he would be entitled to the pension. It is almost certain, under those circumstances, that he must be of the age he describes himself to be. When he commences his pension he states his age; 40 years pass afterwards, and at the end of that time, of course, he is 40 years older, and the only case that I can conceive of any fraud would be the case of a man dying after he became entitled to his pension, and then having his pension-book passed on to some other man who lived a few years longer. But it is evident that that would be a fraud, a penal offence, and you would have to find the man to arrange it. The person who took up the pension would have to pay something to the relatives who wrongfully sold him

Identification of pensioner.

Chairman—continued.

the book of the deceased member. Altogether it seems to me th a though it is not absolutely impossible, it is not practically a thing that need be taken into account.

Effect of scheme on pauperism.

12252. The more general objection seems to be that the scheme would not provide for those who are generally objects of parochial relief; that it would at any rate in the first instance, and probably for a long time, attract only those who are not likely to become paupers?—I think that proceeds upon wrong assumption. I doubt, whether, except in particular workhouses, the persons who are in the workhouse are really the casual poor; whether that has been their history. I think that the class of people whom we call the submerged tenth, owing to the conditions of their life and their character and their circumstances, very seldom live to be old; and when you inquire into the cases of the aged poor, so far as my knowledge goes, they do not turn out to belong to the casual classes. I have got here a return of the old-age poor in the Birmingham workhouse. There are 582 males in-door above the age of 65. They include persons in respectable positions, such as six clerks; gardeners, a hairdresser, a veterinary surgeon, a maltster, a dentist, drapers, a taxidermist, confectioners, a stationer, a commission agent, and so on. They also include very large and very varied representation of all the trades of Birmingham: shoemakers, gunmakers, wheelwrights, japanners, brassfounders, patternmakers, tailors, sawyers, chandelier workers, steel toymakers, fire-iron workers, and so on. There are considerably over a hundred different heads of classification, and all of these (I am now speaking of the working classes) belong to the regular trades of Birmingham, and they are not people who belong in any sense to the casual class, or the submerged tenth; at one time or another, during their lives, they must have been ordinary working people. Of course they may in some cases have been brought to their present condition by their own fault; but they belong not only to the lower class of workpeople, as, for instance, labourers, of whom there are a considerable number, but they belong to all the higher class of trades; for instance, jewellers, one of the first-class trades in Birmingham, employing a great number of people, and where great delicacy of touch and great honesty are absolutely essential; and from an inspection of these returns—which, I believe, would be very similar to any other manufacturing town, or from any ordinary workhouse—I believe the inmates of the workhouse after 65 years are a very fair average of the working classes.

Aged paupers not usually lowest class, who die younger, but a fair average of lower working class; shown by the Birmingham return.

12253. They represent all the various trades; but do they not also represent generally persons of weak character?—I cannot say that. They could not have been persons of weak character, or else they could not possibly have earned a livelihood in those trades. Many of them are trades requiring great skill; for instance, engine-drivers. A man of weak character cannot be an engine-driver.

12254. Well, engine drivers, at some time or other of their lives, may do that which deprives them of their employment—many get drunk, or something of that sort?—Yes; but he could not have been in continual employment. An engine-driver might lose his nerve, or in some way or another prove to be inefficient, and then probably he would go into some other business long before he came to the workhouse; his last description would not be engine driver.

12255. The poorest among the aged then appear, so far as Birmingham is concerned, not to be persons who belonged to the casual poor, but persons who belonged to respectable trades, but who had failed; then you would have to inquire into the cause of their failure; then comes the question whether failure might have been due to moral weakness?—My opinion is that in Birmingham, at any rate, the vast majority of people over 65 years of age who are now in the workhouse have at one time or another for considerable times led respectable lives. How they have ultimately come to be poor I do not know; but that is not the class which is ordinarily understood when you talk of the submerged tenth. That is my first answer, therefore, that the very poor do not form the bulk of the old-age paupers. But my second answer is this: I have never been able to see how you are to benefit the lowest class in the community, except by raising the class above them. I do not believe that any scheme directed immediately to the lowest stratum will do any good at all. Raise the others, and gradually the lowest will rise to the position of the second lowest, and so on. And that is curiously illustrated by the experience of all those who have conducted work under the Artisans' Dwellings Act. You cannot put at once the lowest class into better buildings. If you put the submerged tenth into the buildings of the Peabody Trust they will turn them into a condition of filth and piggishness in the course of a few weeks. The utmost you can do is to give the Peabody Trust buildings to the poor who have had something not quite so good; then the people below will fall into their places, and so on, gradually, you get down to the lowest stratum, who, instead of living in a twopenny lodging-house, get to something a little better.

Lowe class only raise direc by helpi those abov them

12256. A sort of capillary attraction?—It is gradually drawing up; that is so. And the same thing applies to education, where the lowest class has hardly been reached yet even by compulsion.

12257. Then there is the general argument that you are supplying the need of the thriftless at the cost of the provident?—Well, I never quite understand that argument. That is what we are doing now. At the present moment every thrifty and provident man pays to support that portion of the population which, owing to past unthrifty and criminal conduct, goes into the workhouse. So many inhabitants of the workhouse as are there in consequence of their own misconduct are supported, to a large extent, by the poor outside, who are thrifty and who have got something to spare. This scheme, it seems to me, does not, at all events, increase that difficulty; it rather tends to reduce it. The thrifty will be able to obtain pensions for themselves.

None wouldby in exc of gai under schemout thrift and ri

12258. At any rate you do not propose to do anything for those who have not done something to help themselves for their own old age?—No;

Chairman—continued.

and the two classes who will contribute to this out of proportion to the benefit they get for it are, in the first place, the thriftless, who will be forced indirectly through the taxation of the country to contribute to the pensions which are earned by the thrifty, and as to that I do not think they are subjects of compassion. I do not the least regret that they should to that extent be penalised; and the other class, and the most important class that contributes without corresponding advantages is the rich. But that is part of our social arrangements, that the rich should contribute out of their superabundance in aid of those who are less fortunate. It is socialism, it is Christian socialism at any rate, and is the basis of a great deal of our present taxation. They may say, however, that they get indirectly an advantage; the foundations of property are made more secure when no real grievance is felt by the poor against the rich. But even if, over and above that, they do contribute, I do not think there is any objection to it, or that the rich themselves would be seriously opposed to it.

Lord Lingen.

12259. We have had it in evidence in several cases that where an analysis has been attempted of the poor in workhouses who are over 65 years of age a very considerable proportion of them are in the workhouse either owing to sickness or to their own fault; that would to a certain extent qualify, perhaps, what you say, that no great proportion of this pauperism can be attributed to improvidence, idleness, or drunkenness?—I do not accept the evidence without a great deal more examination than we have been able to give to it. When an inquiry of this kind is made in the workhouse, especially if it is made by a person who is anxious to get at a particular result, what happens is this: the inquiry is confined to the latest years of life of the person inquired into. Very often an old man is improvident, or drunken, or idle, just before he comes into the workhouse; *non constat* that he can be properly accused of having been improvident and drunken in the regular course of his life. It is true that people get so hopeless towards the close of life that they frequently become drunken and idle; and I do not think in those cases that it ought to be said that drunkenness and idleness are the causes of their being in the workhouse. As regard sickness, that is a frequent cause, I do not doubt, in all cases, not in old age alone.

12260. When you said that you did not think a working man was bound to abstain from what may be called the reasonable enjoyments of his class, in order to maintain himself in old age, does not that apply to every class as well as to the working class; as you get up in all the classes that have to support themselves, they have to deny themselves a great many things in order to secure their own maintenance?—We have had it in evidence that the upper classes do not make that provision for old age. It is a most uncommon thing for any person who is well-to-do to pay for an annuity after 65.

12261. If they do not come upon the Poor Law, socially it is the same thing as if they made the provision?—Many of them, of course, are

Lord Lingen—continued.

extremely unlikely to come upon the Poor Law, and do not think it necessary to make the provision. I think, if I understand your question, that the answer would be: I do not think there is any more inclination on the part of the upper and middle classes to make sacrifices for the future than there is on the part of the poor.

12262. But still their future is not exposed, as I said before, to the risk of becoming chargeable to the community. I understood you to say a working man was justified in not denying himself reasonable enjoyment, if his motive for such self-denial was that he might secure a maintenance in his old age; was that your position?—My position was, that it was too much to expect of a working man to give up everything which makes life enjoyable, or even tolerable, to him, if that is necessary in order that he should make an old-age provision. I do not think the rich man would do it. If you told a rich man that he was to give up every chief enjoyment of his life, every recreation, in order to make a provision of this kind, I do not think he would make it.

12263. But would you say, from your experience of working men, that it is necessary to practice that extreme abstention in order to make reasonable provision for old age?—No, I do not think it is. Many working men already make very large provision for various contingencies of life. But this undoubtedly is a more distant provision than the other; one that appeals less closely and clearly to them; and therefore I think it is natural that they should be less inclined to make these sacrifices for that than for any other, and may require a stimulus to induce them to do it.

which is a distant contingency.

12264. We have had it constantly in evidence that the deferred annuity is not a popular form of provision among these classes. Your scheme assumes a deferred annuity as a principal part of its offer. Have you considered it in relation to that unwillingness generally to take advantage of annuities?—Yes.

12265. And you think that the adeposit, both by the individual himself, and by the State, would overcome that unpopularity of the annuity system?—I think it would have that tendency; yes. It is, at any rate, offering a new inducement to do a thing which hitherto has not been done.

12266. When a man under your system had succeeded to his pension, do you contemplate that he would or ought to be withdrawn from the labour market, or would he go on earning wages if he could?—I should leave that entirely to him; I should not interfere with his liberty in any way.

12267. You would not feel the objection that, under these circumstances, his pension would tend to lower the rate of wages?—No, I do not believe it would; I do not think that increased production necessarily means a reduction of wages.

Labour of pensioners would not lower wages.

12268. Supposing this proposal was made, that if men would insure themselves in the Post Office up to some certain minimum sum, then at the age of 65 the State would add to the sum so insured, throwing, in the mean time, the whole

Lord Lingen—continued.

onus of looking after their own payments on themselves, and so the State would be relieved of a costly and perhaps not always efficient inspection; should you consider a plan of that sort was worth thinking of?—That would be, in principle, the same as the plan which I have suggested to the friendly societies.

12269. It would be thrown on the individual, but it would have this difference: throwing on the individual what you may call the administration of his own part of his own pension?—Yes; I think it would be an inducement. I do not think it would be as great an inducement as this scheme, because it is not so much that the relief would be changed, but the appearance of it would be that the benefit was longer deferred.

12270. It would be, though, a considerable advantage, would it not, to lead the insurer to act so far for himself, rather than rely on State action?—Yes.

Insurer must look after his payments.

12270*. If he had to keep up his own pension that *pro tanto* would be an advantage politically and socially?—But you have to do that in either case, according to the Parliamentary scheme as well as according to your suggestion. He would have to look after his own subscription; it would be no business of the State.

12271. These 10*s.* or 20*s.* a year?—He would have to pay that into some bank.

12271*. He would have to see after that himself?—Certainly.

Scarcely any pensioners would come on rates.

12272. When a man had succeeded to his pension supposing he made no provision beyond 5*s.*, how should you consider that he stood with regard to Poor Law relief and out-door relief?—You mean if it were insufficient.

12273. Well, he has got 5*s.* and no more; and then he comes to the guardians and says, "I cannot live on 5*s.*;" have you formed at all any idea of how he should be treated?—Well, I should say, in the first place, that I believe the number of persons with a pension of 5*s.* a week who would, under any circumstances, come upon the guardians is almost infinitesimal. In some way or another, such people are always provided for outside. In the evidence given before this Commission, there are very few cases indeed where a person with any pension amounting to 5*s.* has come upon the guardians. There have been some exceptions, but very few.

Pensions not to be assigned or liable for debt.

12274. There was one thing that struck me at the end of the Parliamentary Committee scheme "No person shall have power to assign or "alienate his pension." That is all right. "And such pension up to 5*s.* a week shall be "protected from all process of debt." Do you think that an essential part of the scheme?—I think it is a very good proposal; otherwise I am afraid there would be harpies who would try and get hold of the pensions

12275. Of course, if he cannot alienate or assign it, that bars a great many of the worst birds of prey. But supposing that he runs into debt it seems rather a strong proposal to make, that his 5*s.* a week shall not be liable for his debts. I only want to know if you lay stress on that?—I think it would be a public good that it should be protected. People would know that they could not safely trust a man on the score of a pension of that kind.

12276. With regard to the cost of the scheme. After the scheme had been submitted to the actuaries, and you had got their calculations, the benefits that scheme offered were increased by the framers of it?—Yes.

12277. Do you not think that that would be a danger always present to this scheme by pressure in Parliament to have these benefits, at least, to have the working men's share relieved and the burden of the community increased in this scheme?—Well, there is absolutely no analogy between the position of a Parliamentary Committee and the position of Parliament itself. The Parliamentary Committee framed only certain general lines upon which they instructed the Sub-Committee to draw up some scheme in order to get an estimate of the cost. When the Sub-Committee came back with their scheme and the estimate of the cost, of course the Parliamentary Committee, as a whole, had full power over it, and they made some alterations which I myself, as a member of the Sub-Committee, think were improvements. But there was no pressure upon them to do this. It was simply the desire to get as near to a perfect scheme as they were able to do. As to the possibility of popular pressure upon Parliament to increase the advantages of a scheme of this kind, yes, there is always a popular pressure upon Parliament to spend money for good purposes.

12278. I take the Parliamentary Committee as specimens of human nature, that when charity has to be provided, not at the charitable person's own expense, but by others as well, there generally is a tendency to be liberal; and it rather struck me that this part of the scheme showed that there was a danger that possible might have to be guarded against?—I think you cannot guard against the drift of public opinion In the case of education, public opinion has been increasingly liberal, and accordingly the taxation has been more and more. If public opinion, encouraged by this experiment, by the good it was doing, and by its general popularity, were willing to devote a still larger proportion of the taxation to such a purpose, nobody could say them nay. But it is purely hypothetical, of course.

12279. When you estimated that two-thirds of the population belong to the classes who would take advantage of this scheme, was that a general estimate, or did it rest upon any table or figures?—Yes, it did rest upon some figures. I think it was the figures of a political economist, who made an inquiry into the comparative earnings of the different classes of the population.

Mr. Pell.

12280. The late Mr. Leone Levi?—No; before him.

Mr. Loch.

12281. Mr. Baxter?—Mr. Dudley Baxter. I took his figures generally as the ground for my rough estimate.

Lord Brassey.

12282. You have so fully stated the general considerations for a scheme of this kind, and so fully explained the scheme, and so fully answered the questions, that questions do not very largely suggest themselves. But there is one question I should like to ask you: to what extent do you think this scheme has been placed before the working classes, or the representative bodies of the working classes, for their consideration?—Oh, very little at present. It was my intention with others to have taken steps to advocate it more in detail, but the appointment of this Commission stopped anything of that kind.

12283. So that you are really not in a position to say that you have in any effective way gauged the opinion of the representative bodies of the working classes upon the subject?—It has, of course, been published and commented upon in most of the newspapers, and a good number of town meeting have been held to discuss it. I have had a great number of applications for information from different people who intended to discuss it. In my own town, in Birmingham, it has been very largely discussed, and resolutions have been passed by thoroughly representative meetings. But I should not care, in support of a scheme of this kind, to quote Birmingham alone; and as to other towns I have not followed them very closely, nor do I think the matter has been discussed with such fulness of knowledge as is desirable.

12284. Birmingham is a highly representative town; can you give us the general effect of the discussions there, and the resolutions passed; were they favourable or not?—Oh, yes; wholly favourable.

Mr. Henley.

12285. I think, Mr. Chamberlain, one of the grounds that you have for advocating your scheme is this: that if the Poor Law is very strictly administered the whole Poor Law might be in danger; you think there might be a great reaction?—That I do.

12286. Have you any reason to think that the law has been too strictly administered anywhere?—I have not knowledge enough to answer that question. But I know, as of course the Commission knows, that in certain districts there is the strongest possible prejudice against it on that ground. As, for instance, Cardiff, from which we had witnesses.

12287. Then you also said that, left to the officials of the Poor Law, it had become unpopular. It is not in the hands of the officials; it is left to the representatives of the ratepayers, the guardians?—I meant more than that. In the particular cases where stringent administration has been very successful there has always been some one man who has devoted an immense amount of personal care and consideration to it, and more than, ordinarily, guardians devote to their work.

12288. Quite so. But he is not, strictly so-called, an official; he is the chairman of the board?—Yes. But my meaning is that unless a man of that kind is found, then the work would be left to the ordinary labour of the guardians, *plus*, of course, the permanent work of the permanent officials. That would tend to become stereotyped, official, and certainly unpopular in the highest degree.

Mr. Henley—continued.

12289. I suppose the complaint usually made against the Poor Law is that the workhouse test is too strictly applied; people are forced into the workhouse?—Yes, I think so.

12290. I take the people over 65 years of age, and I find in 401,904 no less a number than 287,760 are receiving out-door relief, and only 114,144 are receiving in-door relief?—Yes. You understand I have not said the system is at present too stringently administered. My statement was in answer to the argument that if it were too stringently administered there would be no old-age pauperism. I say if you turn the screw much more you will produce an outbreak. But I do not complain of the law as it is at present administered.

12291. Do you think that your pension scheme would have any great practical effect in relieving the large workhouses in the towns of the in-door poor over 65?—Yes, I think so; I think very considerably.

Scheme would relieve work-houses, though not the more popular infirmaries.

12292. Looking at the large proportion of those people who are in through suffering from illness, and also that the large proportion come in from the lodging houses and not from their own homes, do you think it would relieve them considerably?—There is no doubt that the establishment of these very fine and well-managed infirmaries has, so far as the sick poor is concerned, been almost an inducement to them to avail themselves of them; and they look upon them rather as hospitals than workhouses, and rightly so; and therefore, as regards the sick, I would not speak with great confidence. But it is a very curious fact, as I have said, that we have so very few instances of people with a small pension who had become chargeable to the workhouse. The reason must be that when they have got these little pensions their friends and relatives, and they themselves, somehow or another, manage to make up enough to live upon.

Skilled workers in Birmingham.

12293. You were speaking of the people in Birmingham in the workhouse, that they belonged to the various trades in Birmingham, and that they came at last into the workhouse in Birmingham. Is it not a fact that in one or two of the trades in Birmingham men are very loth to adapt themselves to any other work; I will take the jeweller's trade, or lock filers; that they would almost starve rather than take any other work, because they would spoil their hands?—As long as they have any chance or hope whatever of going back to their own employment they would, and very rightly, refuse to take any other employment, which would destroy their own means of livelihood.

12294. You mentioned a man; was that man prepared to take any other description of work?—You mean the case of the man who had changed his employment frequently; Yes, certainly.

12295. He was?—And he was qualified to take any kind of employment; he was not a skilled workman.

12296. But I think it is a fact in Birmingham

Mr. Henley—continued.

that the people who belong to these very skilled trades are very unwilling to take any other work?—Yes, that is so in exceptional trades; their delicacy of touch is really one of the tools of their trade.

Relief before 65 would not affect pension;

12297. Do you propose any disqualification of persons before the age of 65 years; if they apply for relief to the guardians, would it disqualify them for pension?—No.

12298. There will be no disqualification?—No.

12299. Even if they have received their relief up to the age of 65?—Yes; that was not considered, and is not a part of the scheme.

and might be given to pay latest contributions.

12300. I do not want to raise a hypothetical question, but would there not be this danger sometimes, that when a man arrived at the age of 60 or 63, the guardians would be very much induced to give him out-door relief, so that he may pay his 1*l.* a year in order that he might reap the benefit of the 5*s.* pension, and not be chargeable to the rates after 65?—I should inquire whether it would be very objectionable if they did. In such a case as you put, assuming that a man really had paid his contributions up to the age of 60 or 63, and then, after full inquiry made, it was perfectly evident that he could not pay the next pound, or two or three pounds, I should not think it was a very wrong thing for the guardians to pay it for him.

Pensioners and the workhouse.

12301. I merely wanted to get your view. With regard to the people getting their pension on a Saturday and spending it on the Monday, would they be entitled then to have the pension paid on the next Saturday; a man becoming destitute on Monday, applying for relief, and being received into the workhouse?—Yes; there is nothing in the scheme to prevent it.

12302. Would the pension be allowed to accumulate if the man remained in the workhouse for six months?—No; I should think, in the event of the man's going into the workhouse, that he would take his pension with him; that is to say, that would be held by the guardians.

12303. And, supposing that his maintenance was put at 3*s.* 6*d.* per week, would he be entitled to receive the difference of the 1*s.* 6*d.* when he came out again at the end of six months?—I should think that would be very fair.

Mr. Pell.

Extent of pauperism; too large, even without medical relief, &c.

12304. I think the foundation of your scheme is the view you take of the amount of pauperism or poverty in the kingdom?—That is one very important reason.

12305. And that has been derived from certain returns which are open to the public?—Yes.

12306. These returns include in the list of paupers all those who have received medical relief, although it is only a bottle of medicine? Yes.

12307. And all the out-door relief people?—Yes.

12308. Has the House of Commons Committee attempted to learn what the proportion of those cases would be to the whole?—No; that did not form part of the inquiry of the Parliamentary Committee at all.

Mr. Pell—continued.

12309. Then would you admit that those returns can give no fair indication of the real amount of poverty among the people?—Oh, no; I do not admit that at all; I think they give a very fair idea.

12310. Just to take a few cases of people coming up, ill-conducted people, who might perfectly well have a penny or twopence to pay for the medicine, coming to the board and obtaining what they have asked and thereby becoming paupers; do you not think that would disturb your calculations very much, if it could be shown that there was a great number of those cases on the books of the boards of guardians?—Of course, if you excluded all of them it would, as I have said, show a different proportion, a smaller proportion, but still in my opinion the proportion would be a great deal too large, and I should not be satisfied without trying to do something to reduce it still further.

12311. Did the Committee, in arriving at their opinions upon these returns, observe the very great difference there is in the amount, I will call it poverty, if it is wished, of poverty in different districts in England?—I have already said that the Committee did not consider it at all; we all were of opinion before we joined the Committee that some scheme of State-aided pensions was desirable, and the whole object of the Committee was to find a scheme, not to argue upon the foundations.

12312. But still, the scheme of the Committee was founded upon the idea taken from these papers, that there was a large amount of poverty in the kingdom that ought to be relieved in this way, or in some other way?—I cannot say what it was founded upon; I can tell you what I found my opinions upon, but I cannot speak for the Committee, because that was taken for granted when we came together. We did not ask each other "How have you come to the conclusion "that it is desirable that an old-age pension "should be established?" we knew that we were all in favour of the principle, and the only question was to work out the details ourselves.

12313. What centripetal force was it that brought these gentlemen together, the Committee of the House of Commons, was it fortuitous?—I really cannot tell you at the moment; I know that about a score of us met first, and it got about, as things do get about in the House of Commons, and a vast number of others said they would like to join, and our doors were open to anybody who would join.

12314. Because it is a very important thing when a scheme of this gravity comes out from gentlemen who are sitting, though in an informal way, in the House of Commons. Among those who had formed the Executive Committee (I know some of them, they have communicated with me) were there men who had had experience among the poor, practical experience as employers, or as guardians?—I think, Mr. Pell, you must not examine me as to the personal qualifications of my colleagues. The scheme must be judged on its own merits; take the scheme as we have produced it.

12315. You have stated your idea and your

Mr. Pell—continued.

desire to see the condition of the poor, and especially the aged poor, improved; well, do you not think, Mr. Chamberlain, that there has been during your life-time, and certainly during mine, an immense advantage naturally going on in their social condition; that has been accompanied, at all events, by the means of improvement, if not the improvement itself, among those old people?—I think there has been an extraordinary improvement in the social condition of the working classes during even my own recollection, but I doubt whether the improvement has been nearly as great amongst the old as amongst the middle-aged and the young. The advantages have been derived much more by the younger members of the community than by the older.

12316. Do you not think there might be a danger in disturbing the operation of the great causes of improvement perhaps by being in a hurry?—I am never afraid of hastening a good conclusion.

12317. Whatever the cost may be, there would be some cost thrown upon the ratepayer?—Certainly.

12318. You, no doubt, know in Birmingham what the meaning of the compound householder is?—Yes.

12319. He would never perceive, would he, at least it would be some time before he perceived, the effect of any imposition of another charge upon the rates?—I do not know, and I have often wondered how it comes about that the people who do not directly pay the rates are yet so keen as to the expenditure, but in Birmingham they certainly are.

12320. Although the charge is made through their rent?—Although the charge is made through their rent and cannot, of course, go up and down with every additional small expenditure.

12321. You have constantly made use of the term "stimulus," leaving me to believe that you think it is necessary to furnish some stimulus to the lower classes, or all classes, perhaps, in the interests of provident habits; now do you really hold that, and that we are not safe without some artificial stimulus?—I think you are safe, Mr. Pell, but I think experience shows that without some artificial stimulus it will be a very long while indeed before the bulk of the working classes make old age provision. They have made other kinds of provision with, I think, marvellous self-sacrifice; but this particular kind of provision they have hitherto failed as a rule to make.

12322. Well then, again, do you not think that there may have been a direct stimulus (I am making use of your term) to improvidence and to trouble and distress in old age by the English Poor Law as it is generally administered; that is to say, that exhibiting to the people the opportunity for some assistance in old age without exertion on their part may have been a stimulus to idleness and improvidence?—I have no doubt that if you passed a law that everybody who did not make provision for himself must be starved there would be fewer paupers, but I do not think that is really worthy of practical consideration. The more you penalise poverty the less poverty there will be, but there will always be some. If

Mr. Pell—continued.

you penalise it, and kill people in penalising it, every restraint will go by the board.

12323. Does it come to this, that in this England of ours, with all the opportunities that the people have for taking care of themselves, and the evidence that there is of the condition of the people improving, at all events, in decades, if not from year to year, that you think there is something in our constitution, something in our social condition, that renders it necessary that we should have a scheme of this sort to make life tolerable for the aged?—You put words into my mouth which are not mine, but still, answering what I understand you to say, the same argument might be alleged against the Education Act. Many people did urge it, and possibly some urge it still. I have no doubt that in the course of centuries the country would have become educated without any national Education Act; in the same way in the course of centuries the country will become so provident that a scheme of this kind will become totally unnecessary; but I do not think we can afford to wait for centuries.

Education compared.

12324. If the people held the view that you have expressed here to-day as to their condition and prospects, do you not think there would be very great danger of a social disturbance; that is, if they really believed what you have stated to s to be the fact?—What have I stated which should cause a social disturbance?

12325. I took your words down at the beginning, that "the poor should be condemned to finish "life in pauperism;" that was one of the earliest answers, implying a condition of things by which the poor might be condemned to finish their life in pauperism?—At the present time society, and the representatives of society, are trying their best to prevent that. I think it is a very great discredit to us that so many of the poor should be condemned to spend their lives in pauperism.

12326. And, again, that you would not blame the man (I do not say you are wrong; I am not going to criticise) if after 60 years of industrious, I suppose, and good life, he became a dependent on the rates?—I should not say that such a man was properly classed as owing his poverty to improvidence or crime, or drunkenness, certainly not; but I do not see why that should provoke a social disturbance.

State aid would not check charity.

12327. Have you considered the effect if this scheme or similar schemes were carried out, of supplementing a man's resources when he is old; have you considered the effect it would have upon real charity; whether a man, like many in this room, or many, I hope, outside of it too, who felt it their duty to put themselves to some inconvenience, and perhaps restrict their own enjoyments, to help their neighbours, might not say of this scheme, "Oh, well, if I am going to be taxed for "the old, let the old take care of them-"selves'?—No, I do not at all. I am perfectly certain that people who are charitable by nature, or by duty, will continue to be so, whatever number of schemes of this kind will be carried into law. The only effect of schemes of this kind, so far as they produce by legislation results which are now produced by voluntary

Mr. Pell—continued.

work, is to make people pay, who at present do not pay; and on the whole, that is a very desirable thing to do.

12328. This sort of answer, perhaps, has never come under your knowledge, on an appeal to one able to assist a neighbour, "Oh, I "pay my rates, why should I do more?" Have you heard of such an answer being given generally?—Certainly, I have met some very mean people in the course of my life.

12329. Would not that sort of uncharitable and unchristian feeling be very much increased by the feeling and the argument a person might adopt: "I have been taxed for a "pension, as well as rated for the poor"?—No, I do not think so, because the class of people who make that reply is always a class of people from whom you will get nothing in the way of charity under any conceivable circumstances. The people who are, as I say, charitable by nature, or by duty, will always find objects for their charity.

This inquiry limited to old age.

12330. One more question. After what we have heard in the Commission of the condition of the people in different parts of England, as shown by these returns, and of the extraordinary difference there is in the condition of the people, as indicated by these returns of poverty, in some manufacturing districts, some rural districts, and certainly in some districts in the poorest part of London, are you of opinion that there should be some more extended inquiry into the operation of the Poor Law than this limited one?—But this is a Commission inquiring into old age; the condition of the poor in old age; we are authorised to make the fullest inquiry into that branch of the subject. As to whether there should be a general inquiry into the Poor Law that has surely nothing whatever to do with our present inquiry.

12331. The reason of my question was a remark in your paper, and which you supplemented in evidence to-day. You say, "You "think that some of the pauperism may be due "to lax administration," and you said you thought there was some force in that objection?—Yes.

12332. Then do you think that it is sufficiently grave to justify an inquiry into lax administration?—As regards old age alone?

12333. Well, you must have youth before you get to old age?—This Commission is inquiring into lax administration with regard to old age. I really do not think I am called upon here to express an opinion about the administration of the Poor Law generally.

12334. Well, I will not further ask you?—I am confining myself exclusively to old age.

Mr. Broadhurst.

Value of deposit to check lapses.

12335. You spoke about the desire to obtain an absolute deposit in your scheme of pensions, as some guarantee against the lapses in payments; but the same thing takes place in the case of secessionists from the friendly societies, the members of which have paid, perhaps, three, four, or five years' contributions and then cease payment, so that they sacrifice their years of contributions, which come to a considerable sum; so that this would not be any very great guarantee?—That is so; but as I pointed out from the returns which were furnished to me by one of the friendly societies, it is extraordinary how large a proportion of the secessions takes place when very few payments have been made. The secessions do not appear to be in the same proportion when a man has really got a large stake in the society. It is when he has paid only one or two years' payments that he feels himself quite at liberty to leave them behind him.

Mr. Broadhurst—continued.

12336. It was a considerable number (I forget the number now) after five years' membership?—Within five years; it was a very large number up to five years; I have forgotten now what it was.

12337. Your scheme of enlisting the assistance of friendly societies, and you also say, "and "other voluntary institutions;" do you include trade unions in the "other voluntary institu-"tions"?—Yes, certainly.

12338. The question was asked you whether you thought 5*s*. per week would be sufficient; that is rather above the average of what men get now as out-door relief, I think?—Yes, it is.

12339. So that, in so far as that is concerned, it is a better payment?—Yes, certainly; there are very few cases in which they give as much as 5*s*. a week out-door relief.

12340. And you think that it should be the duty of the State, and you believe it, I understand you to say, to be good policy for the State, to encourage thrift?—Yes, certainly.

12341. Are you of opinion that provisions, such as you propose, should be tried; that it would have that effect of multiplying those who now already make provision?—Yes, I think it would, as you may say, advertise the thing, and draw attention to the necessity and desirability of making this provision which, up to the present time, has been very slightly done.

12342. I heard you state just now that we had made enormous progress socially, that is, in the list of comforts that working men enjoy; but there is an enormous margin left now that demands the utmost care and consideration of the State in ministering to their wants when they get old?—Certainly.

12343. I mean, under the best of management and the most sober and industrious lives, there must of necessity be great numbers of men and women?—In celebrated words I would say, that I put no limits to the march of a nation; I hope to see further progress.

12344. I think you answered a question that there had been some meetings, but you have not formally published this scheme in detail, and put it before the country in any complete form?—We have not had any meetings specially to discuss the scheme at which the leading promoters of the scheme have been present, and advocated it.

12345. Where have the meetings been held that have discussed this; I understood you to say that there had been some?—Yes, there has been a number in Birmingham, and I have heard

Mr. Broadhurst—continued.

of them from other parts of the country, but I could not tell you exactly now where. There was one in Glasgow, but I should think I have heard of about from a dozen to a score of meetings, but those have been held without anyone being present there to explain and discuss the scheme, and merely on the publication of it in the newspapers.

12346. Do you think your scheme could be grafted on to the trade unions without any further legislation as to the liberty of the trade unions?—Certainly.

12347. Take them as they are, with their superannuation rules?—Certainly.

12348. And simply add the State aid to it—to their effort?—Subject always to the answer I made about the friendly societies, that it might be well to consider whether it would be desirable in such a case to separate the superannuation accounts from the other accounts.

12349. We could not do that, I think?—In the friendly societies it could be done easily and without the slightest interference.

12350. But there would be complications of the other case?—That is to say that in the case of the trade unions all the funds are applicable to trade union purposes, even including the superannuation fund.

12351. Even including the superannuation fund?—I do not think the State could easily assist a superannuation fund, which at any moment might be swamped by a strike. The trade unions would have, if they proposed to take advantage of this system, to separate that portion of their funds which went for the superannuation fund and nothing else from that portion which went for sick and out-of-work pay.

12352. And with such a separation all the requirements of the State would be met?—Yes; I think there would be no difficulty.

12353. For carrying out your scheme?—Yes.

Adjourned till To-morrow at Noon.

THIRTY-FOURTH DAY.

Wednesday, 5th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. THOMAS BALLAN STEAD, called in; and Examined.

Chairman.

12354. MR. STEAD, you reside, I think, at Clifton, and you are permanent secretary of the Ancient Order of Foresters' Friendly Society?—Yes, my Lord.

12355. You are permanent secretary of the whole society?—Yes, of the whole society.

12356. Of how many members does it consist?—717,000 male adult benefit members, 108,000 juvenile members, 18,000 honorary members, and 16,000 widows, who are members for funeral benefits after the decease of their husbands.

12357. Have you any female members on the same conditions as men?—Yes. The Order at its annual meeting last year authorised the for- Female Members.

Chairman—continued.

mation of courts for women, and up to the present three have been opened in the United Kingdom.

12358. Where ?—One in Sheffield, one in London, and one in Melksham, in Wiltshire.

12359. Can you state how many members have joined those courts ?—I do not know the exact number, but I think I shall be nearly approximately accurate if I say about 60.

12360. Altogether ?—Yes. They have only just been opened, only for a few weeks. Another is going to be opened in a fortnight in the north of London, of which her Majesty has given her consent to become the patroness, and it is going to be called after her Majesty, Court Victoria.

Answers from members as to relations with Poor Law.

12361. You have recently issued a schedule of questions to your members bearing on the subject of our inquiry ?—Yes.

12362. Will you be good enough to read out those questions ?—Yes, my Lord; they are as follows :—" 1. Have you any knowledge of any " member of your court having had to apply (say, " within the past five years) for relief from the " Poor Law authorities. 2. If so, give their names, " and their reasons for applying ? 3. When these " applications were made, so far as your knowledge extends, was there any difference made " either in favour of, or against the applicant because of his being a member of a friendly " society ? 4. Amongst these applicants were " there any who were offered in-door relief in the " workhouse, and was such offer accepted or refused? If so, give, if possible, the particulars. " 6. Are you satisfied, so far as your knowledge " extends, with the manner in which your local " board or boards of guardians treat the deserving poor, who are or have been members of " friendly societies ? "

(1.) England.

12363. Can you give us a digest of the answers to those questions ?—Yes, my Lord,. I will take them in countries if you will allow me. I will take England first. This is a digest of many of the replies that we have received with regard to England to those forms from which I have just read out the questions.

12364. When you say England, does that mean that you are excluding Wales ?—Yes ; excluding Wales. I have a separate report for Wales. The forms with the questions were sent altogether to 206 districts of the Order, and to 280 courts out of district, representing in all 3,600 courts (we call our branches courts, my Lord), with 576,842 benefit members, and possessing funds to the amount of 3,980,497*l.* I may say that these figures refer to the membership only in England. The figures that I gave you before referred to the Order all over the world, and to the Society as a whole. Replies have been received from 174 districts, and 225 courts out of district, representing in all 3,256 courts, with 526,694 benefit members, and possessing funds to the amount of 3,694,102*l*; leaving 32 districts and 55 courts out of district, or 344 courts in all, with 50,148 members, and 286,395*l.* in funds from whom no replies have been received. Now, with regard to the first question; with regard to the number of members who have had to apply for relief within the last five years, I find that throughout England the total number of our members who applied for relief from the Poor Law authorities during

Chairman—continued.

Members of Foresters seeking relief very small.

the last five years was 490, or an average of 98 per annum ; that is to say, that 98 members out of 576,842, which is the membership, as I have said, in England, only 98 per year, on the average of five years, are returned as having applied for relief from the Poor Law. I find on looking through the causes of these applications, that in the cases of 318 out of the total of the five years, the application was due to chronic sickness and disablement ; 37 to insanity ; 40 to old age—old age in a friendly society is regarded as inability to work not caused by any specific sickness—8 where the application was due to destitution ; only 10 to illness of the applicants' wives and families ; and in 77 there were no causes given as to their applications. In 12 of these cases relief was refused.

Causes of application.

12365. You are now coming to the third question ?—Yes, my Lord ; I suppose that will be so.

Mr. Pell.

12366. Twelve out of the 490, or of the 77 ? Out of the total of 490. In twelve cases the relief was refused because the applicants were in receipt of sick pay ; there were 12 direct refusals because the members were receiving sick pay from their societies ; in some cases the sick pay of those particular members—the twelve —being as low as 2*s.* 6*d.* per week. I can give you, if you desire it, the details of the individual cases in relation to those 12. In the majority of cases where outdoor relief was granted the dissatisfaction was caused by the guardians granting less relief than to non-members by reason of the sick pay which the applicants were receiving being taken into account, and deducted from the usual relief granted.

Amount of relief granted to members with sick pay.

Chairman.

12367. Is the whole sum deducted, or was an allowance made on a certain portion ?—According to these cases they appear, my Lord, to have deducted the whole of it, because they make reference later on to where half was allowed. In other cases the guardians only took into account one-half of the sick pay.

Mr. Booth.

12368. With regard to the number of these cases I think I am right in saying it is generally where outdoor relief was granted that this dissatisfaction was expressed ?—Yes, in the majority of cases. In the majority of cases where out door relief was given dissatisfaction was caused by the guardians not ignoring altogether the sick pay, and making no allowance for it. There were only 21 cases, my Lord, where members were treated more favourably than non-members.

Chairman.

12369. In what sense do you mean more favourably ; do you mean that the aggregate of what they were allowed in respect of their sick pay, and the allowance made by the Poor Law authorities was greater than that which they would have received from the Poor Law alone ?—Yes, my Lord ; that I gather to be so from the replies sent to us. Then out of 111 cases,—of course this will be in reference to the 490 ; in 111 cases out of 490 where indoor relief was offered, it was only refused in 15 cases, and out of the

Cases where indoor relief was offered.

Chairman—continued.

whole 490 cases outdoor relief was granted in 379 cases.

Mr. Booth.

12370. There seems to be an inconsistency there, the total number of cases in which relief was refused was given as 12 and now 15 cases are named in which indoor relief was refused—that seems to be inconsistent?—I think not—excuse me for saying so, sir—the 12 cases referred specially to members who were refused relief altogether, because they were in receipt of sick pay from their societies.

12371. And the 15 cases were those of members who refused to receive indoor relief? Yes.

Chairman.

12372. Out of 111 cases where indoor relief was offered?—In 111 cases out of the 490; it was only refused in 15 cases, sir, while with regard to outdoor relief, out of the 490 cases altogether it was granted in 379 cases. In only one case—of course I am only summarising these returns, and I dare say you will understand that the same thing applies in other cases—but the fact is that in only one case, that of Beverley in Yorkshire, is it stated to be the practice of the guardians to grant indoor relief only, nooutdoor relief being granted at all. Of course, we know that there are other places where a similar custom prevails, but I am now speaking of our returns.

Mr. Pell.

12373. What union was that?—In the union of Beverley, the East Riding of Yorkshire.

Chairman.

12374. Were any particulars given as to the causes which induced those who were offered indoor relief either to accept it or to refuse it?—I think not, my Lord. It is simply stated that it was refused. I have no knowledge myself of the Beverley Union. But what are regarded by the senders, that is those who filled our form up—what are regarded by the senders as cases of hardship, I have them here, and there are seven complaints in one return from one place.

12375. Were those returns made upon the authority of the Court, or on the authority only of individuals?—Well, the parties who filled these up are our responsible secretaries, that is, the secretaries of districts and the secretaries of courts, and in most cases it was done after consultation, necessarily, with the other officials of the districts and the courts, so that they are not to be taken, I think. as individual opinions.

12376. Now then, will you kindly proceed?—There are some individual cases, the details of of which I have got with me, if you would like later on to go into them.

12377. We should like to hear them in detail, please?—And those cases I am referring to now—19 cases are in addition to those 12 that I referred to before. Well, my Lord, the last question of all is that—your Lordship has just referred to it—with regard to whether they were satisfied. Out of 174——

12378. Perhaps you will kindly read out the question?—The last question on the list was, "Are you satisfied, so far as your knowledge

Chairman—continued.

"extends, with the manner in which your local "board or boards of guardians treat the deserv-"ing poor, who are, or have been, members "friendly societies." Well, out of 174 districts and 225 courts out of district—still referring to England only—we got returns from 78 districts and 68 courts out of district, expressing themselves as satisfied with the manner in which the local board or boards of guardians have treated the deserving poor who are or have been members of our society. Twenty-one districts and 30 courts out of district were dissatisfied, while 75 districts and 127 courts out of district, expressed no opinion on the matter. I think from the tenour of the correspondence which we have had on this matter, that those who have not given a reply to that particular question almost may be taken as having no complaint to make, because, where we have asked the reason why this schedule of questions has not been returned filled up, the reply invariably has been: "We have "nothing to report; there has been no case "here." So that my opinion is that so far as our order is concerned, the greater portion of it in England are satisfied with the treatment given by the boards of guardians. And in that connection, there are just two or three opinions which have been given by some of our district secretaries—and our district secretaries are a little higher in rank in the Order than court secretaries—that perhaps it would interest the Commission if I read them. There are not many of them, and I will take mere samples of one or two out of the sheets before me of what I regard to be the chief cases. With regard to the Banbury district in Oxfordshire, the secretary there, says: "There does "not appear to be any difference made in the "treatment of those who are members of friendly "societies and others." Then the Wath district in Yorkshire—I think that will take in Rotherham and Mexborough—the district secretary there says: "We are not satisfied with either "the method, or the extent of the relief granted." The Gloucester district secretary says: "The "treatment of the deserving poor is not as it "should be, and I am one of those that think a "general classification should take place and "each case be treated on past career." I may say that the secretary of that district who wrote that opinion is a guardian himself, a member of the Gloucester Board. The secretary of the Kidderminster district says that they are "Fairly well satisfied as far as the Poor Laws "would admit, but these require altering to suit "present time and circumstances." Then there is a court in London here which has given an opposite opinion: "We think that where men "have made an effort to provide for sickness and "death, some difference in treatment should be "given over those who have been improvident "and possibly have led a vicious life."

Courts usually satisfied.

Reports urging better treatment; extracts given.

Mr. Pell.

12379. Might we know the part of London that that comes from?—It is in Finsbury that the court is held.

Mr. Stockall.

12380. Where abouts?—It is held at the Bald Faced Stag, Clifton Road, Finsbury, but the

Mr. Stockall—continued.

locality of the Court does not always determine the places of residence of the members.

12381. That court would be held on the borders of Shoreditch and Holborn?—Yes, that is so. Then there is a court in Penrith in Cumberland—which is out of district—and there the secretary says: "I have known of "many cases where help from the guardians "would have done good, but no application "was made, for fear of refusal; more assistance "should be given to those who belong to friendly "societies." Then the secretary of the court at Loftus, in the North Riding of Yorkshire, observes: "I have no doubt that they carry "out the law as it now stands, but it certainly "needs amending. It is very unfair that a man "who has been frugal, and in some measure pre-"pared for old age, should thereby be debarred "what others, less frugal, are granted." Then there is the secretary of a Court at Welton, in the East Riding of Yorkshire, and he says: "In my opinion the present Poor Law is a dis-"grace to any civilised country, and its ad-"ministration is as bad." That is a very strong opinion.

Chairman.

12382. Yes?—Then there is a Court at Rawtenstall; you will see that these are taken from courts all over the country, and that no particular selection of locality is made.

12383. I suppose that those opinions vary from two causes—one is the variation in the opinions of the writers, and the other is the variation in the administration of the Poor Law, there being, as you know, a very large discretion left to the guardians?—That is so. This court that I have mentioned at Rawtenstall, the secre-"tary of it says: "We are not satisfied. We think "the guardians ought to treat the members "better than common, as we pay the guardians "their sick pay." Of course that refers to the guardians under the Poor Law Amendment Act claiming the sick pay that may be due to a member who has nobody dependent upon him. The members at Rawtenstall think that, where the guardians receive the money from the society, they ought to treat the members a little better than they do the ordinary paupers. Then at Trowbridge, in Wiltshire, the district secretary says, "So far as I can learn, the usual custom of "unions round here is to take into consideration "the amount received from any benefit society "by any applicant for poor relief, and then to "make a reduced allowance accordingly; con-"sequently I am not satisfied, my opinion being "that persons who have tried to provide for the "inevitable rainy day should be assisted more "than those who have not done so, when "obliged to make application." They take off, evidently, in that case, the amount that is being received from the society. Then, in the Eye district, in Suffolk, the secretary says "There have been cases which needed help, but "the prevailing opinion of the society members is "that it is useless to ask help from the Poor "Law officials, and this opinion is not formed "without good foundation. In speaking of my "own opinion having been connected with "people in Poor Law business for more than "20 years, so that I may say that the poor are

Chairman—continued.

"hard dealt with, and the working men are dead "against the present system." Then there is a court at Stroud, in Gloucestershire, where the secretary says, "The guardians should give "out-door relief to all deserving cases, and not "force them to break up their homes to go into "a workhouse to mix with the lowest of the "low." Those are a few extracts that I have made from the opinions expressed in the returns.

12384. Do you wish to make any further observations upon those returns?—That is, my Lord, the summary that I have made, but probably three is a letter or two that have come with the returns that would in all likelihood interest the Commission. I have here a letter from the secretary of a court at Bishop Auckland in Durham, and I suppose it will refer to one of the 12 cases where relief was refused because they were receiving sick pay. He writes, "If a member's widow applies for relief "after her husband has been buried they inquire "how she has expended the 10*l.*, and she has to "be able to give nearly every detail before they "will grant her anything for the children. I "knew a man who was a member of the society, "and because he had 2*s.* 6*d.* a week they would not "grant him any relief. He is dead now. We are "not satisfied with such treatment as that. That is "just an instance." I could of course go through these cases, but if the Commission likes I will leave them with your secretary, and if he wishes to tabulate them or go further into their details he can do so.

12385. No, thank you. I think you have given us a sufficient sample?—If you will kindly allow me to refer again to the matter, I may say that there were seven complaints, which came from Plymouth, from our Devon and Cornwall district, in which there is a court at Mill Brook. I am not sure whether that is in Devon or Cornwall.

Lord Brassey.

12386. That is close to Plymouth?—We have courts in this district, in both those counties, and the secretary of the Mill Brook court says that he considers the guardians' treatment generally to be very harsh to members of societies and others. Then there is a case from a court held at Callington. A man named John Strike suffered repeated amputation of part of a limb. He was granted 8*s.* per week for some time by the guardians, but it was afterwards reduced. The court considers the guardians' conduct generally harsh towards friendly society members. That is in another part of the same district.

Chairman.

12387. The guardians gave 8*s.* a week, but was this man in receipt of sickness relief also from his society at that time?—I do not think so; it does not state so.

12388. I suppose he must have been, or else the complaint would not have been made; he would not have been one of those where the refusal was given, not one of the 12 cases you mentioned?—No; he is not one of the 12 cases.

12389. He is not one?—No.

12390. Then this is a general statement apart from their dealings with members of friendly

Chairman—continued.

societies?—No, my Lord; all the references I am now making are to members of our own society.

12391. Does it state what assistance he had been getting from the society?—It does not, my Lord. Evidently he may have had some, but their grievance was that in the case of this man who had to suffer from so many operations, that the 8*s*. which he was receiving from the guardians should have been reduced; that appears to have been their grievance.

Lord Lingen.

12392. He would not have come under their cognisance unless he was a member of your society?—He would not.

12393. He was not a pauper at large; he must have been a member of your society, and presumably received something besides his 8*s*. a week?—Presumably so; yes.

Chairman.

12394. But there is no statement as to how much?—No. Well, that is all I have to say about England. I will take Wales next, please. With regard to Wales we have there 25 districts and 17 courts out of district, or a total of 281 branches of the Order in Wales having 31,990 members, with 166,202*l*. in reserve funds. From those we received a return to the questions asked from 16 districts and 15 courts out of district, or a total of 189 courts with 23,627 benefit members, leaving nine districts and two courts out of district, or 92 courts with 8,363 members, which did not reply to the questions asked. We find that during the past five years in Wales in connection with our members, of the whole 31,990, the total number of members of our Order who applied for relief from the Poor Law authorities was eight.

12395. Eight?—For the five years eight was the number, my Lord. Three were due to insanity and five to chronic sickness. I may take this as before—that this covers the whole of our membership, because where the replies have not come the same reason as before prevailed—the secretaries had nothing to report. So that in Wales there were only eight members of the society who applied during the five years. In eight replies sent also satisfaction was expressed with the present system of relief, whilst only in four was dissatisfaction expressed, and the remaining 19 had no opinion to offer in the matter.

12396. Is their dissatisfaction founded on the fact that they did not apply because they knew they would be refused?—Their dissatisfaction with the present system of dealing with the members of friendly societies is expressed on the following grounds: "(1) That members are not given the "same relief as non-members. (2) That the "guardians act unfairly in taking the sick pay "into account." That is practically the same, I think, and "(3) That an injustice is done to "the thrifty by guardians claiming sick pay in "cases where members became inmates of a "workhouse or an asylum." Then in addition to the cases of insanity, indoor relief was offered in one case and accepted. That is to say that out of five cases of chronic sickness only one of them accepted indoor relief, and the other four were relieved outdoor. In connection with that I received a letter which may interest the Commission with regard to how in one part of Wales the Poor Law officials and friendly societies seem to work together.

12397. I presume the larger part of your members are in South Wales?—Yes, my Lord.

12398. And especially in Glamorganshire?—Yes, they are principally in South Wales, but we have a considerable number in the north too. Glamorganshire is, however, where the bulk of our members are. This letter is from the secretary of our district at Holywell—that would be in North Wales.

Mr. Pell.

12399. Do you know what union?—It is the union of Holywell. The letter states in addition to sending the form answering the questions: "In reference to the treatment of "members of benefit societies I have received "on good authority that they here get fair treat-"ment and assistance, but again on inquiries "being made I find general statements quite the "contrary with regard to individual cases"—and I may say that I have the names of the parties here—"a small club not connected with "any of the great societies, in this village"—this is the village of Pistyll, near Holywell—"by their rules give in cases of sickness a goodly "sum weekly for a short time, then stop for 12 "months as being out of benefit. When the "club pay stops, the union steps in and, as far "as I know, pay for the time that the member "is out of benefit until he is qualified for re-"entrance to the club fund, should his illness "last so long. By this means, in short, sharp "illnesses, the club does all that is required, and "so that, not to unduly weigh heavily on the "society if illness continues, then the union steps "in to its relief. The only drawback to full "working of this system is that curse of voting "disqualification which is entailed on all who "receive parochial relief. I may state that the "neighbourhood in which the Holywell United "district of the A.O.F. is situated lies wholly in "the Holywell Union, and the inhabitants are "mostly miners, colliers, quarrymen, labourers, "and farmers."

Small local society working with guardians.

Chairman.

12400. I suppose these criticisms on the action of the guardians in the case of friendly societies must apply, must refer, to other societies than the Foresters, because you have stated that out of 32,000 members only eight have applied for relief?—This is the only instance amongst the whole, my Lord, that I have got where reference is made to another society, but I thought that such a strange system to prevail that I ventured to refer to it. It is the first instance that I know in which a club and the union have worked together in that manner.

Mr. Stockall.

12401. What is the name of the club?—It is a small club in the parish of Pistyll. I do not know the name of it. Here are the names of the persons referred to. There is William Hughes at some place near Holywell, but I am afraid to commit myself to the pronunciation of it. The name is of William Hughes, of Berthengam,

Mr. Stockall—continued.

Llanasa, Holywell. He received full pay in 1890, and at the end of club time was recommended to the union officials, and received for some weeks generous treatment until his death. Then there are two or three other instances. John Jones, of Park Mostyn, also received full pay from the club, and, at the expiration of his time in the club, on recommendation, had the same treatment from the union. Edward Lee, Lodge Gwibnant, at a place called Whitford, in 1890 received full pay, and at the expiration of his time in the club the parish stepped in and relieved him. When the time came for his reinstatement to club pay the parish stopped, and then the club came on to full time, &c., each year. This member died in May 1892. It is such a singular instance that I thought it right to bring it before the Commission. That arrangement is not carried out in our Order, and I have not met with an instance of the kind in any of the large societies. That is all I have to say about Wales, my Lord.

(3.) Scotland.

With regard to Scotland, we have 206 branches in Scotland with 44,026 members, having 265,396*l.* in their funds. Well, we have had replies from secretaries, covering 177 courts, comprising 37,820 members. Courts with 6,206 members did not reply, and we find that during the past five years in all our societies in Scotland there have been only eleven cases where members have had to apply for relief, of which five cases were attributable to chronic illness and disablement, four to insanity, one to improvidence, and in one case no cause is given, making up the total of eleven. In two cases satisfaction is expressed with the present system, and in the other two cases dissatisfaction is expressed, and the remaining 15 have no information to give. The main reason for this may be gathered from the following remarks by the district secretary of the Edinburgh district. He says, "The fact is that we are for "the most part able-bodied, and, perhaps, with "the exception of one or two cases of lunatic "paupers, we have not yet any experience of "the kind." No reasons are given in the two replies where dissatisfaction is expressed with the present system of relief, excepting that an objection is expressed in one instance against the authorities taking the sick pay into account. In addition to the cases of insanity, which, of course, always go indoors, indoor relief was offered in two cases, and refused by one of the members; but the nature of the relief given in the five remaining cases was not stated in the returns.

Numbers seeking relief very small: particulars.

(4.) Ireland and Isle of Man.

I may say, with regard to Ireland, that there we have not many members. We have only 1,634 members, with funds amounting to about 4,860*l.* Replies have been received from all of our courts, excepting two with 39 members, so that I think I may say that practically we have the views of the whole of the members of the Order in Ireland. No application for relief by a member of the society appears to have been made during the past five years; not a single member out of the 1,634 sought Poor Law relief, so that the presumption is that our members are of the better class of people. In the Isle of Man we have three courts, with 686 members, and 5,158*l.* in funds, and there has not been a single case of application for relief during the past five years. I think the details which I have given cover the United Kingdom so far as I am able to deal with it.

No member has applied for relief.

Chairman.

12402. I think you wish to state to the Commission the amount of money which it has been estimated has been paid by your society alone in sickness and funeral benefits since 1834?—I think that that will show, at all events, the action of the friendly societies and the position they take up with regard to the relief of the poor, and that they have some ground for consideration, by the care which they take themselves and the means which they afford for preventing an undue number of people going to the parish for relief, and that those facts furnish a very strong reason for the continued existence of such societies. I, therefore, think it will be of interest to the Commission to call your attention to one or two figures. Our Order was practically begun as it now exists in 1834. We have no complete records of the financial transactions of the Order from that day to this, but we have them very nearly, and we have made an estimate of what on a fair assumption may now be supposed to have been the amounts paid in a few of the earlier years when the society offered smaller benefits.

Statistics as to Foresters.

Mr. Hunter.

12403. How far do the records go?—From 1845 or 1892. There is only a small hiatus that we cannot fill, but it was only a comparatively small society in 1834.

Mr. Stockall.

12404. Can you give the figures of the years in which you have the accounts?—I can give them; but I thought that probably the Commission would like to have them afterwards, in detail. I think we have absolutely correct records of the accounts for the last 27 years. We estimate that our Society alone, the Ancient Order of Foresters, has paid from 1834 to December 31, 1891, in sick, funeral, and medical benefits and distress gifts to its members, 15,871,612*l.*

Total benefits paid.

Mr. Hunter.

12405. Could you give the exact figures for the 27 years?—The exact figures for the 27 years are 12,806,412*l.* Of course, in the later period the society has grown to very large proportions. But those are absolutely the exact figures for 27 years so far as we can get them from our secretaries. The other prior figures are estimated by our actuarial adviser, who has, of course, some little ground for getting near to an accurate approximation.

Chairman.

12406. Can you state the percentage of members in the United Kingdom under and over 65 years of age?—Yes, my Lord. The total membership in the United Kingdom on the last day of 1891 was 647,648. We endeavoured on that day to ascertain the proportion of the age of our members then under 65, that is up to 64, and then 65 and upwards. We only obtained returns from our secretaries of 516,305. As

Number of members over and below.

Chairman—continued.

Mr. Stockall will tell you, there is difficulty in getting some secretaries to do what they are asked to do.

12407. Is that the whole number of those as to whom they got the information, or are you dealing with those under 65?—That is the whole number including all ages.

12408. Of those, how many were above 65?—Taking the proportion of the whole of the United Kingdom there were 97·38 of the whole who were under 65, and only 2·64 who were over. I can give you the figures for England, Scotland, Wales, and Ireland separately if you wish.

12409. I suppose that that large disproportion arises from the fact that you have grown so much of late years?—Yes.

12410. And, therefore, the number of members who have reached the age of 65 would be comparatively small?—Here is a printed statement of the figures which you may think useful.

12411. Can you tell us what your annual rate of increase in the number of members is, one year with another?—Do you mean the absolute increase or the admissions?

12412. Not the general increase in admissions but the absolute numbers?—Taking five years back they varied from 45,000 to 50,000 per year in round figures.

12413. Can you state the number of secessions from the club?—The secessions vary from 25,000 to about 30,000 per year.

12414. Are you prepared to give the causes for those secessions?—Well, the secessions from all friendly societies of this sort are comparatively large, but they are always mostly the young members, who when they join a society do not seem at all to realise the advantage of continuance in their membership further on in life. They do not think as to the future.

12415. What is the usual age—putting aside the juvenile members—what is the usual age at which they enter the society?—Well, we have never taken out in recent years—we used to do it formerly—the ages of those who join us, but I should say, speaking from a little experience, from 16 to 25; the bulk are young men.

12416. And a considerable number every year secede?—Yes.

12417. Partly you think?—From carelessness, if I may put it that way.

12418. And I suppose a certain number from inability to pay their subscriptions?—Yes a certain number, but we have in our society made it a point to prevent that as far as we possibly can. We always endeavour if we have a member unable to continue his contributions to his Court on account of being out of work, or owing to financial inability, to find a means of assisting him; we have a special fund in most of our branches to help those members to retain their membership. No man ever need go out of our society or out of any of the other well-conducted societies, simply and purely for want of money to pay his contributions.

12419. If he is a respectable man?—Certainly.

12420. How do you enable them to tide over the difficulty?—We have a fund in all our courts, we compel all our courts to have what is called a Subsidiary Benefit Fund, out of which may be paid monies for benefits other than sick or funeral benefit. We strictly guard those latter funds for actuarial purposes, but the Subsidiary Benefits Fund is contributed to by all the members, and if a member finds himself unable to pay his contribution he can, by going to the court, or by getting some friend to make application on his behalf, obtain from the court a sum of money which is granted out of this Subsidiary Benefit Fund. In most cases it is given to him to enable him to pay his contributions for the next three months, and if at the end of that time he is still unable to pay his contributions, a renewed application if made on his behalf, would obtain for him a renewed grant. If it is thought it is a case where the money need not be absolutely given, it is lent to him, and it is left then to his honour to repay it afterwards. Of course there are some men who will not accept it as a gift, and who would rather have it lent to them on condition of repayment. That obtains in all our courts, so that no respectable member need actually leave on account of poverty.

Old age provision.

12421. Have you had the question of superannuation payment before your society lately?—Yes, it was before the High Court of the Order at its annual meeting last year, at Ipswich, in Suffolk.

12422. Did it come to any resolutions on the subject?—Yes, two resolutions were adopted after a long debate. We had about 600 delegates there, from all parts of the United Kingdom; the first resolution was, "That this High Court will welcome any "equitable system of "old age pensions, which, without interference "with friendly societies or their work, shall "provide for the large number of persons who "are unable to avail themselves of the advan-"tages of these institutions." That was carried on the Wednesday.

View of High Court on State pensions.

12423. That seems to apply to persons outside your society?—Exactly so.

12424. Was it proposed to make any arrangement as to superannuation payments to members?—The second resolution of the High Court was: "That this High Court does not approve of Mr. "Chamberlain's proposed scheme."

12425. What I wanted to know was (we should be glad to hear your opinions on this subject, or to have the opinions of your society); but what I wanted to know was whether you had come to any arrangement as to terms upon which superannuation grants (that is, old age pensions) should be granted by your society?—Yes; we did that, too. The movement with regard to superannuation in our society began 11 or 12 years ago, and a committee was appointed at the Weymouth High Court in 1882, who sat, reported, and submitted to the Order in 1883, a scale of superannuation contributions for allowances, beginning at the age of 65. The table was computed at a 4 per cent. rate of interest. During the nine years' operation of this scale (which was, of course, inserted in the general laws, and made known all over the society), only three members of the society took advantage of it. Then, when the matter of superannuation was revived as it was so recently, we reconsidered the whole question of superannuation, and we drafted new tables of payments for superannuation on a 3 per cent. basis, because we were certain that if large numbers

Chairman—continued.

had availed themselves of our 4 per cent. table adopted 10 years ago it would have been a very bad bargain for the society, because it was very evident to us that money was decreasing in value so far as interest was concerned; and, therefore, we had new tables computed at 3 per cent., and they were brought before the same meeting where those resolutions that I have read to your Lordship were carried. That was at Ipswich. We varied the form of it. Under the old 4 per cent. table there was no return in case of death before reaching the age of 65. It was only an absolute pension and nothing else. In our present tables we have a returnable table and a non-returnable table. The pensions begin at 60 or 65; and we made a provision also whereby members can pay for their pensions by payments over three years only—that is, in quarterly payments for three years. We endeavour in every way to make it easy for the members to secure superannuation if they care to have it at all.

New scales arranged,

12426. What was the date of the resolution?—August, last year—August, 1892, my Lord.

but no demand.

12427. You have hardly had time to try the effect, as yet, of this resolution?—There has been no time, really, but we have received no application at all yet; so that I am afraid that for some time it will be as dead as the other. There is no practical demand at present in our society for superannuation benefits.

12428. You stated that your society had under its consideration Mr. Chamberlain's scheme?—Yes.

Objection to Mr. Chamberlain's scheme: fears of State interference.

12429. What was the ground of their objection to it?—The objection that was raised was this: part of the scheme of Mr. Chamberlain gave an additional pension, or gave a pension to a member of a friendly society who paid for a pension through his own society. What we were afraid of was this—that however small might be the contact of the State with the society, there would be a contact; there was a benefit going to be paid under this scheme to a member of a friendly society. If there is one thing that members of friendly societies are more anxious to prevent than another, it is to give the slightest opening for any further interference of the State with their management; and although of course the getting of the State pension in connection with Mr. Chamberlain's scheme was a voluntary act on the member's part, it necessarily would bring the society and the Government department—which might have to pay the pension—into contact; and our members are so afraid that even that small contact with the State would lead, possibly not to much interference now, but to a greater possibility afterwards, that it has been thought advisable to keep clear of anything of that sort so to speak, to defend the outwork rather than to have to defend the citadel after; because some of us, at all events, have the idea that a small State intervention—a small State interference—with their society generally develops into something bigger, and we are afraid, if we may so put it, of letting in even the least share of direct Government interference with us. I think that is putting it broadly.

12430. I do not know whether Mr. Chamberlain's scheme as it was presented to you is the same as that which he explained to us yesterday. There he endeavoured to keep the superannuation fund entirely distinct from the sick fund?—Yes, my Lord, I think we had it from Mr. Chamberlain himself in our conference with him last year. We were of opinion that if there is to be any pension contact as between the State and our societies, the scheme that he laid down then was about as small a measure of contact as it could be. I had not the pleasure of hearing his scheme yesterday.

12431. Was the other part of the scheme besides that which referred to the friendly societies considered by your society, such as the scale of contribution by the individual and the State, and the ultimate payments?—You are referring to the scheme that we had before us last year?

12432. Yes?—Well, we found this: We have had the utmost difficulty really in knowing what Mr. Chamberlain's scheme was, because to our knowledge there have been about three. No sooner would we consider one than a new one was sprung upon us; and when we met Mr. Chamberlain and Mr. Hunter and Mr. Rankin and others in conference last year, at the request of Mr. Chamberlain, we found a new scheme was presented to us on the morning of our visit and conference. Our objections to the scheme financially as it existed above a year ago were that it was going to cost too much. I mean that we ourselves could do it cheaper than under the scheme then. But then a change was made by the full Parliamantary Committee, and we understood that to be their final scheme, and then we found that the annual contribution, which prior to that scheme was put at 1*l.* a year, had been reduced to 10*s.*, and that the amount of money which had to be paid down at the beginning was reduced, I think from 5*l.* to 2*l.* 10*s.* As we know the scheme to-day, Mr. Chamberlain's scheme is 20 per cent. less cost to any body who chooses to avail himself of it than it would be under our superannuation tables.

Contributions too small without State grant

12433. You believe the contributions proposed by Mr. Chamberlain were too small?—The last scheme that we know, yes.

12434. You have correctly mentioned it, but simply to secure the benefit which it promises?—Absolutely too small, excepting by a State grant being made, an aid to which we object.

12435. I suppose you took into consideration his proposed State grant of 10*l*, in those cases?—Ten pounds. I think it was 5*l.*, was it not, my Lord.

12436. What he proposed was that there should be on the payment by the contributor of 2*l.* 10*s.*, a State grant of 10*l.*, and after that a contribution of 10*s.* a year up to the age of 65?—Oh, yes, my Lord, that I remember. Yes, that is taken into account; and taking it all through we say at present that Mr. Chamberlain is offering, or his Committee is offering, to do a certain business at 20 per cent. less than we can do it at, we claiming to be charging the proper rate and only charging 5 per cent. for expenses; and we shall more strongly object to the scheme as we know it now than we did before,

Chairman—continued.

because it is unfair competition. Mr. Chamberlain's scheme is a voluntary scheme; people can only be invited to take part in it; but those who do take part in it are to be subsidised by the State to the extent of 20 per cent. Certainly the friendly societies who are offering superannuation, or old age pensions at a proper price, will certainly protest against any other voluntary organisation coming into the field and offering them for 20 per cent. less on the strength of getting from the State an augmentation.

12437. It would put an end to that proposed superannuation business; that business hitherto has not been extensive?—Well, that has never begun yet. It would not affect us much at present, because we have not had much business in that direction; only it will take away the possibility of having any in the future.

12438. Have you anything to state as to the opinion of the executive of the treatment of the aged deserving poor who are compelled to go into a workhouse?—Yes, my Lord. You will recollect the two resolutions adopted by our High Court: "That this High Court will "welcome any equitable system of old age pen-"sions which, without interference with Friendly "Societies or their work, shall provide for the "large number of persons who are unable to "avail themselves of the advantages of these "Institutions"; and "That this High Court "does not approve of Mr. Chamberlain's pro-"posed scheme." There is a slight apparent divergence in these resolutions; and Mr. Chapman, our Parliamentary agent, who, like Mr. Stockall here, has the charge of our interests in Parliament, applied for instructions, and the Council, that is the governing body of the order, in the interval between the annual meetings, had to consider the matter to give him instructions; and if I were to read the resolution that they arrived at I think, perhaps, you would see the view that the executive council of the order take of it. I may say that our Parliamentary agent, like Mr. Stockall, has to submit a report every year to the annual meeting of the order, and he did submit his report to the Ipswich High Court last August. I mention this because a reference is made in the resolution to that matter. "Resolved, That in "the opinion of the Council the Ipswich High "Court by unanimously adopting the report of "the Parliamentary agent, endorsed the senti-"ments therein enunciated." These three paragraphs are what the Parliamentary agent put in his report, and which the High Court adopted unanimously. (1.) "That State-aided pensions to "the people can be provided for only out of the "pockets of the people in the shape of largely in-"creased taxation, direct or indirect. (2) That "those members of societies, who by personal thrift "and mutual self-denial are providing for them-"selves, will be compelled to pinch and pay for "those who in the main are careless and im-"provident; and, (3) That if the State aids the "individual or society the State ought and must "interfere to see how the money is expended." The council was of opinion that these resolutions all indicated what it intended to convey when it afterwards adopted the following resolutions: "That the High Court will welcome any "equitable system of old-age pensions which, "without interference with the friendly societies "or their work, shall provide for the large "number of persons who are unable to avail "themselves of the advantages of those institu-"tions." "And we are further of opinion "that no system of old-age pensions can be "'equitable' which runs counter to the prin-"ciples as above set forth in the Parliamentary "agent's report. And we are further of opinion "that no State system, or State-aided system of "old age pensions, can be 'equitable' which is to "be based upon the condition and necessities of "persons unable to become members of friendly "societies; as such inability is produced by "many causes, some of which are avoidable and "preventable, and therefore should not con-"stitute a claim for State pensions; many are "unavoidable from misfortune and natural "causes; whilst others are for reasons which "are discreditable and condemnable. For the "persons included in the second class,—those "prevented joining a friendly society from un-"avoidable and proper reasons—we are of "opinion that the sum at present nationally "raised for the relief of the poor, if economically "and properly expended upon the persons for "whom it is really intended, would be ample to "meet all the legitimate requirements of the "necessitous of that class; and therefore a "system which would necessitate an increased "taxation, beyond and in addition to, the sum "now raised annually for the purposes of the "poor relief would not be, in the sense of the "High Court's resolution, an 'equitable' one. "With regard to the third class referred to—"the vicious and criminal classes—no system "that would give them State pensions could "possibly be equitable. We are strongly of "opinion that, in the interests of those who "cannot for unavoidable reasons make their pro-"vision for the future through a friendly society, "an immediate and searching inquiry should be "made by Parliament into the whole Poor Law "system, with a view to the large sum annually "raised being more equitably and judiciously "expended. We are also of opinion that a "system of State-aided pensions would be unfair "and prejudicial—and therefore inequitable—to "friendly societies; inasmuch as the State "would enter into competition with the societies "with money furnished, in part, by the societies "themselves; and be enabled thereby to "offer greater advantage at a lesser cost. We "are therefore unanimously of opinion that the "High Court, in passing the above resolution, "was as strongly adverse as ever to any State "aided system of pensions in old age; as was "further evidenced by the unanimity with which "it later condemned Mr. Chamberlain's scheme, "and whilst ready to welcome any scheme for "the benefit of the aged poor, the High Court "held such must be equitable,—a condition "which, in our opinion, none of the schemes now "before the public fulfil; and that the Parlia-"mentary agent be instructed accordingly." Then there is another resolution, and of course this Commission partly met that (this was before the Commission was appointed, I may say): "That the question of demanding an "enquiry into the administration of the Poor "Law system be introduced at the next con-

Chairman—continued.

"ference of friendly societies, and that the "Parliamentary agent be in the meantime "empowered to take part in any responsible "movement having that object in view." That, of course, came about.

12439. We are not such a Commission. You clearly understand we are not a Commission charged with all those powers?—Just so; but this was sufficient for our purpose: it was the aged poor that we were really thinking about at the time.

12440. When you use the word "equitable"—I mean when the resolution uses the word "equitable"—to what portion of the administration of the Poor Law has it reference?—The word "equitable," my Lord, was, in the High Court resolution, with regard to a system of old age pensions.

12441. Could you state with what portions of the present method of administrating the Poor Law your executive were dissatisfied?—Well, in round figures, in about 8,000,000*l.* raised for relief, 3,000,000*l.* are for expenditure on officials and other costs, and 5,000,000*l.* go to the poor. That is rather a larger proportion than what the executive, I can only speak for them, thought was just. That is one point, it is not economically administered. I think I have stated it rather under the proportion.

12442. What other point was there?—The question of the money, or the economical expenditure with regard to proper administration. It is just what has been indicated throughout the answers to these questions; and that is the similar treatment dealt out to the thrifty, thrifty all their lives, as is dealt out to the unthrifty. That is a point on which we feel very strongly.

Poor Law should recognise thrift.

12443. You, as a body, adopt that charge against the administration of the Poor Law?—Yes, we adopt it. I think we must accept that it is true generally, without considering cases of individual hardship, that generally speaking, and under the operations of the Local Government Board, there can be no distinction, and, unfortunately, there is no distinction made, except in very few instances. I know there are some, where a man, a member of a friendly society, has been thrifty and prudent the whole of his life, and has endeavoured to make provision for his later days, but, by some unforeseen misfortune, has been driven to ask for relief from the authorities. What we ask is, and what we should like to see brought about is, that there should be legally some method of dealing with him different to the vicious and unprincipled man who has never tried to save a halfpenny the whole of his life. At present the strict law is that he cannot be dealt with differently; we would like to see that altered.

Expenditure of rate for poor.

12444. I have before me a report of the Local Government Board for 1891–92, in which they give the expenditure of the large sum raised for the administration of the Poor Law for those two years. I will take the last year; it is an increase upon the former year; and I will give you the various items, in order that the same document may contain your statement and my comment. I find that the total sum was 8,643,318*l.*; that the in maintenance was 1,951,000*l.*; that the outdoor relief cost 2,400,000*l.*; that the maintenance of lunatics in hospitals and asylums and so forth was 1,284,000*l.*; that the workhouse and other loans repaid, and interest thereon (that is on building) amounted to 620,000*l.*; that the salaries and rations of officers, assistants, servants, and superannuation allowances was 1,452,000*l.*; and that other expenses of, or immediately connected with, relief amounted to 933,000*l.* So that you see, assuming the correctness of this Return, which there does not seem any reason to doubt, the sum spent upon salaries and rations of officers, &c., is under 1,500,000*l.*?—But with all due respect, my Lord, there is the cost of the buildings; if you compel in-door relief, you have to provide a place for them.

12445. I suppose you must admit there must always be very large provision for in-door relief?—It depends upon how you dissect that Return, my Lord, you will admit. I have taken the same figures; I have had the same report; and it has struck me that, by your putting down on one side what I would put down on the other, it might make an enormous difference. I rather think I am somewhat near the mark when I state that the 5,000,000*l.* and the 3,000,000*l.* is roughly about what it is.

12446. Is there anything that you would like to add to your evidence?—I do not know that there is, excepting that I may express here a very strong feeling which exists in the friendly society world, I am not speaking only of my own society, with regard to this matter of the better treatment of paupers. I may say that there was a Bill introduced into the House the other week in which specifically a certain additional benefit was to be given to them. Mr. Stockall, a member of this Commission, will know that the friendly societies expressly were neutral in the matter; they did not wish to ask Parliament to give their members special advantages, because the Bill only deals with members of friendly societies. We are conscious that there are other people in this world who are thrifty as well as members of friendly societies; and, therefore, we did not wish at all to be selfish, to support a Bill which was expressly intended to benefit only members of friendly societies. At the same time we are desirous that our thrifty people should be put on a level with others outside our ranks, and whatever is done for one should be done for the other. We do not ask that there should be any specific addition: we only ask that first of all, if members have to go in-door, at all events they should be classified, so to speak, as has been done, as I know, in the Sheffield union for instance, and that they should not be brought into contact with the others, whose lives have not been as theirs have been.

12447. You are aware that the in-door patients include all those who are in the infirmaries, and I have no doubt, if you visited the infirmaries, you would find that every care is taken and every comfort given?—Yes, my Lord; I am speaking of those who are not in the infirmaries; I suppose in the workhouse there are a number who are not in the infirmary.

12448. Of course?—Exactly so. We certainly should like the Commission, at all events, to take that part into their consideration, because it is strongly desired by our friendly societies, and, a numerous section, I think, have shown their

Chairman—continued.

desire to help the aged poor themselves, and may fairly ask for some consideration for their aged members when they have to be dependent upon the Poor Law.

Mr. Hunter.

12449. As I understand, your Court of Foresters are of opinion that no scheme of old age pensions which has yet been proposed is equitable?—That is the opinion of the council of the order; that is, the governing body. The High Court said that it would welcome any equitable scheme, only the council thought that no scheme, up to the present, was equitable.

12450. Would you be good enough to tell us what would be an equitable scheme?—I do not know; I am not interested in launching schemes of this sort; I would rather give an opinion on a scheme in existence.

12451. What do you say to Mr. Booth's scheme?—Well, that is equitable, because it is logical, although I differ as to the need of having it. Still, if there is to be a scheme, Mr. Booth's is the only logical scheme that I have seen.

12452. As I understand, you despair of any success with your society providing superannuation allowances?—Despair of success in our superannuation allowance? Well, experience has shown that it has done nothing so far, although I do not know what may happen. The new scheme has not had an opportunity, yet, of being thoroughly understood by the order; but up to the present it has not been thoroughly understood, it is fair to say.

12453. What do you think is the reason why your members are so slow to make provision for old age?—The usual indifference of youth to the necessities of old age; it is the most difficult thing in the world to get a young man to believe in a deferred benefit, and the benefit is so deferred, beginning at 65, that it seems so distant a part of their lives; some think they will never reach that age; others, who never look at it in that light, think they can do very well without it. They are indifferent; I do not know why.

12454. On one point, then, you would be able to give us an opinion; and that is whether some difficulties which you encounter would not also be encountered by a scheme like Mr. Chamberlain's, which depends on voluntary contributions? Certainly; excepting that Mr. Chamberlain's scheme, as I know it now, offers an inducement, because under it it can be done cheaper than anybody else can do it. I mean the benefits can be had cheaper.

12455. Except the advantage of the 20 per cent. cheaper than yours, there is no difference between his scheme and yours, in so far as they provide attractions?—That is so.

12456. For a man to join?—Excepting, if you will allow me to say, there is the added qualification of the knowledge of the State going to add a certain amount; there is the advertisement derived from that fact. Anyhow, some people think everything is right that the State takes part in.

12457. Now, judging from your experience in that matter, do you think that, even with those advantages, any very large number of persons

Mr. Hunter—continued.

would be likely to avail themselves of such State-aided pensions?—Well, candidly, I do not think they would; I do not think there is the demand for pensions which some people think either in our societies or outside them.

Little demand for pensions.

12458. You mean, of course, what the econimists call an effective demand; that is to say, a willingness to pay the price?—That is so; yes. If they required the pension they would pay the price; that is the view I take of it; in my journeyings throughout the country, and mixing with working people, as I have to do very much, I do not find that demand for the pensions.

Chairman.

12459. Do you see much outside of the members of your society?—Yes; it is my fortunate lot to have to address public meetings many times during the year, and we get outsiders as well as our own people to attend those meetings; in fact we invite outsiders.

Mr. Hunter.

Objection to State competing with friendly societies.

12460. Then the main point of your order's objection to that scheme is that it would enter into competition with you?—That is one.

12461. But inasmuch as you really have no old age pensions at all, how can such a scheme enter into competition with you. Is it not rather a field which is unoccupied by you?—Well, we fill the field a little more than Mr. Chamberlain, because we have three people who are paying for superannuation, and Mr. Chamberlain has not got any yet. We fill the field, I mean, relatively; excuse my putting it in that way.

12462. I mean, is the competition of those three persons what you rely upon as a reason?—No, but I may say that we are beginning now. I only put this to show that the pension business may spread. We are beginning now to open, in connection with our Order, courts in which every member pays for his superannuation as well as sickness and funeral.

Societies will soon agree to compel old age provision.

12463. Well, you understand I am not arguing with you; I really only desire to get your opinion?—Certainly.

12464. Do you think that, if nothing is done in the way in which Mr. Chamberlain suggests, and the question of provision for old age pensions is left entirely in the hands of the friendly societies, do you anticipate that there will be any large number of persons who will insure with you?—I think so, because I believe that in a very short time all the societies will agree; it may not be a question of a year or two, but very shortly the societies will all agree not to take members unless they pay for a superannuation allowance. That is our solution of the question.

12465. Would you put pressure upon them in that way?—We should not have them in the society unless they paid for a pension.

12466. Is there no difficulty in regard to the amount of contribution; if a man provides for sickness, and all that, is he also, as a rule, in a position to lay by money for old age pensions?—Well, at the younger ages the increase in the provision is so small that it would hardly be felt; and, as I very often put it, when working men, 30 years ago, could pay their contributions for sick and funeral benefits, surley in these days,

Working men can afford it if they begin young.

Mr. Hunter—continued.

when wages are much higher than they were 30 years ago, they can afford a few pence in addition to pay for their pensions.

12467. I quite agree if you can catch them young?—Well, we are trying to catch them young

12468. That might be done?—Yes.

12469. And your real opinion, then, is that if the matter is left to voluntary action you would be able to overtake the field?—We think that in course of time, just as we have built up huge membership in the sick and funeral benefits, so in time there will be built up a large membership for pensions; because if we make it compulsory they cannot get the other benefits without having their pension as well.

12470. Then is there not a very enormous number of persons who are not members of any friendly society?—There are, but they only ought to be if they are within the age.

12471. I do not know if you have given figures, but could you tell us what proportion of the male community is outside the operation of all friendly societies?—I could not, but I think the chief registrar estimated the membership of the friendly societies at about 7,500,000.

12472. Not for sickness pay, surely?—Sickness?

12473. No, not sickness?—Sickness and death.

Numbers insured for friendly societies sick benefits.

12474. Death, well, but that means funeral expenses; that is a very small matter; but how many persons are insured against sickness?—The difficulty is in knowing what the unregistered societies do, but so far as the registered societies are concerned, I should think, judging from the numbers represented at the Friendly Societies Conference in London in April, there were about 2,400,000 members there represented of societies that all give sick benefits, that there might be, perhaps, another million that were not represented; I take it at 3,500,000.

12475. That is a somewhat rough mode of ascertaining?—It is not a rough mode, so far as the 2,400,000 are concerned; those are absolute numbers.

12476. Those are quite clear?—Yes.

12477. What is the number of persons that you think reasonably ought to be in friendly societies?—I do not know. I am not such a statistician as to be able to say. I should say that the whole of the male adult population who work for their living ought to be; how many that is I am not prepared to say. I have not gone into those figures.

Mr. Stuart.

Foresters in London.

12478. About how many members to whom you have spoken are probably in London?—Of our society in London?

12479. Yes?—We have a membership in London of, probably, 100,000 members.

12480. Foresters?—Foresters; we have four districts: the London United, 93,000 members; the South London, with about 6,000; and the East London, with about 13,000, and the City of London with 500 members; and of course a number of these live out of London, and so we take 100,000 to be a fair estimate.

12481. Are the relations of the London district to the poor relief any different from the others?—No. I read two or three replies from

Mr. Stuart—continued.

the secretaries in London thereon, and they are opposed to the present system.

12482. Opposed to the Poor Law system?—Yes, as at present administered.

Mr. Humphreys-Owen.

12483. Do you feel quite confident, Mr. Stead, that when you got no answer to your questions as to the discontent with existing Poor Law arrangements, that no answer meant that they were satisfied?—In all cases where we have written to ask why they did not reply, the answer has invariably been, "Because we have "nothing to report."

Positi of dis courts

12484. Have you drawn the bonds now sufficiently tight between the central authority and the different courts to make sure that the circulars which are sent out to the different courts from the central body are properly attended to; are there not some courts still which hang very loosely on to the central organisation?—They do not hang loosely on the central body as a matter of organisation; but it is just possible that they may be very careless about answering the questions. But in this matter we have no power to make them answer them if they will not. You see it is not a matter of an object of the order, so we cannot enforce any law upon them; we can only trust to their good nature.

12485. You have the means of enforcing orders of court, if you wish to, on serious matters?—Yes.

12486. You could, if necessary, expel the court?—If these questions had been sent out by resolution of the high court, the governing body, any court refusing to give an answer could be either fined or suspended; but this being only the action of the executive, with no specific authority behind them, they could only leave it to take its course.

Subsi funds

12487. Do you think, from your knowledge of the order, that you are quite safe in saying that no responsible man need lose his benefit in consequence of the existence of subsidiary funds; are there not a good many courts which have not got subsidiary funds?—Well, if there are courts that have not got these funds, they are breaking the law of the order. The general law of the order is that they must have them, and we enforce that law; and I think the instances where there is not a fund of that sort are remarkably few.

All c join i healt and u 40.

12488. Have you any general idea of what class of persons are unable to avail themselves of the benefits of friendly societies?—I should think the only class are those who are not qualified, by reason of their ill-health, and those who are too old. We take them up to 40; and they must be healthy. There is no bar to prevent them joining the order, except want of disposition to do it.

No cl too i to jo

12489. Could you quite safely say that there is no class of persons who are so ill-paid that they could not afford to join friendly societies?—No, sir, there is not a class which cannot. Some of our best courts are in the agricultural districts, where the wages are the lowest; some of our best courts are in Suffolk, Dorsetshire, Hampshire, and other places like those. I can speak of that from knowledge.

12490. You have not considered whether the real wages in those places may not be higher, in

Mr. Humphreys-Owen—continued.

fact, than the apparently larger wages in the large towns, because the expenses may be much smaller, and the indirect additions to income larger?—Exactly; but you only asked me as to the wages.

12491. I did; I said "real wages"?—But even then, taking the lower wages received by the agricultural labourer, suppose the advantages he gets bring his wages up to those of a town labourer; well, there is nothing to prevent him joining. I have found that some of our best courts—I mean financially; I am not speaking numerically—are in what are supposed to be the poorest districts.

12492. You have had a good many complaints of the conduct of boards of guardians in not taking into consideration the fact that a man has tried to provide for himself; have you considered that, if that were universally done, it would, in fact, amount to a subvention from the rates of benefit societies?—It would, indirectly.

Better than Poor relief granted for friendly societies members;

12493. And then you would be in the same difficulty with regard to the boards of guardians that you feel with regard to Mr. Chamberlain's State scheme?—Yes, exactly; but the demand that we formulate is not so much for an increase in money as for better treatment; I mean treatment in the house. That is the demand that is formulated; I am not responsible for the answers that our secretaries have given. As I explained, we refrain from advocating or supporting that Bill specifically brought in to give members of friendly societies increased relief.

12494. Even then the fact that a broken-down member of a friendly society would be sure of more lenient treatment by the board of guardians would be, to that extent, subvention, because necessarily the better treatment would be more costly?—Well, the better treatment would be classification. It might be a little extra cost, but not that direct subvention of which we are so much afraid.

More classification.

12495. You would not regard better treatment, and more relaxed rules as to going in and out, so much?—It would cost a little more, and in that very minute fashion it would be a subvention, but it is not of that class that would bring the Government to interfere with our societies. That is the difference between our objection to a state grant to a pension fund worked through a society, or given to a member of a society; that would necessitate State interference. We are bound to admit that where State money is given there must be State management or State interference; but in the case of the workhouse, giving a man a better class of meat, that is not an interference that would be at all likely to bring the Government to interfere with us.

12496. You would not be very much afraid of it having, indirectly, a prejudical effect upon the clubs themselves?—No, I think not.

Courts complain it as to Poor Law administration.

12497. Would it be possible for you without very great labour to indicate, on the map which is published with the directory, the courts which are satisfied, and the courts which are dissatisfied with the administation of the Poor Law?—Well, so far as we have got them it would not be very difficult.

12498. Do you think you would have enough detailed information of that kind to be of value to the Commission, so that they might see where the dissatisfied chiefly prevailed?—You see those inquiries went out in a way to many hundred districts, and from very many we have got returns. Those districts cover a considerable area. We should have to accept the answer as correct so far as that area was concerned; you are thinking more of the courts forming the district probably.

12499. Yes, I was?—Of course we could not do that.

12500. My idea was that possibly we could find something either in the industrial condition of the country, or in its density of population, or some feature of that kind, which might be connected with the satisfaction or dissatisfaction of its members with the Poor Law administration?—Possibly that might be so. Of course they do not tell us always what is the cause of it; I am only here to bring the fact before you that there are people who are dissatisfied.

12501. I only wanted to go a step further and see whether we could localise this dissatisfaction?—It can be localised. I have the information here; I will leave it in the Secretary's hands (*replies handed in*).

Mr. Loch.

12502. You have quoted the opinions of members of your courts; can you say whether they would have had much actual knowledge of Poor Law administration?—I apprehend that the answers were given after information had been collected; that is to say, that in the replies, where they refrained from giving information, it was simply because they had no knowledge of any circumstances, and the others, I feel, were given after the inquiry into the cases which they mentioned. That is what I gathered from the answers.

12503. But, heretofore, comparatively few friendly societies' men have actually served as guardians?—We have a good many who are on boards of guardians.

More friendly societies members will be guardians with the lower qualification.

12504. In London?—Not in London; I am speaking of the country, chiefly.

12505. And in the large towns?—Yes; but now, since the qualification has been reduced, that position will be more frequently filled by friendly society men, and is being, as a matter of policy.

All thrifty on rates should have special treatment.

12506. I understand that you ask, that no concession should be made to friendly society men that would not be made to other persons above 50 in regard to Poor Law relief?—Yes; I think you will see that if (supposing such a case could be) a person had preferred to be thrifty in a good co-operative society, or in a savings bank, and something had gone wrong, and all his provision had been swept away, I should say, it would be unfair to make a friendly society man (at least a person who had been in a friendly society) a grant of an additional half-crown a week, and not the other man; that is our feeling in the matter.

12507. If, therefore, this man has this half-crown a week provision, that he has made for himself without reference to a friendly society, all you ask is, that if it be not taken into account in his case, it ought not to be taken into account in yours?—We want them all treated alike; we want all thrifty people treated the same; I think

Mr. Loch—continued.

there is a fair distinction there. We do not want any exceptional privilege.

12508. Were any of the cases of complaint that you had specially brought before your notice, cases of complaint in which old people had suffered?—I think they are mostly old people, from what I can gather. It is not when they are young that they go to the parish; it is when they get into years.

12509. Are those 13,000 persons who are now above 65 years of age, a fair sample of the old age members of the future?—With regard to what?

12510. With regard to self-maintenance?—I could not speak for them. These 13,000 are spread all over the country; I have not the slightest knowledge of their position.

12511. But if, whether the pension fund be by way of State interference, or whether by way of adopting your own society's fund, these 13,000 are able to maintain themselves, may you conclude that, as the other generation grows up to old age, they will be able to maintain themselves, whether they join your fund or not?—Exactly; the conditions of life are getting better. I think the five hundred odd thousand show that our members are of a thrifty class.

Improved conditions of life.

Mr. Stuart.

12512. Do you attribute the small number of the members of friendly societies applying for Poor Law relief to the provision made in friendly societies being found sufficient, generally, to meet the needs of old age?—That is so; certainly.

Mr. Booth.

12513. I should like to know, with regard to this information, how it was collected from the districts; did the districts collect from each of the courts sending the forms; were they sent by proxy in that way?—The district sent them to the Courts. The form of questions was sent to the district secretaries with an intimation that if they desired to send a copy round to each of their courts in order that they might get the information, such copies would be supplied, and they were supplied; so that copies of these questions went to the courts concerned.

Mode of collection of the information as to feeling of Foresters.

12514. Went to every court?—Yes, so far as we know.

12515. Were the returns for five years in a block, or year by year for the five years?—All together, I think; in some instances dates were given, but they were all within the period of five years, and we did not dissect them any more.

12516. Would the knowledge of the officials be sufficient for five years?—I think so.

12517. Supposing the officials had changed?—The information would be derived, say, from the secretaries and the officers of the courts. I do not say the secretaries do not change very often, but they do not change every year. Really the experience is that the secretary is secretary for a number of years; I think there is sufficient knowledge amongst the officers to get this information.

12518. You think that the personal knowledge would be sufficient to go back safely for the five years?—I think so.

12519. Would the matter of their asking for relief be sure to be notorious?—Yes; that is just what it is in the country.

Mr. Booth—continued.

12520. So you feel in your own mind no doubt as to the validity of the basis, that a return of this sort is given from knowledge, sufficient knowledge?—I am prepared to accept it, because I was very much surprised to find it so large as it was. I thought there were fewer members who had to apply for relief; it surprised me on account of its largeness.

12521. Without supposing that they would make any return that was not intended to be perfectly correct, yet still it would be their wish to bring it out small?—Exactly so; if anything to minimise it.

12522. Where there is a tendency of that sort one needs to be perfectly sure; do you feel this perfect confidence?—I do; I was surprised to hear it was so large.

Mr. Stockall.

12523. The habit of visiting the members when sick, gives peculiar opportunity to know the position generally of the man who is sick?—Exactly.

12524. Therefore all his surroundings would be well known?—Yes, they would; and probably, more than that; in all societies the applying for relief, it ought not to be, but a little stigma attaches to it, and no member ever asks for parish relief without somebody knowing about it. We may take it almost as an absolute record that that is so.

Mr. Stuart.

12525. May I ask a question bearing on this; about what is the size, numerically, of one of your courts, roughly the size?—The average is about 148 in each court; they vary from 1,500 in one, down to, perhaps, 20 or 30 in the young ones; but the average is 148, or something of that sort.

Mr. Booth.

Number of members over 65.

12526. You gave us a figure, that something under 3 per cent. ($2\frac{2}{3}$ per cent.) of the total number of members were over 65 years of age; roughly speaking I suppose that would be about 15,000?—Thirteen thousand, I think it is.

12527. And you have said that it is with regard to the old, principally, that asking for relief is concerned?—Yes.

include most seeking relief.

12528. So that the numbers which you have given to us, which I confess to me appear very small, but which to you appear large, at any rate must be taken as a proportion rather of 13,000 people than of 500,000 or 600,000?—I should think so. I have no absolute figure as to the ages of them, but I think our experience is that they would be of the older ages, those who apply for relief. Of course if necessary we could get the figures, but I think we could take it for granted that it is so.

12529. These 500 or 600 people who have applied for relief are really, practically, a proportion of the old?—490, I think, is the number.

12530. 490 in England and Wales; and there is Scotland?—Of course you are taking the whole.

12531. Something over 500 it is?—Yes.

12532. And the 13,000 old people in the societies now are to a certain extent a selection;

Mr. Booth—continued.

that is to say people drop out to some extent as they go on in life through not having paid their subscriptions,—through being, in fact, unsatisfactory people?—Yes, the ratio is not so large after 40, as before 40. Forty is the limit. If a man were to go out of the society by reason of non-payment of his contributions up to the age of 39, he could join again without trouble up to 40; but after 40 he could not—it is impossible.

12533. Still, the fact that a man has not only joined the friendly society, but has remained in it till he has become old, is a guarantee of his character greater than can be spoken to for the other members?—Yes.

12534. So that they are to a certain extent, the cream as to character?—Yes, I should take it so.

12535. So that, after all, perhaps this number is a fairly considerable proportion of 13,000 more or less picked men out of what is already a selection of those who have joined the society?—I should hardly reckon the ratio as 90 per year out of 13,000, although we may assume that those who are receiving relief, or applying for it, are of the older ages; but not necessarily 65; they might be younger.

12536. I should be glad to know if you have here, or could send us, what was the total number in the society 27 years ago?—I can tell you now. Beginning with 1865, and going to 1891, the figures covered the 27 years.

12537. Could you give me the number of members in 1865?—Yes; in England there were 272,393; in Ireland, 1,268; in Scotland, 2,064; and in Wales, 11,543.

Chairman.

12538. They have increased four fold in Wales?—Yes.

Mr. Booth.

12539. Is there any reason to suppose that the proportion of the old will not increase in the same ratio as the members of societies generally; I mean to say that so many years hence (we will say 30 years hence) the numbers of the old will be increased in proportion to the extent to which the society has increased up till now?—The society, since that particular date you have got, has rapidly increased. There is not another society that has increased from that date more than we have. It necessarily follows, of course, that among the members who have joined since 1865 there would be a large proportion of young members.

12540. But as they grow old they will yield as large a proportion of old people in all probability?—I think so.

12541. So that, 30 years hence, you will be dealing with a very much enlarged number of old?—Yes, that we must expect; that is the course of nature.

12542. With regard to the pension schemes, you were good enough to say that you did not consider the scheme with which my name was connected as inequitable, but the Resolution you quoted goes so far as to say that none of the schemes now before the public fulfil that condition of being equitable. The paragraph begins with the point that they cannot be considered equitable if they are based upon the condition and

Mr. Booth—continued.

necessities of people unable to become members of friendly societies. That only excludes a system which would give an allowance to members of friendly societies and others on equal terms?—Yes; your scheme was not in our minds when that was written.

12543. Then, to turn to Mr. Chamberlain's scheme, is not his selection, so far as it selects, in the direction of selecting the thrifty?—But there is no selection, it is a voluntary act; the selection is on the part of the outsiders—those who choose to join it.

12543*. Quite so; and their joining it is, as far as it goes, a proof of thriftiness?—Well, unhealthy people would not pay for a pension, because they would not have the chance of living to get it the same as a healthy person; there is a selection in that way.

12544. But is there not also a selection in the direction of thrift when it is left to voluntary choice whether a man joins or not?—Certainly.

12545. So that in Mr. Chamberlain's case also—he is not here to take his own part—this point, at the beginning of this paragraph, "and we are "further of opinion that no State system or State-"aided system of old age pensions can be equit-"able which is to be based upon the conditions "and necessities of persons unable to become "members of friendly societies," does not apply to his scheme any more than to mine?—Excepting that that was written in view of the resolution of the High Court: "That this High Court will "welcome any equitable system of old age pen-"sions, which, without interference with friendly "societies, or their work, shall provide for the "large number of persons who are unable to "avail themselves of those institutions."

12546. My point is that Mr. Chamberlain's scheme is not inequitable on the point raised here?—Not on that sole point, but it is inequitable, in that it calls upon people to accept a scheme which is voluntary in its action, and which is to be subsidised by Government to the extent of 20 per cent. I have put it under correction. Of course, it is inequitable.

12546.* Excepting that members of friendly societies are just as eligible as anybody else?—Exactly so; we have nothing to say about his scheme, excepting that he asked our opinion about it, and, as I explained, our objection was to it linking us in any degree, however small, with the State, in order to keep away the idea of Government intervention at some future time.

12547. Not that it was inequitable in the sense of being inequitable towards the Foresters?—Not at all; it is not more inequitable to us than to anybody else. Our objection was on broad lines.

Mr. Pell.

12548. I think you have stated that there is no general desire, as far as you have been able to ascertain among the classes you have to deal with, for superannuation?—No, sir, I have not found it. No desire for old age benefits.

12549. You would agree with me that the desire does not exist in any other class. Take your own case, or my case?—Well, I should not like to speak for any other order, but my experience is, that there is no particular demand

Mr. Pell—continued.

for it, and there will not be until the young people are educated up to the necessity for it.

Does not wish State stimulus.

12550. Do you think it desirable to endeavour to create that desire by any artificial stimulus in the way of State contribution?—I do not, sir; I would rather see it a natural growth.

12551. We have had your opinion, very distinctly given, as to the propriety of State aid from the Treasury. Are you adverse to assistance being given to your members by the local authorities from the rates?—As I said just now, a scheme to give our members, as members, an additional relief, we are not in favour of. We are not in favour of that Bill, which has been introduced in the House of Commons, by which members of friendly societies are to have something extra in money; we object to that.

Poor Law and friendly societies members.

12552. I am not quite clear, but I think you implied that there ought to be some discrimination on the part of those who distribute the Poor Law fund in favour of those who have been members of good societies?—Yes.

12553. If they applied?—When they go into the house; that they should not be herded with the people who have been vicious.

12554. I was not thinking so much of the house as of out-door relief?—Well, what we would ask for is a little more generous treatment; we are not asking you to give large sums of money, but what we want is for the boards of guardians to have some discretion in the matter, which they have not. If they use it, well they are breaking the rule.

12555. I am a very old guardian myself; was your view this: that if the sum the beneficiary would receive from his institution was inadequate for his support, as you think, it would be equitable for the board of guardians to increase that to such a sum as would make him comfortable?—Yes; I should think it is not inequitable to do that. Supposing guardians did not, it is only starvation for the man, and he still comes to them in the difficulty.

12556. That is your opinion, that the assistance the guardians would give would be supplementary?—Not to any undue extent; certainly not; within a reasonable extent.

Effect of out-relief on amount of pension.

12557. Do you not think that that would lead to a direct encouragement of clubs and societies giving very insufficient assistance in old age, upon the ground that if they did give insufficient aid, sufficiency would be made up out of the rates; might it not have that tendency; I only want your opinion?—Am I to assume that you mean that a society would give less sickness-pay to its members per week?

12558. Or less superannuation pay?—In order that the rest may be made up?

12559. Yes?—That could not be in our own society.

12560. I know it cannot?—Excuse my saying it, but what I wanted you to infer is this: that they would not reduce their benefits for any such purpose.

12561. What I wanted to get at was this: whether you thought that the favourable treatment that the members of your societies should receive from the hands of the guardians should be considered on the grounds of their not having sufficiently comfortable maintenance in old age, and that the rates ought, in those cases, to make it up to a comfortable maintenance, just because they have been meritorious people, the merit being proved by their having been for a long time members of your society?—That is not exactly as I should put it myself, because, where a family comes to want the guardians are bound to relieve them.

12562. The man has a just claim?—Exactly. Suppose a man with some children has got 5*s.* a week coming from his court—his society—that cannot keep them. Well, then, the guardians will be bound to supplement that in one of two ways: they may send him into the house, or they may give him and his family something to assist him with his 5*s.*

12563. Then am I to understand that if that man had been a member of your society you desire to see him treated with greater generosity, if I may say so, than if he had not been a member of your society?—Yes, I think he is entitled to some beneficial consideration.

12564. Then why send him to the Board of Guardians?—It would be the duty of the guardians to assist him outside.

Thrifty should have out-relief rather than workhouse.

12565. Are you not pre-supposing that Christianity is a farce, and that there is no neighbour to assist at all?—I know that the doctrine of indoor relief, of course, is pushed forward, in order to keep pauperism down; but I am under the impression that there is where a distinction might be made, in the case of a thrifty man; that instead of being sent into the House he should be relieved out; I do not say to any undue extent; and in doing that, perhaps it may be cheaper for the Guardians.

[Adjourned till Tuesday next, at Noon.

The Witness withdrew.

THIRTY-FIFTH DAY.

Tuesday, 11th July, 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. J. CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
Sir HERBERT E. MAXWELL, BART, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P., a Member of the Commission; further Examined.

Sir Herbert Maxwell.

12566. I HAVE not had the advantage of hearing your statement, but I have read it with the greatest care, and I am also acquainted with the general outlines of the scheme, from having served on the same Parliamentary Committee with you; but there are one or two points on which I would be obliged if you would allow me to put a question or two. The first is on the question of the cost of administration. It seems to me that in the estimate that you have given it is rather under-estimated, unless you have information which does not appear on the question. As I understand it you think the cost will be met by the State giving 2½ per cent. on investments instead of 2¾ per cent., that the extra ¼ per cent. will cover management expenses?—Yes.

12567. May I ask how you arrive at that estimate?—The ¼ per cent., I believe, covers fully the expenditure on the savings banks accounts; I do not believe that this will be more costly than the keeping of the savings banks accounts. I have said in my examination-in-chief, I think, that I could not dogmatically say that ¼ per cent. would cover the expense in the event of the provision being made for infants and children. I admit that that would be rather a costly proceeding, and it is very difficult to say how costly it would be; but as regards the ordinary administration of the scheme, I do not think there is any doubt that ¼ per cent. would be quite sufficient.

Sir Herbert Maxwell—continued.

12568. Compared with that estimate of the proportionate cost of administration, the actual cost of administration in friendly societies and industrial societies is much greater, is it not?—In the collecting societies, of course, it is enormously greater; but there is no parallel between the two.

12569. Of course not; because the collectors get 20 or 25 per cent. of the sums?—Of the sums they receive.

12570. But even in ordinary friendly societies the cost of administration is much larger?—I have no doubt. I have not any figures upon the subject; but the nature of the friendly society administration is of necessity a great deal more costly. They have to deal with sickness; that involves careful inquiries and continual visits, and must of necessity be very much more expensive than the payment of an annuity after a fixed age.

12571. Then on the question of State interference—the implied State interference to a

Trade unions in relation to Case 3.

Sir Herbert Maxwell—continued.

greater or less degree with friendly societies and other voluntary institutions. I am speaking of the proposal in Case 3 of your scheme. I think by "other voluntary institutions" you indicated trades unions?—Yes.

12572. Have you made any inquiry of the officials of trades unions—of those conversant with their working—whether they would be prepared to make the necessary provision by separating superannuation from the other expenses of the union?—No; I explained that the question came really to a stop in consequence of the appointment of this Commission, and the proposals of the Parliamentary Committee have not been formally submitted to the leaders either of the trades unions or of the friendly societies.

12573. Such an arrangement would involve a complete departure from their present practice?—Quite; so far as, according to their present practice, their funds are all applicable to all the purposes of the trades unions—that is to say, to strike purposes as well as to benefit purposes. As you have raised the question, I would just like to say I think the trades unions would find it very much to their advantage to accept the offer, and to separate this one department in their work from the others. The benefit to them would be that they would get rid of all the very heavy responsibility for payments after 65. They have the same difficulty that the friendly societies have in distinguishing between old-age superannuations and purely sick-pay benefits; and it would be so great an advantage to them to say, "We close our transactions proper at 65, "and after that you must depend upon our "superannuation fund, which is a separate ac-"count," that I think they would be inclined to consider it favourably.

and friendly societies; question of solvency.

12574. In answer to Question 12231 you dealt with the probable attitude of friendly societies towards the suggestion: "It would clearly be a "great advantage to them if it were accompanied "by the guarantee which I am now suggesting "as a possibility—it would at once mark off the "great solvent societies." May I ask what you wish me to understand by "the great solvent "societies"?—I said, I think, the great solvent societies and those which have every prospect of becoming solvent.

12575. Or the societies which are certain to be solvent?—Yes. Of course I include in such societies the great orders of the Manchester Unity and the Foresters and the other large orders.

12576. Yes; but is there not rather a misapprehension involved in talking of the great solvent societies? Is it not the case that even in the Manchester Unity of Oddfellows it has appeared by the quinquennial valuations that many of the branches and lodges (I think I may say the majority of them) are not, strictly speaking, in a solvent condition?—There is, of course, a very large deficiency in the actuarial estimate both of the Foresters and of the Manchester Unity; but I myself do not entertain any doubt that that will be put right.

12577. No, I do not wish to express any doubt, but what I mean is, would you propose to extend this guarantee, or semi-guarantee, to societies which could not actually show a surplus of assets over liabilities?—If they kept the superannuation account distinct from the rest of their accounts there would be no difficulty whatever in giving a guarantee, provided the conditions that I have laid down were adhered to.

12578. Quite so. Then would this superannuation account be a Unity account, or a branch and lodge account?—I think that might be left to the society itself to determine. It would not matter to the State whether they were dealing with the separate lodges or with one general superannuation account.

12579. No; I only wanted to make it clear what you meant by the great solvent societies. I think I understand. Now, to go back to Case 2?—I would add that what I think I had in view was rather these small village societies, which in so many cases are from the very commencement certain, at some time or another, to become insolvent; at all events, so far as their older members are concerned, the whole thing from the beginning is based upon an improper scale.

12580. Yes; but I think you heard Mr. Reuben Watson the other day saying that cases of bankruptcy had in the past been only too frequent, even in the Manchester Unity of Oddfellows?—I did not hear him; I daresay it is so.

12581. In Question 12208 you speak of the actuarial calculations which you found it possible to enter upon in connection with this scheme, and you say that the actuary has been enabled to arrive, at all events, at what he believes to be a fairly accurate estimate of the cost?—Mr. Hunter was good enough to furnish some particulars which he had obtained from New Zealand, which have a very considerable bearing upon the calculation, and, with the help of the figures furnished by Mr. Hunter, the actuary has arrived at what he believes to be a fair estimate.

12582. Of course any legislation in this direction would have to be preceded by an extremely rigid and much more searching actuarial calculation than you found it possible to undertake?—Certainly.

12583. Under this Case 2, have you considered how far the actuarial calculations are affected by the retrospective proposal under Case 3, namely, that means should be found to include those who are over 25 at the commencement of some such scheme?—That is not Case 3; that is not one of the three cases that I have spoken of; but it would be a case by itself; Case 4. Of course that would largely increase the cost.

12584. The retrospective proposal is entirely separate?—Entirely separate.

12585. From one, two, or three, as set forth in the evidence?—Entirely.

12586. I did not gather that. Then, in the actuarial calculation is there not an unknown element to be taken into account; what I may call the prudential element. Suppose a man to be disposed to marry, would the consideration that his widow and children, in case his life failed, would be provided for by the State not tend to modify his intentions?—I imagine it would be an additional stimulus to make the insurance.

12587. No; but I mean would it not rather be a stimulus to marriage, the knowledge that he had made the insurance?—Well, I think the ordinary working-man would hardly be much

Sir Herbert Maxwell—continued.

affected by so indirect a stimulus as that. Your suggestion is, that he would consider that possibly he might die, and that was a reason why he should marry, in order that his widow and children might get a very small contribution in aid of their livelihood after his death.

12588. It is rather a delicate point that I am driving at; but it is one which I have no doubt your acquaintance with the working-classes must have brought under your notice. The number of children, the size of a man's family, is of course to a certain extent within his own control; how far would that control be qualified by the certainty that his children would be left provided for?—I do not think that a fine calculation of that kind would enter into the minds of the ordinary working-men.

12589. I have only one more question to put. It is connected with your answer to Question 12,290: "I have not said the system is at present too stringently administered. My statement was in answer to the argument, that if it were too stringently administered there would be no old age pauperism. I say if you turn the screw once more you will produce an outbreak." I suppose by that you mean, if out-door relief were administered with greater stringency?—Yes. I think if on the whole and as a universal rule out-door relief were very stringently administered there would be a very powerful public agitation against the system.

12590. You are aware, are you not, that out-door relief is administered with great stringency under the Poor Law of Scotland?—Yes.

12591. And are you led to believe that the feeling against the administration is stronger in Scotland than it is in England?—I am really quite unable to speak as to Scotland. I know generally that the out-door relief is stringently administered, but I do not know what circumstances there are to explain the fact that there has been no very serious popular agitation on the subject.

12592. But do you think if out-door relief (to able-bodied poor) were prohibited in England it would produce serious disconcern?—I am perfectly certain of it.

Mr. Booth.

12593. Able-bodied poor?—That is not the question we were considering. We are considering old age poor entirely, and the popular grievance is much greater in the case of old age than in the case of able-bodied persons. I do not say that there would be the same feeling about the stringent administration in regard to able-bodied poor; but my point is that if you were to refuse out-door relief universally to old age paupers, I am perfectly certain that in England you would have an agitation of the most serious kind which might go much further than the mere question of old age relief.

Mr. Loch.

12594. Is it not much the same thing, in fact, whether a man receives relief out of the rates, which is called parochial relief, or relief partly out of taxation and partly out of rates, which may be called State relief?—No. In my opinion there is a very marked and a very clear difference. The idea of humiliation, of degradation, is in-

Mr. Loch—continued.

separably connected with the administration of the Poor Law. Necessarily so, as I think, because the Poor Law must be in its nature deterrent. But there is no such feeling connected with the receipt of a pension which the man would be entitled to say he had earned for himself by contributions proportionate to the value of what he was to receive.

12595. Pardon me; but I think you are misapprehending my question; for I said, would it not be the same thing, in fact?—I do not think it is the same thing, in fact. One of the facts which we have to consider is the impression upon the mind of the recipient. At the present moment no man receives Poor Law relief without a certain loss of self-respect. If he has any self-respect when he begins to receive it, you have only to converse with the poor in this country to know with what horror, with what reasonable and righteous horror, many of them regard the application to the Poor Law.

12596. Undoubtedly. But if it were called by a different name?—If it were called by a different name; if it were administered under different circumstances; if, in fact, it were a State pension, and not Poor Law relief—I think the circumstances would be quite different. That is my point.

12597. But your scheme of State pension involves a contribution by the man himself?—Yes.

12598. Other schemes do not do so?—No.

12599. In the one case, under the present system, the man receives something valuable out of the pockets of his immediate neighbours, is that not so?—Not of his immediate neighbours, out of the State, to which he himself has already contributed.

12600. No; but under the present system a man who is unable to support himself receives support from his neighbours?—Do you mean charitable support?

12601. No; I mean under the Poor Law?—Through the Poor Law—from his fellow-ratepayers.

12602. From his fellow-ratepayers?—That is to say, from those who have been his fellow-ratepayers at the time that he himself was a ratepayer.

Mr. Broadhurst.

Lump earnings of labourers.

12603. When you were speaking about the haysell and corn harvest affording means for these payments, did you remember that these occasions are looked forward to for rent-paying and boot-bill paying by the labourers for their children?—Oh, I have no doubt they do that; but I think still the ordinary thrifty and intelligent labourer generally has a balance over which he might appropriate to such a purpose if he chose.

12604. I wanted to know whether that was in your mind?—Yes.

12605. One other question as to the question of personation that was under discussion. Would there be a greater protection in that respect, if protection is needed, were the pensions paid, as you did mention in your principal evidence, by town council or district council in the counties?—Yes. I think anything that would localise the administration would make personation more difficult; but I do not really think that personation is a serious danger.

Mr. Booth.

Cost of scheme; 5,000,000*l.* if all joined.

12606. With regard to the sum of about 5,000,000*l.* that you said the total contribution of the State might be, that is, I understand, an entirely hypothetical figure, an assumption?—No. It is an absolute figure upon the hypothetical assumption that every man and woman in the community adopted the scheme.

12607. That is to say, every man and woman as they reached the age of 24?—Yes.

12608. So that it is a sum arrived at in that way, of taking the total number of people at the age of 24, and if they all join, the liability of the State on their behalf would be this 5,000,000*l.*?—Yes.

12609. And, therefore, each year, assuming the same number of people to come to that age—each year the State would incur the same liability, year after year?—Yes.

12610. In the answer to Question 12202, you say that it would not be necessary that this sum should be actually lodged by officers of the Government; "it would be a question, of course, "of State book-keeping, but I take it for "granted that the State would allot every year "such a sum as would be sufficient at the age of "65 to produce an amount equivalent to what a "10*l.* deposit at 25 would produce." So that you contemplate the sum, whatever it may be, that represents the liability of the State, being gradually accumulated, and not necessarily deposited by the State in one sum?—Yes.

12611. But that would involve an increase of the total amount to be set aside by the State as years went on. You would begin with a smaller amount; the average amount would remain the same; you would end with a much larger amount?—That would be so.

12612. You cannot really get rid of any portion of this sum?—No. It is really a question of alternative methods of keeping the account, which would, of course, be ultimately decided by the Treasury. But it would make no difference in the actual cost to the nation.

12613. You would lose a certain amount of compound interest if you postpone the liability?—Yes.

Cases 1, 2, 3, will not affect aged for 40 years,

12614. Then it would go on year after year before any effect was produced on old age pauperism, for 40 years?—Yes.

12615. And then when the time of its fruition commenced it would only again be slowly, year by year, that it would produce its effect?—Yes.

12616. So that altogether, before you obtained the full effect of the expenditure, this continual expenditure, year by year, of 5,000,000*l.* on this assumption, would run on for from 40 to 65 years?—Yes.

12617. The first old-age pauper who would be saved the community by this scheme, if not made retrospective, would be a man who was 24 the year it came into operation, and would be 65 or 64 40 years afterwards?—Yes.

12618. So that actually there would be no saving at all, no saving that you could count upon, no reduction of old-age pauperism, for 40 years; and then year by year it would take 25 years before it covered the whole field, reaching men of 85?—Yes. You are aware, of course, the reduction would begin at once so far as the widows and children are concerned.

Mr. Booth—continued.

12619. I am quite aware. But dealing with the old age only, it would only begin to act in 40 years, and it would take 25 years more before it really operated to the extent of relieving old-age pauperism entirely?—It would operate very quickly from the commencement of its operation.

12620. It would operate quickly, no doubt, but theoretically it would need the full time to exhaust its operations?—Yes.

12621. Well, then with regard to the saving of Poor Law expenditure on the old, there would then be no saving for 40 years?—No.

12622. You have no sum at all to set against the assumed 5,000,000*l.* of expenditure for 40 years?—Except, as I say, the reduction in regard to widows and children; and that is the reason why I assume that the Treasury would deal with the matter by deferred payments, so that, instead of 5,000,000*l.* the first year, they would spend a very much smaller sum. The sum would increase as the time approached when the Poor Law saving began to operate.

12623. But so far as the old people are concerned there would be no saving at all?—No.

12624. So that the money would be paid year by year without any immediate benefit?—Yes. Pardon me; any immediate direct benefit. That is, of course, the point to which your question applies. I should not say that there would be no indirect benefit even before the time that the pension became due; because it is my opinion that many people go to the Poor Law now because they are hopeless. They know they will have to go sooner or later, and under those circumstances they go sooner rather than later; but if they had the certainty of a pension and of being able to subsist without Poor Law relief after 65, I think they would endeavour to keep themselves away from it in the years immediately preceding 65; that is an indirect advantage, that is all.

12625. Yes, an indirect advantage; but an advantage which at least would not come forward until the time is approaching?—No; certainly.

12626. It would be a very considerable number of years; no doubt, when a man was within five years of his pension or 10 years of his pension, it would have an effect?—Yes; quite so.

12627. But for 30 years from the time of the passing of such an Act it could have no appreciable effect?—No.

12628. So that asking for any large sum of money for that sake would be asking for a payment from the National Exchequer, for which the return was very remote?—Yes, that is so.

12629. On the other hand, you assume, probably correctly, that by no means everyone would apply?—No, certainly not.

12630. But then on the other hand there is this to be said, that those who do apply would be those who are least likely to come upon the rates in their old age; would you agree to that?—I should not say "least likely." No; because I assume that none of those whom we call the well-to-do classes would apply for a pension at all. All those would be excluded; but of the working classes I should anticipate that it would be the better and more thrifty that would apply in the first instance.

12631. Taking your assumption, that one-third of the population are out of it, and do not

Mr. Booth—continued.

apply, then after that one-third, those who did apply would be the cream, more or less—the best?—If one-tenth of the two-thirds applied, I should say it was rather the upper one-tenth, than the lower one-tenth.

12632. Quite so. So that with regard to the reduced number who might apply, the saving would be even more problematical, because after the lapse of the 35 or 40 years, it does not at all follow that any large number of them would in any case have come upon the Poor Law?—No; that is so.

12633. So that unless the scheme were very much more widely accepted, we might be left with very much the same old age poverty problem 40 years hence as now?—I do not quite think that, but I quite agree with the arithmetical part of your argument; all I think is that you are underestimating now the indirect benefit of such a scheme.

12634. But still you admit that the indirect effect would not come for 30 years; not come till people begin to be within mental reach of the age?—I have said, and I agree that no appreciable effect in the way of saving to the Poor Law, would arise for 30 years.

12635. Well then, is that a satisfactory outlook, or one for which the public would be content to vote a considerable sum of money, if no results are to come excepting with regard to the widows and sick; no results as regards old age can be anticipated for 30 years, and then only a little, and slowly acting until 40 or 50 years?—Yes; I have very little doubt myself that the House of Commons would vote some money for that purpose just in the same way as it voted money for education. It might have been represented then that it was a most unsatisfactory thing to vote 30,000*l.* a year, which at the very best would only educate a few of the children of the very upper of the working-classes, but it was an experiment and it was capable of infinite development. I put this forward in exactly the same spirit, try it; it is good as far as it goes, if it answers it will be capable of very large development in the future.

12636. But even if it is largely developed in the future the benefits are infinitely more remote than with regard to education. It is quite true that a sum of 30,000*l.* could have very little effect on education, but whatever children were educated were educated. It did effect an improvement at once so far as it went; you had so much education for your money. Whereas, my point is, in this case you would get nothing for your money for so long a period; a much longer period than I should have thought any one would have been content to look forward?—But you seem to assume that the benefit of the scheme does not arrive until a man is in receipt of his pension. I say it arises from the moment he is insured. I consider myself benefited by being insured against fire although I may not have a fire for a hundred years.

12637. In fact from the effect on his mind?—Yes, and from the security which it gives him. My belief is that there is a great popular desire to be insured against poverty in old age, and that in order to attain to that position of security the community would be quite willing to make some sacrifice, especially if the matter is presented to them in an experimental form. I do not believe that they would grant vast sums of money for it any more than they would have granted 10,000,000*l.* a year for education in the first instance.

Mr. Booth—continued.

Position of present aged.

12638. Then with respect to retrospective or interim action for those who are now old, do you think it almost impossible to meet that; you have not brought it forward?—I have not myself ventured to put forward any plan; it requires, in my opinion, further consideration. I think it would have to be considered.

12639. But you would admit that however important the indirect results which you speak of may be, the actual condition of the old people for half-a-century from now, is even more important?—In what sense is it more important? Assuming that there are 50,000 old people now, and 50,000 people who will be old 40 years hence, in what sense is the future of the last 50,000 of less importance than the future of the present 50,000?

12640. More important as a practical question because we are more closely interested in it?—It would certainly be a great advantage to the political force of any scheme to be able to point to it as dealing with an existing state of things.

Temporary provisions for these desirable.

12641. And on the other side, is it not a weakness if it does not deal with that; I admit that it has some effect on the lives of people before they become old, but it does not, as a matter of fact, deal with the actual old at all, to any great extent, for half-a-century?—I should certainly hope that if the scheme were adopted, there would be added to it provisions dealing with those who are now above the age of 25. All I have said is that the scheme of the Parliamentary Committee is not, in my opinion, worked out in sufficient detail or with sufficient knowledge behind it, to justify me in putting it forward as a definite scheme; but that some scheme would be required, I am perfectly prepared to agree to, and of course in the German system provision has been made.

12642. So that you would be prepared to face additional cost for the sake of dealing with those now over 25?—Yes, I would certainly.

Accumulation of funds.

12643. Another point: do you dread the accumulation, or think that there is any danger in the accumulation of large funds for such a purpose as this?—No, I do not think so; if there is any danger it would be altogether disposed of by making it a local affair; the amount would thus be divided.

Scheme does not make poverty test, and is not inquisitorial or penal.

12644. With regard to a question that Sir Herbert Maxwell asked with regard to the difference between Poor Law relief and pensions, would you not say that it was largely a question of whether poverty was made the test?—I do not propose in the scheme which I have supported before the Commission, that poverty should be a test.

12645. I know; and that is why I put it. It seems to me that your scheme is entirely free from that objection?—I think so.

12646. And I think, largely from that reason, that it is true that they do receive public money; but they do not receive it in a way which tends to make it a reflection upon their character?—That is one reason; but I would hardly say that it was the principal reason. If a man receives

Mr. Booth—continued.

Poor Law relief he has to go through an examination into his private affairs by officials; if he has to enter the house he has to submit to all kinds of conditions; restrictions upon his liberty; a deprivation of luxuries; all sorts of things which are in their nature penal. Nothing of that kind arises in connection with an old-age pension.

Mr. Stockall.

12647. Mr. Chamberlain, in your scheme, or rather the paper which you gave us, you said that you did not profess to give a complete solution, but only a contribution and a beginning. What is your idea of a complete solution?—A complete solution would be Mr. Booth's scheme, which provides everybody with a pension.

12648. In your paper you say that the movement must begin with the upper strata, and in time it will reach the poorest. I suppose you would gather that idea in some measure from the work which the friendly societies have accomplished?—I think it has been their experience.

12649. That they have travelled downwards from the upper strata of the working classes, and have now comprehended a large number of those who were of the lower class?—Yes, I think so.

12650. Do you consider it wise to interfere with that which has been voluntary on the part of the people themselves?—I should be very sorry to interfere in any way with voluntary thrift, and I should hope to stimulate it.

Relation of scheme to friendly societies.

12651. But would not your scheme, if adopted, sap a great deal of that which is now being endeavoured to be done by the friendly societies?—I think not.

12652. You are giving a pension to the subscriber for a great deal less than the friendly societies can do it; would not that have the effect?—No, it would not interfere with the work of the friendly societies, because the proposal is to enable the friendly societies to secure to their insurers a larger pension than they otherwise could do.

Thinks societies object to State control, not State aid.

12653. But the action of the friendly societies during this century has shown that their members desire to be quite free from any State or rate assistance?—I think it has shown that they desire to be free from any State control. I am not certain that they have shown any desire to be free from any State assistance.

12654. But supposing that it is the case that they are desirous of being free from any State assistance?—I could not admit that as a basis for an argument; I think the contrary is the case, that is to say, I have never seen a speech directed against State assistance, which did not give us the reason for the objection that it would infallibly lead to State control, and hence I conclude that the thing which they wish to guard against is State control.

12655. But a great number of the working classes object to any assistance from any outside person, or the State?—Do they object to free education?

12656. I do not compare free education with an actual money gift in this case, and I do not think the working classes do?—It is exactly the same thing, it appears to me. I cannot make any distinction. Their fees which they would otherwise pay are provided out of State or local grants. In this case a portion of the payments

Mr. Stockall—continued.

which they would make for pensions would be provided from the same source.

12657. But supposing the working classes are imbued with the idea, and with the view that they object to the assistance either from the State or from the rates, I suppose you would rather encourage that than propound such a scheme as this?—My experience of the working classes, which is tolerably large, does not lead me to believe that they would object at all to such assistance as I propose to give in this scheme; on the contrary, I am convinced that they would welcome it. There is at the present time no subject, I believe, that is more popular, and more capable of being made popular, than a proposal of old age pensions.

12658. But if the friendly societies were to express their opinion to the contrary, you would accept that, I suppose, as a statement from the working classes themselves?—I do not think they have committed themselves at present, and I would be sorry to commit myself beforehand.

12659. But supposing they did so, you would accept that as a statement from the working classes?—I should accept it as a statement from whatever body or organisation or official leaders it proceeded. I should not go beyond that.

12660. Supposing legislation compelled all societies to provide a pension after 65, would not that effect the same ends which you have in view?—I should think it would be an intolerable interference with the societies.

12661. But supposing the societies willingly adopted or accepted such legislation?—That is a totally different question; your first question was, "Supposing they were compelled to do it." I could not approve of that under any circumstances.

12662. Supposing that from the societies themselves a motion towards obtaining such legislation emanated?—They would not want legislation for it; there is nothing to prevent the societies from providing voluntarily an old-age pension, and most of them have done so, I believe, have made the offer to their members.

12663. But the great objection that the friendly societies have, as you know, is the question of dealing with this old-age sickness pay. Now, if it were possible that no society should be allowed to pay old-age sickness pay till they had provided a pension, then I think the friendly societies would be induced to adopt a pension scheme?—If I understood that question, it is a suggestion that the friendly societies should be compelled to do by law what they ought to do without law, so that they should appear to be doing under compulsion what they ought to do voluntarily; I cannot follow the wisdom of that.

12664. If the desire of the societies is to secure that which you wish to obtain, namely, a pension for everybody belonging to them, I suppose you would agree to that?—But there is no earthly reason why they should not do it without legislation, there is nothing to prevent any society from saying that on and after a certain date they will refuse to pay sick pay after 65, and they would pay a pension of 5*s.* a week or 10*s.* a week.

12665. Excepting that they would, as against other societies, shut themselves out from obtaining new members?—That is a question of com-

Mr. Stockall—continued.

petition. If they wish to avoid the control and interference of the State they must take the consequences.

Mr. Loch.

12666. You are inclined to argue, Mr. Chamlain, that the pauperism incurred from 60 or 65 upward is different to that which is incurred below those ages?—I do not think that I have said that. I referred to Mr. Booth's investigations, which seemed to show that in very many cases, in the large proportion of cases, persons who receive Poor Law relief after 65 have not received it in the years preceding 60. That appears to show that they have managed to keep themselves from the necessity of applying to the Poor Law authorities up to the age of 60.

12667. Did you not also convey the impression that the character of Poor Law so far was altered, that those ordinary difficulties, vices and so forth, which might affect pauperism at an earlier age did not affect old-age pauperism?—If a man has been able to avoid application to the Poor Law for 60 years of his life, I do not think that he can be classed as improvident, or drunken, or idle, because in the remaining years of his life he is under the necessity of applying.

12668. But if he comes to the Poor Law between 60 and 65, owing to any of these causes which you have mentioned, it would be those causes which have led him?—Not necessarily.

12669. With what limitations, then?—Well, I think I pointed out that a man very often is driven to drink by misery. If a man is poor and hopeless, and helpless, he is very apt to spend what little money he has in getting forgetfulness of his misery. I do not call that man a drunkard in the same sense in which I should call a man a drunkard who has been drunken from the earliest age.

12670. And have you made any investigation, for instance, of these Birmingham cases that you referred to, with the view of ascertaining how far that would be the case?—No; I have made no special investigation into the cases in Birmingham.

12671. Take Mr. Booth's own cases, as recorded by him, have you investigated those to ascertain how far his evidence would hold upon that point?—No; I have been perfectly satisfied with Mr. Booth's investigation.

12672. But Mr. Booth's investigation is not touched upon from the point of view of causes. In your notes of evidence, I mean, cases of pauperism between 60 and 65, for instance, are not alluded to, and I think it is a question whether they would bear out the statement?—I would rather you examined Mr. Booth as to his figures, but I think that he shows very clearly by most careful, personal investigation, that in a vast number of cases drink is not the primary cause of pauperism.

12673. Mr. Booth himself has not analysed, so far as I know, the records I refer to, but I only referred to them because you referred to Mr. Booth in support of this particular proposition. The people who were to come to want between 60 and 65, would not, I understand, benefit by your scheme?—You mean that the pension would begin at 65.

12674. At 65?—Yes.

Mr. Loch—continued.

12675. Therefore that pauperism that exists, such as it may be, between 60 and 65 would still continue?—That does not follow.

12676. What do you think would limit it?—The hope of being able to keep themselves free after 65 would be a great stimulus to them to keep themselves free before 65.

12677. Have we any evidence that would lead up to that?—We have not a State pension fund at present.

12678. Have we any other kindred evidence, anything that would throw light upon it?—We have our general knowledge of human nature, I think.

12679. Do we know it in connection with the friendly societies?—You must ask Mr. Stockall.

12680. I wanted you to support your own proposition?—I cannot give you evidence about other persons' work.

12681. Do you consider that at present the Poor Law system is one which to use your phrase penalises poverty?—It is intended to be deterrent, that is professedly its object. Poor Law administration.

12682. But suppose we went back as far as possible to meet what you say here, "unless "steps are taken to convince the electorate that "no unnecessary harshness obtains," would it follow that that was impossible, and that if that were done, no pension scheme would be necessary?—I think it very often has to be done in particular districts; and where a good case can be made out, the common sense of the people I think will support the administration of the law.

12683. And if that were general, would there be, so far as this particular point goes, any ground for your scheme?—I do not see how it touches my scheme.

12684. I understood that the agitation that there is, or would be likely to be, was one great inducement to your scheme, and I am taking your own words, I think, that the agitation so far as it was *bonâ fide* could be met possibly by showing that there was no unnecessary harshness, and that, therefore, it would follow that, that feeling of grievance being removed, the necessity for your scheme itself would be removed so far?—It would be one means of showing that there is no unnecessary harshness, of showing that everything has been done which could be done, to put forward a scheme of this kind.

12685. I understood you to refer to the principles of the Poor Law as it now stood, in your note that "dangerous Parliamentary agitation, "which might break down the principles of "the Poor Law, is certain, unless steps are taken "to convince the electorate that no unnecessary "harshness obtains." I understood that to refer to the present state of things?—We have had evidence of what I call a dangerous agitation against the administration of the Poor Law in particular districts, and I have known in my own experience again and again, cases in which if it had not been promptly met, the agitation might have become dangerous in particular localities.

12686. Then you do not look forward to its being possible so to manage the existing Poor Law, that the ground of grievance can be removed?—The ground of agitation you mean.

12687. The ground of grievance, yes?—Well, of course, if you were to have a wide-spread system of out-door relief, which gave universally

Mr. Loch—continued.

5*s.* a week to every old person, there would be no agitation against that on the part of the poor, therefore, to answer your question, if you administer the Poor Law in that sense, certainly there would be no agitation from that quarter.

12688. Nothing short of what you yourself would call a maladministration of the Poor Law would insure the removal of unnecessary harshness?—I think I have pointed to cases where the Poor Law has been very stringently administered indeed, and where at the same time there has been no agitation, but then at the same time that has always been accompanied by personal work of a very exceptional kind, such as you cannot count upon universally throughout the country.

May be locally adequate with personal effort, but will not generally meet old age problem.

12689. And you absolutely set that aside as a method of progress, the gradual abolition?—As a universal rule.

12690. But even as a method of continuous progress?—I am very glad to see it wherever men are found with the talents and the self-sacrifice to carry out such a work as that of Mr. Bland Garland, but I do not expect to find a man of that kind at all times, and in every union.

12691. So that even though that method might extend, you would not be content to in any way rely upon it?—Certainly not; I do not think it is likely to happen. I think it will always be the exception, and not the rule.

12692. And that in the face of a very large reduction in the amount of pauperism quite apart from Mr. Bland Garland's efforts?—There is a reduction in pauperism, but I do not quite understand; what result do you draw?

12693. I mean quite apart from what had gone on in Berkshire; there has been in many other counties a very great improvement?—Yes.

12694. I want to know whether you set aside even that improvement, which is a lesser improvement than there may have been under Mr. Bland Garland's scheme; or would you say that any form of improvement such as we have made has to be set aside as an impossible method of meeting the difficulty?—No form of improvement, and no rate of improvement, of which we have had any experience is likely to settle the old age question in any reasonable time; consequently, I think alternative methods should be found.

12695. Therefore, you absolutely set aside a good administration as a method, so far as old age is concerned?—As a solution, certainly.

Effect of scheme on able-bodied pauperism.

12696. Another argument you use, that popular sentiment is strongest in the case of old age pauperism, "and hence, any well considered "scheme of old age pensions will go far to "strengthen the hands of Poor Law authorities "in dealing stringently with able-bodied;" but is not the able-bodied pauperism of the country at what one might almost say its lowest ebb, have we not already dealt with it?—I think in some counties there is a good deal of able-bodied pauperism as well.

12697. But taking the country as a whole, it would surely be accepted to be extremely small?—In Wiltshire and Dorset, if I am not mistaken, there is a good deal of able-bodied pauperism.

Mr. Loch—continued.

12698. Therefore your remark would apply, not to the country at large, but to one or two districts?—I have seen it strongly urged that all out-door relief to able-bodied paupers should be abolished by law. Undoubtedly a well-considered scheme of old-age pensions would largely assist persons who desire to see such an alteration of the law.

12699. And would you be prepared to put that into the same Act, so to speak, in which the other was included?—As a matter of Parliamentary strategy, I rather think it is unwise to burden an Act with too many provisions.

12700. Next, with regard to the friendly societies, the evidence goes to show that men who belong to them, at any rate, with very few exceptions, avoid coming on the Poor Law; would not your system at once bring a class who have hitherto managed to escape any contact with the Poor Law upon the State for partial maintenance?—They would be assisted by the State.

12701. But the assistance would be very large, would it not, in, for instance, your second case, where relief is given to widows?—No; in that case it is confined to a sum of 15*l.* for each insurer. That is the total assistance in addition to their payments.

12702. The children would have allowances of 2*s.* per head up to the age of 12, would they not?—They would have allowances up to the age of 12, provided that the total allowances did not exceed 12*s.* a week. That is calculated, of course, as the average, and it is all met by the 15*l.* grant from the State.

12703. But would 15*l.* cover it?—So the actuary says.

12704. The widow herself gets 6*l.* 10*s.*?—I think you will find it impossible to carry out an actuarial calculation by means of examination. I should be most happy to hand you the actuarial report if you would like to see it, but I rely entirely upon the authority of the report.

12705. I would only ask, upon that point, 15*l.* is the maximum expenditure in the case?—Yes.

12706. Inclusive of every charge, widows and all?—No, pardon me, in that case the total cost would be a little more; the insurance is calculated on the average cost; it would not be in every case 15*l.*; one man may die without leaving a widow and children; in that case the payment is much less than in the case of a man who dies leaving a widow and leaving children.

12707. Then in the case of an early death the amount paid by the State to the widow and children would be very large?—Yes, it would be.

12708. In that case there would be a cost thrown on the State beyond the payment of 15*l.*?—Yes; but that is the same in all insurances, where one insurer pays for the others.

12709. Are we to understand that this 15*l.* represents your actual insurance based on actuarial conditions?—Yes.

Mr. Booth.

12710. The State's part of it?—The State's part of it; of course the man pays his separately.

Mr. Loch.

12711. That is the State's part of it, added to the private payments which make up the total?—Yes.

12712. I think, in reply to Mr. Booth, you have said that in the main, until after the lapse of 40 years, it will not be possible to get the full benefit, at any rate, of the scheme you propose; but in the course of 40 years, progressing as they now are doing, is it not possible for the friendly societies to do what you desire?—I don't think so, without additional stimulus. Their past experience has not been encouraging in regard to old-age pensions, of course.

12713. That is to say, with regard to an overt and obvious provision for old age?—Yes.

12714. But if, by hook or by crook, they extend and escape old-age pauperism, is not your end gained?—Certainly; if they give the equivalent of a pension in the shape of sick pay, it comes to the same thing.

12715. And, therefore, in 40 years, comparing their progress with the last 40 years, is it not likely that they would be able to meet those larger claims as they grow stronger?—I don't think so.

12716. Not even judging from the growth of friendly societies in agricultural districts?—No.

12717. Then, with regard to the 3,000,000*l.* which is supposed to be saved from the Poor Law, would it not be possible—I don't want to go into any detail—would it not be possible to give the data for that on the same actuarial lines?—I gave it in evidence. Mr. Booth shows, and we know, that the total cost of indoor pauperism is about 3,000,000*l.* Well, you have got to add to that the savings of widows and children; roughly, I assume that 2,000,000*l.* is saved on the purely old-age pauperism, and 1,000,000*l.* on the widows and children, and that is how I got my estimate.

12718. Can you expect any large reduction in indoor relief?—I expect 2,000,000*l.*

Mr. Booth.

12719. Indoor and out?—Indoor and out.

Mr. Loch.

12720. I want indoor only?—Yes, I think considerable, certainly.

12721. But the bulk of indoor relief is due to various causes, but all causes seem to make the person very dependent upon others; is it anything more than hypothesis?—Against that you have to set the evidence which has been given to us of the great rarity of cases where people who have had anything of pension provided for them have come upon the Poor Law; they are kept out by their relatives in that case.

12722. In that case all the widows and children—the children after 12—would still be dependent and would have to revert to the Poor Law?—The children after 12 would be able to work for themselves.

12723. Could they at 12?—Certainly; that is the half-time age.

12724. And the widows would not necessarily be provided for; they might revert again to the Poor Law?—They might, but a young woman can generally earn her own livelihood.

12725. But in later life there would be widowhood in the same way?—Then there would not be young children.

Mr. Loch—continued.

12726. No; but the sum you give is only a sum for a certain period and then it stops?—Yes.

12727. That is to say 26 weeks?—Of course I do not pretend that in every single case, every widow and every child would be kept from the Poor Law, but to the extent of the assistance it would have that tendency.

12728. That made it so difficult to come to your conclusions that so much would be saved. I went through the various headings as given us by the Local Government Board as types of relief, and it seemed to be very difficult, in regard to great classes of those relieved, to exclude them all by such a method as you propose. Do you look forward if this plan of yours were adopted, to a very large charge coming on the community not unlike that which Mr. Booth has advocated?—I never look forward so far as that.

12729. It might?—It must be taken on its merit as it stands; every one can speculate for himself as to what development it will have. Only this is clear, no great development will come unless the scheme is essentially a success.

12730. One object that you had for this insurance was to secure subsequent payments and prevent secession?—That was for the deposit.

Advantage of juvenile subscriptions.

12731. Would not that be equally secured, as it is all voluntary, by the juvenile society taking this up and working on those lines of the deposit for old age?—I have said that it would be very desirable if the commencement of the subscriptions was earlier.

12732. Then if that were so it would meet a good deal of the difficulty so far as friendly societies were concerned?—Why?

12733. Because the deposit being made quite early would produce some of the same results as you propose. I understood that Mr. Sutton and Mr. Brabrook were both of opinion that a comparatively small sum, of which the payment should be early, would lead to what you desire, and would lead also to an insurance for old age on the simplest terms?—Certainly a very small subscription at three years of age or five years of age, would be sufficient to provide all that we want.

12734. Then if that were generally adopted by the friendly societies would you be satisfied?—I should still require the assistance of the State.

12735. You do not think it would be enough by itself?—No, certainly not. All the arguments that I have used in favour of the assistance would apply just as much to that as to any other.

12736. You mean without the temptation so to speak of the extra half-crown or the 5*s.*; you do not think the people would do it?—No, precisely.

Mr. Humphreys-Owen.

Provision as to lapses.

12737. Do you know whether your actuary has considered the question of lapses?—Yes; but he has thrown anything that might result, any gain that might arise from lapses, with the cost of administration; he has put it into the cost of administration. He had no facts which would enable him to estimate the amount of lapses that would be likely to take place, and therefore he has passed it over.

Mr. Humphreys-Owen—continued.

12738. And your Committee did not feel any apprehension lest the scheme might become unpopular in consequence of there being a very large amount of lapses, and therefore an undue profit made by the State?—There could not be much profit made by the State under our system, because in the event of lapses we are very generous towards the lapsing insurer. We allow him to recover himself at any time up to two years.

12739. Do you think that is practically much use; of course, you know much better than I do how difficult it is for a workman to keep money; it burns a hole in his pocket very much; he would have to pay a lump sum at the end of two years; do you think he would be very likely to provide it?—I am afraid in some cases there would be lapses in a long contribution of this kind.

12740. So far as it goes, that is the best thing that can be thought of?—I think that really we have gone as far as we could safely do in the direction of making it easy to recover lapses. There must be, as I explained in my evidence, some deterrent force, otherwise the lapses would be universal.

Good work of friendly societies.

12741. Do you not think you have been a little hard on the friendly societies. I see here in Mr. Reuben Watson's evidence that it was not until 1853 that even a step was made by the Manchester Unity towards adopting the graduated table, and it was not till 1864 that Mr. Ratcliffe prepared his properly graduated tables. You see that is only 30 years ago; less by 10 years than your scheme would take to come into operation, and now we have the order very rapidly progressing towards actuarial soundness?—You began by saying, "Have you "not been hard?" What did I say that was hard?

12742. You seemed very despondent about their power to meet the old-age pauperism, and my argument is that they have been so successful in attaining actuarial soundness during the generation which has passed that they might be expected to be equally successful in the next generation, which is 10 years less than the time your scheme would take in improving them?—I must, in the first place, make it perfectly clear that I have not criticised unfavourably in any shape or form the action of the friendly societies. I have the greatest admiration for them, and I have not a single word to say against them, therefore I have not been hard upon them. The only thing I have said in regard to this is that I do not think that without assistance they will be able to induce their subscribers to make this provision in any reasonable time. They have, I think, offered very liberal terms again and again to their subscribers, but in the majority of instances with very small result. That is not their fault at all, and it certainly is not the fault of those who are responsible for the management. They have done everything that they possibly can.

12743. Quite so; so that we are really agreed upon the point that the friendly societies offers are very trustworthy, and also we may be very hopeful about their having a good result?—Oh, I am convinced that not only have they been most useful in the past, but that they are likely to be increasingly useful every day. I want to

Mr. Humphreys-Owen—continued.

co-operate with them. I am not in the slightest degree suggesting any kind of competition or opposition to them.

But they have not met old problem.

12744. I am only an honorary member of friendly societies, therefore I may say things that possibly they would not, but my suggestion would be that they would be sufficient to cope with the mischief without the very large scheme of State support which the Parliamentary Committee propose. Now, here Mr. Stead, Secretary to the Foresters, says, in answer to a question, "Could you quite safely say that "there is no class of persons who are so ill-paid "that they could not afford to join friendly "societies?" "No, sir, there is not a class "which cannot. Some of our best courts are in "the agricultural districts, where the wages are "the lowest. I believe that in a very short "time all the societies will agree; it may not "be a question of a year or two, but very shortly "the societies will all agree not to take members "unless they pay for a superannuation allow-"ance"?—They have not done it yet, and Mr. Stockall seems to suggest that they could not do it without a compulsory law which would relieve the societies that did it from competition from other societies.

Their objection to State control.

12745. You said something, I think, to the effect that the substantial objection in all cases to State subsidy was the State control?—Yes.

12746. Well, I think that possibly is put a little too absolutely. Here is what the High Chief Ranger of Foresters said a little time ago: "Ours is a great economic organisation for "provident insurance against certain contin-"gencies, but it is much more. It is a friendly, "humanising, and teaching influence in the lives "of the people, producing constant activity for "good. May it never cease to be so. During "the past 50 years the progress and improve-"ment of the working classes has been most "marked. This period is contemporaneous with "the rapid growth of ours and similar societies, "and I claim that their work has had no small "share in producing the general good result. "The Order provides for the insurance of its "700,000 members; it provides as well for their "kindly intercourse one with another on honour-"able and sympathetic principles. Payment is "made to 25,000 sick brethren week by week; "in nearly every instance this is accompanied by "visitation of the sick and afflicted, and by the "consolation that springs from the knowledge of "sympathy in the hour of trouble. Further "developments growing out of the more imme-"diate work are benevolent gifts to our members "and their families in the hour of need, the "provision of skilled medical attendance on "principles of provident insurance, a fuller "recognition of our duty to the great medical "charities of the country, and latest of all the "formation of convalescent homes as havens of "rest in the critical period of convalescence. "Again, in our 4,000 branches 40,000 officers are "learning lessons of that self-respect which "grows from the respect of others, are being "imperceptibly but surely taught, by enforcing "necessary rules and regulations, the reasons for "obedience to those broader principles of law "and order which are essential in civilised com-"munities." Have you not put your statement

Mr. *Humphreys-Owen*—continued.

a little too absolutely that the objection of the great orders to State subsidy was always based upon the apprehension of State interference?—There is nothing whatever in the words that you have just read that is inconsistent with my statement. That is a speech by the High Ranger in favour of the principles of Forestry, but he does not say a single word about his objection to State assistance if unaccompanied by State control.

12747. May I go on a little further: "If it "be proposed to create a State subsidy, open to "all, then the plan is one for the replacement of "individual effort by State aid without any "need for it in the great majority of cases. If, "on the other hand, unsolicited assistance is to "be given to certain classes of the community, a "distinction will be made invidious to those "included, and unjust to many of those ex-"cluded, which may go far to supersede the "teachings of our societies as to the indepen-"dence and equality of men"?—I have no criticism to offer upon that, but I do not see that it is the least inconsistent with my firm conviction that, in every case, the prejudice against State assistance has been due to the fear of State control.

12748. They are two independent arguments; it does not necessarily follow that because a man uses two independent arguments, each of the arguments may not influence him?—If you had the High Ranger here he would explain exactly what he thought. I could not say.

Mr. Ritchie.

12749. Do you think you attach quite sufficient importance, Mr. Chamberlain, to the fact that your scheme, although being paid for by the present generation, will not come into practice really until a future generation arises?—Well, of course, if there were connected with the scheme an arrangement for dealing with the old age as it at present exists, and for the persons who are over 25 and gradually becoming old, that objection would be removed, but of course it would be more costly.

12750. But do you not think that that is absolutely necessary? I mean taking the case of working-men who are over 25 now and who would not come under the operation of your proposal as you define it; they would be called upon to pay either in meal or in malt for a benefit to be conferred upon others, but which certainly never would be conferred upon them?—Certainly, unless these temporary provisions were introduced.

12751. But I mean, taking your scheme by itself, do you not think that it is one which could not really very well be proposed without some supplementary scheme to embrace those who now contribute?—I think so.

12752. Have you made any calculation as to what increase in the cost would be likely to be entailed by making the provision applicable to all?—Yes; I did have some calculations made, but it so entirely depends upon what the provision is, and I am so little able at the present time to say what the provision should be, that I would not like to commit myself to any calculation.

12753. Do you not think you would really, if you wanted to remove all feeling of grievance,

Mr. Ritchie—continued.

have to allow those who are called upon to pay all to receive also in cases of necessity?—You see you might, of course, give to every one, whatever his age, the same advantage or the equivalent advantage of the 15*l.* State contribution upon condition that he made up the whole of the rest of the sum required to give him a pension of 5*s.* a week at 65. If you did that the result would be that persons who are now in middle life, or very nearly approaching old age, would have to make so large a contribution that it would be beyond their means, and if, therefore, you are to do anything for them practically, you must be more generous in the case of the living persons who are over 25 than you propose to be in the case of persons under 25, and the cost, therefore, of the temporary provision would be much larger in proportion than the cost of the future provisions. All that has to be considered; and I have said, in answer to a question, that I think myself that in any scheme of this kind it would be desirable to deal liberally with existing lives over 25.

12754. Would you be prepared to advocate your scheme regardless of cost?—No.

Scheme should be started on a surplus, not by new taxation.

12755. I mean it would form an element in your judgment, a very important element?—A most important element. I do not contemplate, in regard to my scheme, the levying of additional taxation; that is to say, if I were myself bringing it forward I should wait, as was done in the case of free education, until some time when there was a surplus, and I should propose to apply the surplus for this purpose. Well, a surplus in this country may be something which may range from 500,000*l.*, to 2,000,000*l.*, but one does not anticipate a surplus which in any case would go beyond that.

12756. You could not ask those interested to accept a scheme which depended entirely upon there being surpluses, would you?—I mean the law would be passed at a time when there was a surplus, just as free education was.

12757. You would wait until there was a surplus?—I should be inclined to wait, I may say, speaking for myself personally, if I were responsible for it. I think the country might well wait until its prosperity was such that it might act without the necessity of imposing new taxation *ad hoc.*

12758. But then would you contemplate a surplus arising in respect of contributions which were only put on; which it was hoped when they were put on were of a temporary character; take, for instance, the case of a penny or twopence put upon the income tax in order to turn a deficit into a surplus, when in its payment this additional penny or twopence created a surplus would you take that?—You must not, I think, press me too far as to what I should do if I were Chancellor of the Exchequer. Why I referred to it was this: I contemplate as a possibility the allotment of a sum which might at the outside amount to 2,000,000*l.* a year. I do not think that any practical statesman would be able to contemplate a larger expenditure than that.

Mr. Pell.

12759. Might we know whether that is to be from the Exchequer and the rates together, or

Mr. Pell—continued.

only from the Exchequer?—I was thinking of a total.

12760. The two?—Yes.

Mr. Ritchie.

Extent to which out-door relief meets the need: amounts often too small.

12761. Now, with regard to the present treatment of people over 65, it is a fact, I think, that in the country unions generally, old people are not compelled to come into the workhouse at all?—No.

12762. And they really get out-door relief, which is to a certain extent an annuity, of course open to the disadvantage that it carries with it certain disabilities, but still so far as the aged out-door poor in the country are concerned, they really are very much in the position that you desire to put all aged poor in?—Except that the annuity paid to them is smaller, and that it is receivable plus the humiliation which goes with it.

12763. As you are aware, there is really no limitation by law?—No.

12764. As to the amount which guardians can give?—No, but there is in practice.

Mr. Ritchie—continued.

12765. There is in practice, no doubt; that might, possibly, be remedied by administration; it is not the fault of the law, it is the fault of administration?—Yes.

12766. In towns, where, of course, there is a larger number of aged poor in the workhouses, the proportion of aged poor that are in the workhouses is not so great as those who are relieved outside?—Of course it varies very much, but that is so in many cases.

Many ag better in workhou without special c outside.

12767. I think it may be taken that the large majority of the aged poor, even in towns, are relieved outside the workhouse. Are not a great many of the aged poor inside the workhouse very much better inside the workhouse. They are old, and they are sick and ailing, unable to help themselves. Would they not be really better in a well-administered workhouse than they would dragging out a weary existence on 5*s.* a week outside?—Unless they were carefully and kindly treated outside, they are, no doubt, better in the workhouse.

Adjourned till To-morrow at Noon.

THIRTY-SIXTH DAY.

Wednesday, 12th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

THE REV. WILLIAM LEWERY BLACKLEY, Vicar of St. James-the-Less, Westminster, called in; and Examined.

Chairman.

12768. YOU are a canon of Westminster?—Honorary canon of Westminster.

12769. And you have for many years taken an active interest in the subject which is now occupying the attention of this Commission?—Yes, my Lord.

Chairman—continued.

12770. In what year did you first publish your views?—My first publication on the subject was in November 1878, 15 years ago.

Witness before Select Committe on Nation Insurance

12771. In 1885 you were, I think, examined at considerable length by the Committee of the House of Commons that sat upon the question of

Chairman—continued.

National Insurance?—Yes, my Lord. I gave evidence before that Committee.

12772. That was eight years ago?—The last, or, I should say, the conclusion, of the inquiry was eight years ago.

12773. And since then various schemes, having in view the same objects as yours, have been put before the public?—Well, having in view some of the same objects as mine.

12774. I have had an opportunity of reading your evidence before the Committee of the House of Commons, as I suppose many other members of the Commission have had, but, perhaps, you will be good enough to give a brief statement of your scheme as then submitted to the Committee, and the modifications which it has since received?—In the year 1878 I published a proposal for the prevention of pauperism by means of a national compulsory insurance, by requiring all young persons from the age of 18 to 21 to contribute to a fund, State-collected and State-secured, a sufficient amount to entitle each contributor, when physically unable to earn wages, to a weekly sick pay of 8*s.* and to an old age pension of 4*s.* per week. It is obvious that, had such a measure been passed, no contributor to such a fund could have become qualified for pauper relief. The Poor Law, continuing its ordinary functions, would have still made the provision it does now for persons too old to be called upon to pay, but the contributors to the new fund could never be qualified by destitution to require or receive Poor Law relief, and eventually, pauperism itself (in its legal sense, as distinguished from poverty), would die out for ever, not by the extinction of the Poor Law, which I held it impossible to abolish antecedently, but by extinction of destitution; not by denying the claim to rate aid, but by making the whole population too well provided to become claimants.

12775. The points taken against your scheme, if I recollect rightly, were first of all that it was compulsory, and next, that the 10*l.* which you provided should be paid between the ages of 18 and 21, either could not be paid in very many cases, or if paid, was insufficient for the purposes which you have just now described?—The answer to that first is, that if we are to discuss the scheme now I shall be happy to do so, but what I thought, my Lord, was that you first wanted me to state the nature of the scheme; but if we are to discuss the scheme, I may as well now mention the objections, which were simply these: in the first place it was stated that it could not be done, and in the second place it was stated that 10*l.* was not enough. My proposal of 10*l.* was based on the report given by an actuarial committee appointed by the Committee on the Friendly Societies Act, which reported in 1875. I based my calculations upon the statement of 10*l.*, and at the time it was proposed, that sum was abundantly sufficient. Seven years afterwards when we had the Parliamentary Committee the rate of interest had fallen very largely, and I was then quite ready to admit that the sum I proposed seven years before was not sufficient. At the same time I had always stated merely a tentative sum, and as a thing easily to be calculated and considered, and as one subject to whatever modifications might occur, but I never bound the scheme for ever to the sum of 10*l.*

Chairman—continued.

12776. Have you made up your mind as to what sum, having regard to the existing rate of interest, you would substitute for the 10*l.*?—No; I have not; I have not got to that satisfactorily, for the simple reason that although one might have the information upon which to base a conclusion, one could get as yet no actuarial certification of it; for this simple reason again, that no actuary will give an estimate, except it is based upon experience; and as my plan was proposed for the whole nation, there are no returns upon which to base it of universal mortality and sickness, and these should be got. I, therefore, took no more trouble about it. It was generally supposed that I put forward what was never the case; that I had put forward a scheme that was financially impossible, that it was a scheme, not only financially wrong years afterwards, but was also financially wrong at the time it was proposed.

12777. That is to say, it was right as far as you could be right with the experience to which you have just now referred; right as far as the information you had then appeared to lead you to a conclusion; but you say now it must be considerably a matter of guess work, and we have not sufficient experience as to what the amount of sickness would be; and, therefore, what the necessary provision of capital out of which to provide for that alone would be?—Exactly so, my Lord. It might be a matter of guess work, but it need not be because, as far as the pension part of the scheme is concerned, there is no basis more clear than our basis of population. It would be perfectly easy to estimate it.

Actuarial estimate easy for old age scheme.

12778. The pension part of the scheme, as it stood, always seemed to be the smaller part of the scheme; very much the smaller part. You proposed, as you have stated, to make an allowance of 8*s.* a week for sickness, as long as it lasted, up to 70 years of age?—Yes.

12779. The pension began at the age of 70 years?—Yes.

12780. A far larger strain upon your fund would be, I presume, that with reference to sickness?—It would have been, my Lord, I think; but at the same time there was a separate basis given by the actuarial commission for both estimates. I think I might save a great deal of trouble by saying that as a result of the Parliamentary Committee they condemned the sick pay, and they practically did strongly approve of the pension proposal which they postponed; and, as a result of that, the National Providence League, which represented and advocated my views, stopped with my full consent the question of sick pay altogether, and confined itself to pensions.

Committee condemned sick but favoured old-age scheme.

12781. And did it confine itself also to the age of 70 as the time at which the old age pension should begin?—No; that was also a figure which was put tentatively. If it was found—and I think it was generally found—that every one who advocated this scheme was in favour of the age of 65, we would be quite ready to accept that, though it would make a difference in the actuarial calculation.

12782. As regards compulsion, have you at all varied your opinion in consequence of what

Chairman—continued.

Compulsion possible and right.

has taken place since?—I have not varied my opinion in the least, either as to the practicability or justice of compulsion. There are many statements made with regard to it, that are made by people who do not know how the subject has been debated. I have addressed in my time something like 400 meetings on the subject of national compulsory insurance. In the beginning of the history of the discussion we had constant objections on the ground of compulsion. I may here observe that in some of the evidence given before this Commission which was sent to me confidentially to prepare for this examination, I have found it suggested and assumed that those meetings were always held in towns, but that was by no means the case. They were held also in rural districts, and were attended by persons of every class from the highest to the lowest, and among them were many meetings attended by agricultural labourers. Of those 400 meetings, at which we discussed the subject of compulsion, it was after a while hardly ever seriously debated at all, because the people soon learned to see there was no substantial objection to it, and with one single exception we invariably got a favourable result from our meetings and from a careful examination of the question. On the other hand bodies of people who have never studied the question or discussed it on its merits have said it was an impossible and useless scheme and so on, and that the people would not submit to compulsion.

Meetings in its favour.

12783. Were those meetings unanimous on the subject of the amount of the subscriptions to be levied between the ages of 18 and 21?—No, my Lord, that was never put as a fixed sum; that never was a fixed charge.

12784. But according to you that sum must be now considerably enlarged?—Quite so.

12785. Were those meetings unanimous as to the possibility of raising the smaller sum which you proposed in 1878?—Those meetings unanimously passed a resolution that some such measure as that proposed by the National Providence League on the basis of Canon Blackley's proposal was desirable and practicable.

Amount of deposit needed.

12786. You have now stated that the lower rate of interest has very much affected—not necessarily affected—the calculations that you made in 1878?—Certainly, my Lord.

12787. Have they been affected to the extent of making it necessary to substitute say 15*l.* for 10*l.*?—I have never considered the case since we abandoned the sick pay. I have never stated any annuity cost; never.

12788. Do you not consider that very much turns upon how much the growth of both sexes between the ages of 18 and 21 can be expected to to subscribe?—Yes, I do; but I do not wish for that reason to strictly say that 10*l.* should be taken as the basis. You might take 10*l.*, 12*l.*. or 13*l.*, as the basis; either 12*l.*, 15*l.*, or 14*l.* might eventually prove necessary; but that is a matter which must be settled by experience.

12789. But that is not the object of my question; whether the 10*l.*, 12*l.*, or 15*l.* would be the best basis; it is very important to know whether that sum is one which could be generally adapted, whether the plan is capable of being adapted to the needs of the whole population?—Certainly, my Lord; but the proposal of State-aid came into consideration, and the State-payment of half the money does away with any difficulty whatever as to the possibility of paying the money.

Chairman—continued.

12790. Was that part of your original plan?—No; I feel it hard to be held to the original plan when we have had 15 years more experience.

12791. Pray do not misunderstand me; I do not want you to be held to it; I want you to state what variations you have introduced into it?—That was what I was referring to just now in the statement of the National League and myself on the subject.

Mr. Pell.

12792. May I ask you what Canon Blackley is about to read from?—This is from an article which I have written on the subject of the schemes since, and thought it would be better for this Commission to hear the results of studied thought on the subject put into a condensed form, than to give chance answers in relation to one part of the subject and to another; to questions that might be now asked me. My proposal has been widely discussed ever since. It was made, as Mr. Chamberlain says, the subject of inquiry by a Parliamentary Committee in 1885–86–87, which decided against its establishment. The report of the committee showed plainly that my error had been to ask too much at once. Had I known earlier what additional study had convinced me of in the meantime—namely, that the crying need was almost entirely that of old-age pensions, the greatest and most grievous part of our pauperism resulting from old-age distress, I should have altogether left out the provision for sick-pay during working life, which met with, for the time, irresistible interested opposition, and should have urged, at all events as the thin end of the wedge, old-age pension provision alone. For this, the most important part of my proposal, the committee reported to be free from most of the objection urged, in the interest of existing friendly societies, against the sick-pay provision, as being a State competition with their own work. We were sufficiently satisfied that the percentage of old-age pauperism was so large that the nation must take some notice of it. Practically, the friendly societies do not provide pensions, and therefore could not have reasonably objected to a national pension fund, as they did to a sick-pay fund. Nay more, inasmuch as one of the greatest burdens on friendly society funds is the heavy charge occasioned by what is called continuous sickness among their older members, the existence of a national pension provision at 65 years of age would have released them from all cost for members above that age, with the probable result of making many friendly societies actuarially sound, which at the present time have grave deficiencies to show. After the unfavourable decision of that committee, the National Providence League thought it well to drop the sick-pay proposals, and to confine its operations, as it has since done, to the more hopeful work of educating public opinion on the subject of old-age pensions. The next salient point in the history of the question was the advocacy, chiefly by the Rev. W. Moore Ede, of the element of State aid in the securing of pensions.

Friendly societies should welcome State old-age provision

Sick-pay scheme dropped by wisdom and National Providence League

Mr. Pell—continued.

The only State aid I had asked for (and the only one any man would have ventured to put forward in 1871) was the enactment of a law of insurance, the collection and investment of the contributors' money, and the absolute security for payment of eventual benefits, which a contract with the State itself alone could give. All this, I contended, would cost the State no single penny. But as one of the main objections to our first proposal, was the commonly alleged impossibility for the population generally to contribute the full necessary amount (an impossibility which I do not yet admit if the contributions be made payable in early manhood), and as the establishment of the German State aid system had changed many men's opinion on the subject, I welcomed Mr. Moore Ede's suggestion, as bringing the success of our movement nearer and making it more hopeful. The statement I had put before the Parliamentary Committee showing that nearly half of our entire population reaching the age of sixty years die as paupers, startled, as it well might, most thinking men amongst us, though many, not thinking men, have preferred to regard the estimate as ill-based and extravagant. It is worthy of passing remark that Mr. Charles Booth, in his recent important paper on "State Pensions," read before the Statistical Society, fully corroborates the accuracy of my statement made seven years ago, saying, "It is remarkable that "Canon Blackley, by an entirely different "method, arrives at exactly the same conclusion" as himself.

Chairman.

12793. Before you go on, may I ask you—I presume you have seen Mr. Booth's calculations?—I have.

12794. And you have seen Mr. Chamberlain's calculations as to the portion of the working population which is pauperised at the age of 65; do you agree in these figures?—Well, my Lord, I have given you Mr. Booth's own words. I have already said: "It is worthy of passing re-"mark that Mr. Charles Booth, in his recent im-"portant paper on 'State Pensions,' read before "the Statistical Society, fully corroborates the ac-"curacy of my statement made seven years ago, "saying, 'It is remarkable that Canon Blackley, "'by an entirely different method, arrives at "'exactly the same conclusion' as himself." Now Mr. Booth's conclusion at first gave a large percentage, but on a more minute examination and study of the matter, he accepts the fact that the percentage is not so large; and I am willing to adopt his figure.

12795. Would you object to stating at once what is the percentage that you hold as the one that should be provided for?—I hold that the percentage should be 46.

12796. Of what?—Of the population over 60 years of age.

12797. Over 60?—Yes.

12798. And including all ranks of society?—Including all ranks of society.

12799. Who die as paupers?—Yes.

Mr. Pell.

12800. That is to say, that every one of those persons of the 46 per cent. of the population who reach 60, ultimately die as paupers?—Yes. May I say on what I base this?

12801. Of the whole population?—Yes, over 60 years of age. You see, Mr. Booth says the same thing with regard to the people who have been once paupers before 65. Now may I say how I made that estimate?

Chairman.

12802. If you please?—I had often wanted to have an idea, knowing the number of people who died as paupers was very large in old age, and it occurred to me to examine the burial register of my own parish. That was a large country parish, in which the people were not really so distressed as in some places, because the women had winter work.

As found in certain rural parishes.

Mr. Pell.

12803. Might we know the name of the parish?—King's Somborne, near Stockbridge.

12804. In what Union?—In the Stockbridge Union.

Chairman.

12805. Do you recollect the population of the parish?—About 1,500. It is in Hampshire. I was a guardian of that Union myself. Well, I took up my register and I marked all the names for 11 years of persons over the age of 60 who had been buried in my parish. I then asked the relieving officer—(I took the number of years I have mentioned because that was the number of years during which he had been relieving officer)—to go over the book with me, and to mark how many persons there were who had admittedly died paupers by being buried at the expense of the parish; and he marked the number, and I think it was 39 per cent., which shocked me very much, being a great deal more than I had thought possible. I then wrote to the "Guardian" newspaper, and begged any clergyman interested in this question to help me to make exactly similar returns from their own parishes—from their own burial registers; and I think we got in that way, if I remember rightly, something like 70 returns. They were only from the country, because you could not identify such cases in towns; but they were from parishes of every sort. I totted up the whole number of deaths over 60 years of age, and of the whole number of such persons who died as paupers, and the tabulation gave me this 46 per cent. I asked that the subject should be investigated upon that basis, and I thought it might easily have been done. It might, at all events, have been done in all the country parishes in England, whose tabulation might give us the exact number. However, it was upon that basis I proceeded, and until we can find something better it must be accepted. I stated the basis, and I stated the result.

Over 40 per cent.

Mr. Booth.

12806. I thought your figure was 42; perhaps you are quite right in saying 46?—My impression was that the figure was 46.

12807. My impression was that it was 42. I do not want to contradict you, but I thought it was 42?—I am ready to accept 42, not having the documents at hand.

Chairman.

12808. We will take it as 42?—Yes. I thought that as Mr. Booth had made more elaborate inquiries than I could make, the pauperism was less than the figures I got, and I am quite content to accept his. I do not ask you to say that they are 46 or 42, but if there are 32, I think it is quite time that we should do something. During the last Session of Parliament a voluntary Parliamentary Committee was formed for the purpose of advancing the subject of old-age pensions, and held some conferences with the National Providence League, to which many of the voluntary committee themselves belong. Their object was to ascertain how far the league was willing to co-operate with Mr. Chamberlain's suggestions for the establishment of a State-aided and voluntary pension scheme. The opinion was practically unanimous that money aid from the State was desirable, and the view being generally held that compulsion must, for the present, be impracticable, the National Providence League issued the following statement in reference to Mr. Chamberlain's proposal, prefaced by a few words descriptive of its work already done. "New proposals are now made "for the establishment of a voluntary State-"aided old-age pension scheme. These pro-"posals the National Providence League cor-"dially welcomes as tending in the direction of "its own objects, namely, the extinction of old-"age pauperism, and will lend its best efforts to "the advocacy of any scheme resolved upon by "the newly formed 'Voluntary Parliamentary "Committee on Old-Age Pensions,' which does "not contravene the following principles: "I.—That contractors for an old-age pension "State benefit be required to make a contri-"bution from their own resources. II.—That "the contract made by contributors for their "own share of the pension assured be only "recognised as entitled to State augmentation, if "effected through some financially sound organ-"isation: whether a friendly society, an annuity "office, a pensions trust fund established by "Parliament, or the Post Office." Subject to these main principles the National Providence League ventured to make certain minor recommendations on which it is not necessary to enlarge at present. The question naturally occurs, "Why "should the National Providence League, even "if accepting the new principle of State aid to "contributions, be willing to abandon its old "ground of a compulsory insurance?" The answer is given in the statement itself. The new proposals are a step in the right direction. Their acceptance and advocacy does not extinguish the idea of compulsion, if the nation adopts a voluntary scheme, and finds out afterwards, what some people are not yet satisfied of, that however advantageous a State-aided voluntary scheme may be to volunteers for pension provision, it will never be generally adopted, and therefore never be generally effective in preventing old-age pauperism. The voluntary measure proposed is the best to be hoped for at present, and the result of its enactment, while it can hurt none and may benefit some, will clear the ground for the advocacy in time to come of a compulsory measure; as such advocacy would plainly gain in reasonableness were it ascertained that the classes meant to be helped proved, as a mass,

Conference of Parliamentary Committee and N. P. L. on Mr. Chamberlain's scheme.

Extent of N. P. L.'s approval.

Voluntary scheme a step to compulsory.

Chairman—continued.

unwilling, even under such advantageous circumstances as the measure offered, to do anything whatever towards helping themselves. No member of the League, in agreeing to the resolutions quoted, was bound to abandon any opinions he might hold as to the necessity of eventual compulsion to the full success of any national pension scheme. He was only required by the resolutions to approve the suggestions offered by Mr. Chamberlain, and by no means bound to regard them as a final settlement of the question. Mr. Chamberlain's proposals are the outcome of the deliberations of the sub-committee appointed by the voluntary Parliamentary Committee. Mr. Chamberlain states in his article that this sub-committee settled three points, namely that the plan proposed should be voluntary, not compulsory; that it is essential to obtain the co-operation of the friendly societies; and that 65 years of age should be taken as the period when all pensions should fall due.

12809. I gather this to be your opinion, and, probably, the opinion of the society whose resolutions you have been quoting, that deferred annuities alone unconnected with a provision for sickness are not likely to be generally adopted?—Yes, but quite apart from sickness provision.

12810. A voluntary one is not likely to be generally adopted; that, I gathered, was your argument, and that we should, therefore, not place much reliance on its value?—That is my opinion. I think it is a very good thing that it should be tried, but I do not expect great results from it.

12811. That is exactly what I endeavoured to put to you in my question?—Yes, my Lord; but I did not quite catch it.

12812. I observe that the society with which you are connected, and that you yourself, make no difficulty in accepting that portion of Mr. Chamberlain's plan, which involves the assistance of the State?—No, my Lord.

12813. Have you stated the outline of the scheme which you support as it stands at present?—I hold to my old view, that in regard to pensions the time may come when the nation will see that if the young will not contribute voluntarily for any State-aided pension assurance, a compulsory measure will be desirable, and I hold that that will be the very best way of doing what is required. But meanwhile I look with interest on all other proposed solutions of the question.

12814. Have you examined the other schemes?—I have, my Lord.

12815. The first in order, and the greatest in the amount it covers, is Mr. Booth's; would you be good enough to give us the results of your consideration of that scheme?—My friend, Mr. Booth, will not object to my stating my opinions. I object to Mr. Booth's proposals for the following reasons:—In the first place, because I consider the cost enormous. The cost of such an old-age endowment scheme is put by Mr. Booth himself at no less a sum than 17,000,000*l.*

12816. That is for England and Wales only?—Yes, I believe so. I may say that in all my calculations I only contemplated taking in England and Wales, because we have returns for those countries that we have not for other parts of

But I not do n

Mr. Bo's sch e k cos.

Chairman—continued.

the United Kingdom. Some actuarial critics, in the Statistical Society's debate on his paper, declared that 27,000,000*l.* would be a better estimate of its true cost. Mr. Booth considers that his estimate would be reduced by 3,000,000*l.* a year, assumed to represent the present cost of poor rate relief to the class of paupers over 65. This would leave a net increase over present poor rate cost of 14,000,000*l.* according to his figures, and of 24,000,000*l.* according to those of his critics. Thus the new provision would cost between nearly five times at the lowest, and eight times at the highest estimate, the expense in this matter which taxpayers find heavy enough as it is. I need not touch the question where this added cost is to come from. "The State" has no pocket; it must come out of taxpayers' pockets; and until the taxpayers are sufficiently educated to regard the prospect of such an increase of taxation with complacency, not to say with enthusiasm, they are not likely to return a Parliament pledged to carry out such a scheme; even were it free, which it is not, from further objections, moral and economical. The establishment of such a pension scheme would tend to deteriorate the character, not only of its beneficiaries, who reach 65 years of age, but of the whole race of our people from the day they begin to work for a living. Why do we want old-age pensions at all? Because the existence of a Poor Law system, which promises support in time of need, poisons in youth, at its very source, the natural impulse to thrift and independence, which, if properly protected by the State instead of being antecedently corrupted, would make old age destitution the exceptional sorrow of a very few, for which exceptional and cheap alleviation might be provided, instead of being the doom, as it is now, of half our aged population. The promise of the Poor Law to the young, that they shall be kept alive in old age, sets free the surplus over direct wants (at the only period of life when such a surplus can be relied on) of the vigorous, the unburdened, and the well-paid, to be spent, sometimes perhaps worthily, but too often in the acquirement and indulgence of wasteful habits of a sort likely to become so indispensable as to make the whole future life of the man a heart-breaking, hand-to-mouth struggle for continued existence, with only the miserable prospect of the workhouse before him when he has dragged out his hopeless working life.

Mr. Booth.

12817. Is that last sentence meant to be a criticism of my scheme?—Not at all; I am talking of the general effect of the Poor Law.

12818. Then we have passed to another subject?—It is not Mr. Booth's scheme I am referring to.

12819. But you were only asked for your opinion about my scheme?—I am asked upon what I base my objections. The present Poor Law demoralises the character of our young people, and I go on to show that Mr. Booth's plan will tend to do so still more. To assure such a one in youth of a pension in old age, without one independent effort of his own to provide it, must magnify the mischief which our present system is bound to produce.

Mr. Booth—continued.

If the certainty of workhouse support in old age at the worst, and the passionately clung-to chance of half-a-crown a week out-door relief at the best, creates, as it unquestionably does, a main part of our pauperism by paralysing the thrift instinct in the young and discouraging the independent spirit and the saving habit, how much more likely will a doubling of this terrible temptation be to kill these instincts altogether? If the chance of a poor half-crown a week makes the vast mass of our workers unwilling to provide for themselves, will the certainty of 5*s.* instead induce them to be thriftier? Mr. Booth suggests that it will, saying, "He who has wants more." I admit the statement, but I deny the inference. It is true that he who provides for himself carries on his principle and practice of thrift to improve his provision. But he who does nothing for himself, and is given a pension, has no such habit formed. He may want more, according to the cynical definition of sufficiency, as a "little "more than I have," but he will only seek to get it in the way he gets his 5*s.*, by requiring other people to pay it for him, as they have done so far. The general degradation of independence threatened by this proposal becomes still more evident by considering that, while the present system results in the practical pauperism of nearly half our aged population, the new proposal would practically transform the whole old age population into paupers. The tendency of old age endowments is in direct opposition to true principles of Poor Law reform. This consideration makes it all the more astonishing that the proposition should emanate from any so-called Poor Law Reform Association. For, if there be one point more strongly urged and more generally accepted than another, in theory at least (and fully evidenced also by practice in the rare instances wherein it has been carried out, as in Atcham, Bradfield, and a few other unions), it is that the systematic restriction of out-door relief is the first, and, in the end, the most humane and effectual manner of reforming that social injury, the magnitude of which is the true and great justification of any national demand for a good pension system. But this old-age endowment proposal, so far from wisely restricting the falsely-imagined right to out-relief, which in its older form previous to 1835, and its newer form in more recent times, has been found so destructive in morals and so enormous in cost, does not merely advocate the giving of out-door relief, in its present clamoured-for form of half-a-crown a week to the more deserving paupers, but suggests the making, not only of the deserving paupers, but of every pauper, and not only every pauper, but every unit of the nation at 65, whether they be destitute or no, entitled to an out-relief, payable entirely from national resources, of double that money. The mere advocacy of old-age endowment is obstructive of any sounder measure. Because when something reasonable, liberal, and generally just is put before the minds of our people for their candid consideration, the proffer, in its stead, of something likely to please them better, as calling on them neither for thought nor self-provision, forms so strong an appeal to the blind and selfish interest which lies at the root of the main badness of our human nature as to make

Restriction of out-relief best for poor.

Mr. Booth's scheme universal out-relief.

Mr. Booth—continued.

the ignorant amongst us ready to be discontented with any proposal less sweeping, and becomes the offer of a bribe to warp their judgment, making them believe that a good end shall be brought about in an evil way. If the discouragement to general thrift of old-age endowment be great, it is greater still as affects present and more practical proposals. For any proposal for conferring on the whole race a right to gratuitous pension in old age, before the introduction of hopeful measures tending to cut off at its source the whole supply of future old-age pauperism, would tend to destroy the best prospects of this great cause. On the other hand, were a measure passed which promised eventually, by a liberal State aid to self-help, to lead all the young to insure against old-age pauperism, and so cut off the supply of paupers, exceptional means could then be adopted for aiding the mass of those who, on the introduction of the general measure, were past the age of possible or probable comprehension; and that mass, dwindling from day to day, would disappear for ever in a limited time. Another objection we have to make to Mr. Booth's scheme is, that it is practically, to a certain extent, a compulsory insurance, and that it carries still further the vice of the present Poor Law system. With regard to its being a compulsory insurance, that is not in point; but, practically, my Lord, if Mr. Booth's scheme becomes law, taxation will have to provide an old-age pension for everybody. But how will you divide the class who will receive that pension from those who will not? You will find that a certain number of people will pay about as much in additional taxation as their pension cost them. Every one of those people will be compulsorily insured; they will be, practically, compulsorily insured. That is compulsion put upon the part of the nation easiest to compel, and no compulsion is to be put on the people who are unwilling to contribute. It is then, in fact, a compulsory insurance for all the better men, and for all the better off. I have not a word to say against the rich paying for the poor, but the scheme keeps up some of the old vices which are in the Poor Law system; not that the rich pay for the poor, but that all the thrifty are taxed, inasmuch as it is easy to do it, to provide for all the wasteful, who are not taxed at all for the purpose. And that is what I say, that this scheme becomes as far as that a compulsory insurance of the wealthy by taxation; although it does nothing whatever to induce those who are unwilling to do their duty. That is an initial vice of the Poor Law itself. And another danger I see in it is that if you give this you may be asked to-morrow to give universal sick-pay on the same terms; and anything else, however unreasonable, that any mass of people may choose to demand.

Effect on taxpayers.

Chairman.

12820. Does that close your criticisms upon Mr. Booth's scheme?—Yes.

Mr. Chamberlain's scheme a useful step.

12821. Have you any observations to make on Mr. Chamberlain's scheme? — I have a good many to make with regard to Mr. Chamberlain's scheme, but I am friendly to it, as far as it goes. My objection to Mr. Chamberlain's scheme is that it only goes a little way. As to Mr.

Chairman—continued.

Chamberlain's dictum "That it is essential "to obtain the co-operation of at least "the larger of the friendly societies," I do not agree with Mr. Chamberlain; I think it is very desirable to obtain the co-operation of the friendly societies, and I think it would be very desirable to have it, and shall wonder very much, myself, if we do not have it. But I do not think it is indispensable. Such a thing as is proposed, but without State aid, exists already in the Post Office pensions, which the people do not buy; and the friendly societies never claimed to administer the Post Office deferred annuities. My own impression is that the friendly societies who have really not provided pensions, who do not provide pensions *eo nomine*, might very wisely leave that part of the business to be done by the nation, especially if the nation gives half the money towards doing it. It would not complicate their operations, it would not interfere with their influence. I do not believe it would lose them one single possible member. And that is, for one reason, why I must say that I regard Mr. Chamberlain's proposal as based more or less on what I think is a wrong idea about the present condition of friendly societies. Mr. Chamberlain says: "The "last Report of the Chief Registrar shows that "the total deficits on the quinquennial valuations "amount to 6,716,828*l.*, against which may be set "total surpluses amounting to 874,679*l.*" There can be no such offset. The surpluses belong either to separate societies, or to separate branches of societies, whose members have contributed more than necessary; other separate societies or branches of societies can never claim a shilling of those surpluses to make up deficiencies in lodges caused by their members having contributed too little; and, therefore, the probable deficiency represents more than six-and-a-half millions of money.

Support of friendly societies not essential.

They should not object to the scheme.

12822. You are taking in the whole of the friendly societies?—Quite so; I take the great figure first.

12823. Good and bad together?—No; nominally the good ones, because the bad ones make no return of themselves whatever.

12824. Then you are dealing only with those that have made returns, which are about a quarter of the whole?—We cannot know anything about that; there is no means of knowing, either of their number or of their badness. I pass now from friendly societies in the mass to the largest and best-managed of them all. Mr. Chamberlain shows the Oddfellows to be 1,344,531*l.* short, and the Foresters 2,604,678*l.* in deficiency. Mr. Chamberlain goes on to say: "The larger and well-managed orders are making "vigorous efforts to attain a thoroughly satis-"factory position; and there is little doubt that "if they continue as they have begun, and secure "a large annual addition of younger members, "they will in the course of years attain a perfect "solvency." Is this confident assertion, most constantly made, well founded or not? Its acceptance without examination may be fraught with great danger to any pension scheme. In the first place, it is a popular delusion to imagine that, in a well-managed society like the Oddfellows, actuarial soundness depends in the slightest degree on the success with which young members

Deficit of even the better societies.

Chairman—continued.

can be induced to enter in order to balance the cost of succouring the old. They have a fixed actuarial payment for every age of entry, so that, were all the members 40 years of age at entry, and contributors of the proper amount, the society would be sound, and keep sound, without the entry of one younger man. One, therefore, of the conditions Mr. Chamberlain has been taught to trust in for assuring the solvency of the great societies is beside the question. The other, the effect of vigorous effort at better management, I readily admit to be made, but it does not yet appear to be effectual. And this is shown by Mr. Chamberlain's own quotation of the actuarial condition of the Oddfellows at the last valuation, that of 1885. If that be rightly given, and the prophecy of such early solvency be at all well founded, the amount of deficiency should be appreciably less than at the preceding valuation of 1880. But the deficiency of 1880 was only 833,036*l.*, while the deficiency five years later, instead of falling, has, on the contrary, increased to 1,344,531*l.* or 61 per cent. Another reason why the scheme should not regard the co-operation of the friendly societies as essential is this, that whatever claim they may urge to have established a just system of sick-pay during working life, and however they may have feared (causelessly, as I have often tried to prove) the competition of my proposal of national (*minimum*) sick-pay with their larger operations, they have no claim whatever to step in now as having any vested interest in providing old-age pensions, because this is work that they have never done, and that they have attempted to do with signal failure. For Mr. Chamberlain repeats the oft-reiterated fact that their own voluntary pension scheme for their own members was only availed of by two individuals out of nearly 700,000 men (all, by the fact of their membership, thrifty persons), a proportion of one to 350,000; which is terrible discouragement, *ab initio*, to the expectation of any extensive success from any mere voluntary scheme whatever. Well, I have always said that the number would be four, because Mr. Reuben Watson gave us that figure in the evidence before the Parliamentary Committee; and I am glad to hear that since they have something like 500 members insured for pensions. Still, I hold that that is quite an infinitesimal number in a membership of 700,000 or 800,000 men; nor is the amount of the pension stated, while we are told that in some cases the amount of pension is very small. A stronger reason still than these against the Committee making the friendly societies' active co-operation in securing pensions essential to their scheme is simply this, that the friendly societies will not co-operate. That was a matter of prophecy 17 months ago on my part, and so far as the friendly societies as a body through their leaders have spoken, I think they are entirely unwilling to co-operate with Mr. Chamberlain's scheme; though I have no doubt whatever—for I experienced it in my own case also with regard to this subject—that when you can get hold of the true friends of the societies, the members who will discuss and consider the matter on its merits, then their opinions may become very different from the opinions they now hold; and once the matter was taken up, it would be carried through by their leaders for the most part. For any friendly

Chairman—continued.

society desiring to grant pensions to its members on the terms proposed must first prove its soundness. If the best friendly societies of all are in the state which their own valuations show, they cannot, within any measurable period of time, prove such soundness. I do not consider them unsound; but that is a different thing. If, however, the members trust their money to them for the purpose of pensions they must be satisfied that they are sound, which is a different thing. They may be sound without being able to prove themselves sound. As I have said, if the best friendly societies of all are in the state which their own valuations show, they cannot within any reasonable period of time prove such soundness as would warrant their management being accepted by any Government as sufficient security (if even on account only of the uncertainty of obtainable interest for money; or that at the end (it may be of 40 years which such an insurance may require) the money contracted for would be available at all. For, to make a friendly society a contractor for insurances aided by Government funds, the first thing to do must be to satisfy the Government of their reasonable power to fulfil such long contracts.

As they cannot bring proof of strict soundness.

12825. Mr. Chamberlain meets that objection by suggesting that the amount should be kept entirely separate, and that it should not be involved in any loss which may arise from the unsoundness of the remainder of the operations of the society?—I am quite sure that the leaders of the proper friendly societies would do nothing else with money so entrusted to them; I am satisfied that they would keep it separate, but if they failed eventually to pay up their members' share of self-provided pension, the claim to State aid would fail with the failure of their own pension.

Mr. Humphreys-Owen.

12826. There is another point. Mr. Chamberlain expressly disclaims the idea of dealing with the society as a whole, only with individuals. You will see that in his evidence?—May I say, my Lord, that I think Mr. Chamberlain suggests that these people are to provide a certain pension for themselves with their friendly societies.

12827. That is it. Quite so?—And their proportion of that pension they would have to see was secured, and in order to do that they must understand that those societies themselves show no deficit. For that reason I cannot approve of an increase by an immediate national payment, for that national payment would go to the friendly societies and might be dissipated by them; I mean that the Government is contracting with a person who might insure in a friendly society by whom there was no absolute certainty of the contract being carried out; I say that the Government should in that case be quite certain to see that their society can show a good actuarial condition although satisfied with its own soundness; so if they could not satisfy the Government entirely in that respect they should not ask to be joined with the Government in the matter.

Which would be needed.

Chairman.

12828. Have you considered the second part of the scheme which deals with returnable pay, and makes certain provisions for widows?—Yes,

Case 2 of scheme; returnable payments.

Chairman—continued.

I have, my Lord. Another important modification of the scheme seems to be desirable. The proposal suggested that, by way of offering higher inducements to contractors for pensions, a certain provision be also assured for widows and orphans of such contractors as may die before reaching pension age. Mr. Chamberlain places this at a sum for six months of 10*s.* a week, and afterwards at 8*s.*; and, as I gather, this would be a condition of all the old-age pensions. To my mind this introduction of a life insurance question only complicates the pension question, and goes far beyond the claim which is so strong in favour of providing for old age.

12829. I think you are mistaken; I do not know whether you have seen Mr. Chamberlain's latest scheme that gives returnable pay to widows, and proposes a much higher rate of payment?—There must be a higher initial payment, and there is a higher Government subvention. He makes them pay 7*l.* 10*s.*, and 10*l.* is given by the Government.

12830. It is 5*l.*, and 15*l.* given by the Government, and an annual subscription of 1*l.*, instead of 10*s.*; I think that is his view?—With regard to that, I think that that might be done. But I may remark that the greatest obstruction to the purchase of life annuities in England has been caused by the publication of the Post Office returnable tables with regard to annuities. All returnable tables complicate a question like this by giving the opportunity of buying two things, which is done by the returnable table. They feel that they can get two things for the same money. You have a returnable scheme, and a man says, "If I pay this sum, I will have so "much when I die, or in the alternative, I shall "get so-and-so now," which is providing two different forms of insurance. One is an insurance pension, which is an annuity, whereas the other is life assurance for the sum that the man's contribution may have amounted to at the time of his death.

Two benefits cannot be bought at price of one.

12831. Is it impossible to calculate what would be the terms of the amount in case the two advantages were offered?—Not at all impossible; any actuary can do it, but it complicates the matter, because people will not buy the one thing if it does not provide for the other. May I give an instance of this? This present morning a lady staying with me received a letter from a very intelligent working man—a working man of eminence in his way—at Newcastle. She had written to ask him—as she had to write on other subjects—whether he knew anything of this pension subject, and he said that the only way—and he is a great friendly society man, and writes on friendly society's paper—the only way in which they could expect any good would be that they should be able to obtain a returnable pension at non-returnable rates; that the original pension and the pension for the widow and orphans should be done at the same money as the pension alone.

12832. You quote that, I presume, as an instance of fallacy?—As not only a fallacy, but as an example of ignorance that has been so very widely spread even among intelligent men, that they are not willing to hear of anything that is not returnable.

12833. I do not quite see the application of your argument to Mr. Chamberlain's second

Chairman—continued.

scheme which provides a larger rate of payment in order to meet the different objects?—I think that that is against the scope of the present inquiry, which is confined to old age pensions, because it introduces also a system of life insurance besides, which is a distinct thing from annuity insurance, and may be done separately. I have no objection to its being done separately, but it makes a provision for women and children who are not aged people requiring pensions.

Old age and life insurance should separate

12834. But if it includes a provision for old age is there any reason why we should quarrel with it because it includes other benefits?—No; but I think that it should be kept distinct, and that if a person wants it that person might just as well pay one sum for Mr Chamberlain's proposed pension which the State would help, and pay another sum as a provision for his widow.

12835. But the one might attract him, and the other might not. We hear almost universally that merely deferred annuities are distasteful to the working man, so that if a deferred annuity is united to some other and attractive benefit would you see any objection to that?—It is the deferred annuity mixed up with other things which makes it acceptable to him. It appears to me that that is confusing the mind of the working man. It would be much better to make it clear to him that he can buy what he likes under different conditions. I will go on with my statement now, if your Lordship pleases, and I say that in connection with this a graver difficulty still arises. It is only a sum proportionate to, and forming part of, his personal contribution which would come to the widow and orphan of the insured. Take these cases for comparison: An insurer pays at 21 years of age his own 5*l.*, and undertakes in addition a yearly payment of 1*l.* on his account. He dies at 26, leaving a widow and three children, all under the 12 years of age. His contributions at the time of his death will represent, with compound interest at 2½ per cent., something under 11*l.*, supposing even the State undertakes the whole expense of the business gratis. The fund left will not suffice to pay the family even 10*s.* a week for the first six months. From whence can any further aid be drawn? Not from the contributions of other contractors, for what Mr. Chamberlain calls the "tontine" (but what really is the simple "insurance") system is left out because some folk object to it; not from the State pension addition, because that is offered for deferred annuity, not for life assurance. There is nothing left, and the family provision becomes a delusion. On the other hand, if the same man only dies at 61 years of age, his fund will have grown, with compound interest, to close on 80*l.*; he may leave no widow; he is pretty certain to leave no child under 12; he may have no representative he cares about, and for him and his practically the money will have been saved in vain. The outcry Mr. Chamberlain supposes to exist against the "tontine" idea, that the contributions of those who die should help the pensions of those who survive to draw them, arises from the confusion created in ignorant minds by the existence (not by the use, for they are never used by the classes we want insured) of the Post Office Returnable scales. There is no such thing as *in-*

Real insurance implies risk insuration

Chairman—continued.

surance upon returnable scales; it is only *deposit.* Nothing bought on returnable scales is ever insured; it is only deposited. There is and can be no true insurance whatever, without the sinking of money for its purposes; and that this principle is really the fairest, the cheapest, and the most practical way of doing the work in hand, and is not unpopular, appears most clearly from remembering that it is the only principle hitherto adopted by insurers generally. A man who insures his house against fire does not consider his premium lost if his house be not burned; a man who insures his life for the good of those who survive him does not complain if his continued existence keeps them out of the money; further still, and still more convincing, the Friendly Societies are never expected to return a farthing of sick pay insurance, though the member during a long lifetime may not come on the sick fund for a single week. Every one of these contracts depends on money sunk, not returnable, and the money of those whose houses are not burned pays the loss of those whose houses are burned; that of the long-lived pays the provision made for the families of the short-lived, and that of those who prove healthy pays for those who suffer sickness. The extinction of what is (not quite accurately) called the "tontine" system would be the uprooting of all true and reliable insurance, and its advocacy would be most injurious to the pension cause.

12836. Now that you have dealt with Mr. Chamberlain's scheme, may I ask you whether you can suggest anything by way of improvement of the present state of things?—Yes; but I have got something else further to say about Mr. Chamberlain's scheme. Another objection I should like to put forward. A word must also be said as to the manner in which the State aid is proposed to be given. The scheme is not quite definite on this point, but its general statement implies that, on the contributor paying down 5*l.* or 7*l.* 10*s.* (to anybody duly authorised to receive it) on pension account, the State shall add 10*l.* or 15*l.* Of course it is to be assumed that the State will guarantee and accumulate at least its own grant. But who will have to pay it? The taxpayers of to-day, if payment is made of that which has been left to accumulate; so that in addition to their bearing the burden of present Poor Law cost, they are to pay also the burden of a charge which will remove all Poor Law cost, in the case of all pensioners, from the taxpayers of, it may be, 40 years hence. If it would be an unfair thing to saddle posterity with the payment of our debts, which we should not ask, it would be infinitely more unfair to make the heavily burdened taxpayers of the present pay in advance the additional old age pauper bill for taxpayers forty years hence.

12837. I think you said you approved of that portion of his scheme?—That the State should provide a pension. I quite agree that the State should pay the pension at the end when the pension is claimable, and that it should come on the cost of the State at that time; but that there would be no necessity for putting the money down now, or letting it accumulate.

Mr. Henley.

12838. Would you kindly repeat the statement

Mr. Henley—continued.

you made a moment ago; as to who will have to bear the expense?—Yes. But who will have to pay it? The taxpayers of to-day; so that in addition to their bearing the burden of present Poor Law cost, they are to pay also the burden of a charge which will remove all Poor Law cost, in the case of all pensioners, from the taxpayers of, it may be, forty years hence. And this injustice may be easily prevented. For to the State, as a standing institution, it is quite indifferent whether the 15*l.* offered or its pension equivalent be invested at the beginning, or the higher sum it would have accumulated to be paid at the end of the pension contract; national security of the right to the pension at the end of the time might be given by a certificate of claim at the beginning; and then the payment of the pension when due would fall, and rightly, on the taxpayers at the end, whom the measure delivers from poor rates, and not on those at the beginning, who have to pay in addition the pauper bill of their own time. Mr. Chamberlain, in one particular case, that of Friendly Society members insuring through their society and not through the Post Office Savings Bank, seems to contemplate the form of payment I indicate, but my reasons for making the State cash payment a deferred one, and the State guarantee immediate *in every case*, do not seem to have struck him.

Chairman.

12839. All of this refers to details of the scheme with which, if the State adopted Mr. Chamberlain's plan, they would have to deal?—Yes; that is one of the provisions of Mr. Chamberlain's scheme as proposed, and it is a very strong objection to the scheme.

12840. It does not seem to me to modify or to set aside the State provision which is a matter of primary importance. The State, if it adopted a scheme, would adopt that which it found generally to be the best?—It seems to me that if Mr. Chamberlain's scheme were altered, so that, instead of paying this 15*l.* now, it is settled that it should be paid when it becomes due, then the ratepayers would support him.

Mr. Humphreys-Owen.

12841. At question 12202, Mr. Chamberlain was asked, "Is it to be actually lodged in the same "way as the 2*l.* 10*s.* is lodged?" and answered: "No, I was going to explain, that is not necessary. "It would be a question, of course, of State book-"keeping, but I take it for granted that the State "would allot every year such a sum as would be "sufficient at the age of 65 to produce an amount "equivalent to what a 10*l.* deposit at 25 would "produce; so that that would spread the State "contribution over the whole period of insurance"?—But still that would not remedy the injustice in the least degree.

Chairman.

12842. I think that we may fairly leave the State to deal with that question?—Your lordship asked me if I could suggest any means. Well, I would suggest that an improvement to Mr. Chamberlain's scheme would be to give a very large encouragement to the lump sum system of payment, to induce the young voluntarily, instead

Lump sum in youth preferable to annual payments.

Chairman—continued.

of having a liability to pay so much every year until their pension was attained, to induce them to get it done with, as they may very easily do after an early age. I should give a temptation to them. We have, already, in the evidence which I have had an opportunity of looking at, suggestions bearing very strongly upon that point.

12843. I do not feel sure that Mr. Chamberlain has not made that suggestion himself; I think he has?—Some of his answers tend towards it, but it is not pressed. It would, of course, be good for everybody to complete the payment at an early age.

12844. It is quite in accordance with the general principle of his scheme that he should accept a lump sum instead of an annual payment, but I think he said that it was a matter to be encouraged?—But my opinion is that he could give a still better inducement than he gives to the ordinary man, and a better inducement to the young to secure it, and to have done with it. It would make it cheaper in the cost of administration and so on. That is one point. It is stated in evidence that the juvenile branches of the friendly societies are very rich. It is obvious that that must be so, because those children are paying in under the advice of good, sensible fathers who belong to their friendly societies, and those fathers induce their children from the start to be interested.

Might be through juvenile branches of friendly societies.

12845. What becomes of this money when they leave the juvenile branch for the general branch; they have to get hold of it somehow, or they ought to, because it is their money?—I cannot undertake to say. Some of the representatives of the friendly societies will tell us how it goes. There is no doubt that there is more money collected; there are some answers bearing on this point, Nos. 11198, 11199, and 11276, and I can refer to them if I may, which show that there is a surplus of funds for the young at the time when they pass from the juvenile society to the ordinary society, and in many cases that fund would be sufficient to pay up the entire pension requirement of a boy.

12846. And you would suggest that it should be so applied?—At present the only advantage that the youth who subscribes gets is the habit of thrift. He gets no other advantage out of it as I understand at all. I would not say that it should be applied in any particular way. The boys are members of the societies, it is their money, and we do not want to touch it; but I want to induce them to put their money down, and if we can make it worth their while almost at the first moment, to provide a pension for themselves, they will be better men all the time, and they will be happier men. Therefore, I should give a higher temptation to the money being paid by a lump sum.

12847. Do I understand you to say that the subscriptions of the young would suffice, and in fact do suffice, to provide not only the ordinary advantages of the friendly society, but also insurance against old age?—It would be sufficient for the initial payment in many cases, but then that, of course, would depend on the age at which the boy joins the society. If I may refer to the questions, the numbers of which I have just given, I should like to read the evidence at those places.

Chairman—continued.

12848. In whose evidence?—In Mr. Brabrook's evidence, Question 11,198. The question is: "So that, in fact, it is an additional "provision made by the parent in addition "to his own contributions? (A.) That is "what it would be; but I should like to remind "you, sir, of the remark made by Mr. Sutton, "that it is a curious circumstance that these "juvenile societies, many of them, are exceedingly rich, that they have a tendency to accumulate money, as the case stands; that the "small subscriptions that they get are sufficiently large to enable them to save out of "their income, the demands upon their funds "being really exceedingly small, there is so "little illness among the juveniles, and death "being very rare among them." The next question is: "What becomes of the savings?—"(A.) Well, the Treasury regulations made under "the Act, which have the force of a Statute, require that every member should either be "taken into an adult society, or paid his share "of the accumulated funds of his juvenile society, "so that in the long run the savings ought to be "absorbed by payments to the members; but "they are not so, and so they have a tendency "to accumulate." There is the fund all ready for providing yearly pensions completed without any further payment during the years of working life. I will now turn to another Question 11276: "With regard to these juvenile societies, would "it be your intention that the whole old-age "pension should be provided for by the juvenile "taking advantage of the age at which the society "might on an average close and send its members up to the main society?—(A.) The suggestion is not mine, but it is due to my friend "Mr. Sutton. I should like to say that I "entirely concur with it, and I think it would "have the beneficial effect, that suppose a boy's "parents had paid so much for him, and earned "him, we will say, an annuity of 3*s.* a week" (that is 6*d.* more than is proposed) "by their "means up to the time he was 16 or 18 and "joined the adult society, that would be a very "strong argument, and I think a very strong "inducement to him to go on continuing those "payments, and thus make his annuity 6*s.* or "7*s.* a week, and so on."

Large savings juvenile branches

12849. Then have you any further suggestion?—I think of another respect in which a great objection might be removed from the Government undertaking annuity insurances. The objection is made that the expense would be enormous. Now, generally we find that the Prudential Society, for instance, and the great collecting societies are obliged to go to enormous expense. Generally speaking something like 40 per cent. of their contributions are spent in management, because the collectors have to be everywhere, and have to be paid, and have to make a living. I do not say that that is any reproach whatever. I do not see how they can carry on their business on any other terms. I merely take the Prudential as a typical society, which I believe to be perfectly sound, but which has to spend in management about 5*d.* in the shilling of the whole funds contributed.

Cost of management in annuity business often 4 per cent.

12850. The cost of management?—Yes, and I have said that I think it ought to be considered how the Post Office should do it. The answer to

Chairman—continued.

that is that the Post Office cannot send people canvassing about. But they might do it vastly more cheaply. Of course we shall find objections on the part of the collecting societies to this; but I think that it should be spoken of in the interests of the nation. If the Post Office issued Savings stamps of various values up to 5*s.* if necessary, and required all the letter carriers all over the country to carry those stamps for sale as they carry penny postage stamps, and gave then, say, 6*d.* in the £., on what they sold, and charged it to the insurances, the poor man would make his insurance for an annuity at 2½ per cent. instead of paying, as he now does, 40 per cent. on his money for it. It would be to the interest of the letter carrier who passes every house every day to remind people who bought the insurance stamps from him that the time was nearly approaching—quarterly or monthly if you like,—that the time was nearly approaching when they would need to buy more stamps in order to keep up their insurances, and the transaction would be entirely between the letter carrier and the contributor, and there would be no account, except we will say, that the letter carrier must account for the pound's worth of stamps which he may be allowed to carry, and he will get his payment as commission, which will be very valuable to him, and he might, if necessary, even be allowed 1*s.* in the pound's worth of stamps which he sells. Then those people who receive those stamps can pay them in, or he will pay the contribution on for them into the Post Office to their insurance account; and in that way the present enormous cost of collection would be absolutely saved to the poor. That is another line of improvement that I would suggest. Now I suppose that there will be no need to apologise to the Commission if I allude to many of the difficulties which we have to contend with in this matter. The difficulties of tremendous competition of bad friendly societies with good friendly societies; if that could be diminished there would be an enormous diminution in our old age pauperism and failures.

12851. You mean that a certain number of societies tempt contributors by the offer of advantages which they cannot secure them?—I do, my Lord; and I say that our great friendly societies would probably in five years be free from deficiencies if the condition of things were such that no society offering benefits for less terms than the public could possibly buy them at were allowed to come into existence. I do not suggest that any existing society should be interfered with for one single moment, but I think that the law should make it impossible for any new society to be established without good actuarial certification as to the reasonableness of the tables which they offer. If that were done it would not injure any existing society; and if a society is a bad one it must, in the nature of things, die out of itself. It would not affect any existing society; it does not profess to; it only stops at the beginning the foundation of a fraudulent society. But as long as there are fraudulent societies any man can come forward with a ridiculous prospectus, and can succeed, by promising impossible benefits, in deluding people. Well, such legislation as I suggest would preclude the operations of societies of a fraudulent

Chairman—continued.

character, and would enable good societies to say that for less than this it cannot be done, and less than this we will not take. If those bad societies were put an end to there would be an end to competition, and all the good societies would require their members to pay a proper sum, and there would be no bad societies; and the people who would otherwise have gone into bad societies would go into sound ones, and in that way the vast bulk of the people might be assisted in membership, and a secure provision might be made for pension funds in friendly societies themselves which they cannot now insure as they would under such circumstances I have described.

Lambeth scheme of State and Church joint aid for deserving aged poor.

12851.* And have you any other point?—I have got one other thing to say. I want to put before the Committee the suggestion how possibly the State might aid a measure that might certainly and very largely assist the deserving poor in old age. The objection that many people will make is, that the undeserving poor cannot be distinguished from the deserving poor. If I may put the heads of the short paper before the Commission it will explain what I mean. This is a paper I read before a meeting on "Church "Aid to Old-Age Pensions" at Lambeth Palace, in November last. The idea that I put forward there would enable us generally to be able to distinguish by character and by appreciation of character the unworthy from the worthy, and to help the worthy. The aid that might be given might be given as well by the State—what I propose here—as by the rates. It was this: after referring to the fact that the claim for the provision for the aged over 65, acknowledged by the State, cost at the present time, for the deserving only, an average amount of 230,000*l.*:—"If "Christianity undertook the care of all these at "the cost of 150,000*l.* it would relieve the "State, which represented Christianity and non-"Christianity, the charitable who gave and were "taxed in addition, and the uncharitable who "gave nothing and were taxed, of a charge of "230,000*l.* a year. This would be unreasonable; "but the unreasonableness could be got over by "the State bearing a share of the burden—say, "75,000*l.* a year—and leaving the churches to "find 75,000*l.* a year instead of 150,000*l.* It "would be said that poor rate and charity were "essentially different things. He answered that "that was no reason why they should not co-"operate. The thing was done at the present "moment. Guardians at their discretion might "and did grant out-door relief to meet guaran-"teed contributions from friends and relatives "so as to keep destitute old people from having "to enter the workhouse. Then came the "question how to distinguish the deserving from "the undeserving. Many a plausible old pauper "might be a superannuated reprobate. But for "such a project as was in his mind a good "measure of character based on known history, "conduct, and credit could be applied. A "general central pension fund for the deserving "poor, given as Christian charity, should be "established in London."

Central and local church committees and pension funds.

12852. How do you establish what the deserving poor are? Whose recipe have you for saying who are the deserving poor?—That we come to a few lines further on: "A general

Chairman—continued.

" central pension fund for the deserving poor, " given as Christian charity, should be established " in London. At the same time in connection " with it local pension committees should be " formed, if possible, in every parish; for the " smaller the area the more perfect the means " of deciding on deserts. These committees " should meet, say, once in three months, and " consist of subscribers to the local pension funds, " with power to vote in proportion to their con- " tributions. These committees would investi- " gate the cases of all aged persons, who, unaided, " would be compelled to enter the workhouse, " and decide whether they would bind them- " selves, say, for six months, to find a sum of " 1*s.* 6*d.* a week towards their support," instead of letting them enter the workhouse. "Such com- " mittees, knowing the true character and history of " the individual candidates amongst whom they " had lived for years, would only contribute their " money to help deserving cases, and would leave " the undeserving ones to enter the workhouse, " which truly was the best place for them. The " local committee would notify the case to the " central committee, which would undertake to " add 1*s.* a week to the 1*s.* 6*d.* locally contributed, " and would apply either to the guardians of the " union concerned (or, much better, if an Act for " the purpose could be passed, to the State " authorities, so as to disconnect the pensions " from the Poor Law), to meet this 2*s.* 6*d.* with " another 2*s.* 6*d.*, so as to make the pension up " to 5*s.* a week; and the whole pension so " obtainable would be sent direct from the central " office to the recipient either weekly or monthly, " as might be found best, but only so long as the " local committee continued its payment of 1*s.* 6*d.* " a week. Misconduct or palpable misuse of the " gift by the recipient, which the central com- " mittee would never hear of, would justify the " local committee in closing the contribution " for any individual recipient if it were found " necessary; so that not only original but con- " tinuing good character on the part of the " recipient would be guaranteed, and as long as " he deserved it he would receive his pension " and be saved from having to enter the work- " house. By such a plan all parties would gain. " The contributors' consciences would be free " from the sorrow of seeing a worthy old " neighbour in old age banished to the workhouse " and to its wretched associations, maddening to " the decent deserving poor; and they would " probably lose nothing by their charity, for the " difference between the out-door relief given by " the rates or State and the costly in-door relief " which otherwise must have been given would " reduce the rates or general taxation by at least " 18*l* a year, and probably pay off, in their share of " saved taxation, the weekly 1*s.* 6*d.*, or the yearly " 3*l.* 18*s.* which they had contributed for each case. " The uncharitable ratepayers or taxpayers who " contributed nothing would also be large gainers, " and therefore not objectors, while, lastly, the pen- " sioner himself, receiving his pension, not at his " door as a parish dole from the relieving officer, but " through the Post Office from a board in London, " controlled by a local knowledge of his conduct, " would not be looked upon as disgraced by being " a pauper on the parish, but would be in receipt " of his little annuity in his own old home as a " mark of honour and respect from the neighbours " among whom he had lived, and who had testified " and continued to testify to his personal and " moral worth."

Local committee to select deserving

State to pay half.

All parties would gain.

Relief no disgrace if given this way.

12853. Well, but all this scheme depends upon the general establishment of local committees?—This is the scheme itself. That is one of the means of meeting the question.

12854. Have you any other suggestion to make?—I think, my Lord, that that is all I have put down.

Lord Playfair.

12855. Would you explain a little more than you have done what you mean by the Post Office having savings stamps; do you mean for their insurance business alone?—For savings bank and for insurance. If they have an insurance stamp, once it is got it can only be used for the insurance account.

12856. Yes, for insuring their own policies or for helping them to pay the subscriptions to friendly societies also?—No. I mean that the Post Office might administer the annuities without the trouble of the people sending their contributions. I mean that instead of having anyone to call to look for subscriptions, the Post Office shall have a stamp which any annuitant would buy and put on a slip, and so pay into the Post Office in payment of his premium.

12857. As payment for Post Office annuities?—Precisely. It has generally been supposed to be impossible for the Post Office to give people the benefit of collection, but if you had it made a matter of interest for every letter carrier who passes every house to sell stamps for this purpose there would be no difficulty about it.

12858. Then you would do it now in the same way as the Savings Bank's business is done?—Yes, in the same way as the Savings Bank's slips are employed.

12859. By having insurance slips of the same kind?—Quite so. If a person had an insurance account, he might say, "I want to buy an in- "surance slip," and if it was known that it could be only applied for that purpose, it would not be wastefully thrown aside. It could be only used for the insurance account.

Mr. Humphreys-Owen.

12860. I think you rather under value the efforts which the friendly societies are making to secure actuarial solvency. Take particularly those figures which you laid before us of a comparison of the deficiency between 1880 and 1885. I think you showed that the deficiency of 1885, actuarially, was rather larger than in 1880. Have you any notion whether the principles upon which the valuation was conducted were the same; whether they were valued at the same rate of interest, and valued with the same tables?—I do not know; I only know what the statements are that are put forward by the friendly societies themselves. I was sent by an official of a society the 1885 valuation, with a courteous letter. I went through every page of the valuation, and added up the amounts, and I found that they were quite right, and what their deficiency was, and compared that with the deficiency announced five years afterwards; I know

Mr. Humphreys-Owen—continued.

nothing more about it. It may be the subject of explanation, but at the same time it certainly appears from the society's own statement by its own valuer, that the deficiency in the later valuation is 61 per cent. larger than it was on the previous valuation, while it does not appear that the number of members has increased in a relative degree.

12861. Do you not think that Mr. Chamberlain's statement, that he proposed to deal with individuals and not with societies, removes your objection; that under his scheme the solvency of societies would not be guaranteed by the State? —That was not an objection I made as held by myself, but it was mentioned as a cause of the unwillingness on the part of the friendly societies to co-operate. I said that the friendly societies would not co-operate, because they would at all events have to put forward a statement of the condition of each separate lodge; and the Government could not possibly, and would not be expected to, act with a lodge, if it had a very large deficiency. They would not like to be called upon to put these things before Government officials. I said that they might be sound actually, but not actuarially.

12862. Then you would not think it satisfactory to allow whatever board administered the pension fund to accept on their own authority the statements appearing on the reports and valuation sheets of particular clubs which were brought forward as providing a pension?—I do not think that there would be any objection to that, but I did not mean that they should accept a statement of their own without inquiry. There might be one lodge in an absolute state of insolvency, and there must be some one to say whether it is a good statement or not; and what I hold is that they would not like to subject those accounts to criticism. It is quite a different thing from saying that they should be compelled by the State to bring their valuations out in a certain way or to have a surplus. What I was arguing was that they would not co-operate as a body, though they might obstruct as a body; but they would not co-operate as a body, because it would be contrary to their own interests, with Mr. Chamberlain's scheme. I may add that I should be very glad, indeed, if there was any way in which the great friendly societies could take the matter up and work it through their members.

12863. Then as regards the scheme of providing a charitable fund, how would you prevent the overlapping by different religious agencies; I take it that this charitable fund which you contemplate is in connection with the Church of England?—Yes, we contemplated it in that way. A subject of discussion was: "What could the "Church do to help to diminish old-age "pauperism?" and we discussed it from that point of view, regarding the Church as the largest body, as it is probably, which has a parochial organisation throughout the country, and with a unit of which the parish would be taken as a type. One of our distinctive principles was that it was not to be limited to people of one view of religion. I say simply that the Church might start a thing of that kind into which every kind of dissenter might come, which every person of every sort of belief might join and might be assisted.

Mr. Humphreys-Owen—continued.

12864. Do you think that practically you would be able to get people of different denominations to join a fund of that kind?—Well, we will suppose that I am the vicar of a parish; but I should say that the thing would go on to this if the State took it up, there might be parochial administration. I would not care who was appointed chairman, for the vicar of the parish is no more than anyone else; but we will take it that I am vicar of the parish, and we say that we have three or four poor old people who must go into the workhouse. We say: "We cannot "afford to pay 5*s*. a week for each of these people; "we cannot afford to relieve our neighbours at "that expense but if there is a central fund in "London, and the nation will add something as "well, and we can get some control over "the conduct of these people and some guarantee "that they are deserving"; if this were made a parish thing, or, for the matter of that, a thing for parish councils to deal with, putting the Church people as such out of the thing altogether, you would have a body that would then be able to say: "Yes, we will help our people whom we "know and respect; we are ready to put 3*l*. or 4*l*. "every year to it for each such person; we will do "that in order to keep these people out of the "workhouse"; and if the nation did their part as I have described, that would make the thing perfectly easy.

12865. Does that contemplate contributions by the old people?—No. I am talking of the method of dealing with old age-pauperism, of keeping these old people, these aged people, out of the workhouse. It is a suggestion merely.

12866. But by that plan you get very near the proposal made frequently, that out-door relief should be made a parish charge, and in-door relief a union charge; you do in that way, do you not?—I think not; I think that would be rather an injurious thing.

12867. Why?—The parishioners if they had the power would drive them all into the workhouse. I am talking of a voluntary contribution agreed upon by a body of these people to give something to testify to their idea of a man's worth.

Mr. Loch.

12868. I understand, Canon Blackley, that you still are agreed in principle with what you originally advocated, namely, that the insurer should pay the whole cost of his pension?—I think I explained that I was quite ready to embrace Government aid, State aid.

Does not object to State aid to self-help

12869. Quite ready?—Yes, because we are past the time when State aid is objected to.

12870. You quite realise that having adopted a part payment system by the individual there will be never any chance of reverting to the whole payment system with which you started? —I do not agree with that; I think that as wages rise and prosperity increases, the nation may reduce the amount paid for future entrants. That might be a matter for future legislation, and it would have to be settled by experience. I think if you give some one an absolute claim to something without any contribution of their own at a certain age, you could never take that away once that was established; but I do not say that a subvention by the State to pay a

Mr. Loch—continued.

pension insurance must for ever bear the same proportion to the sum paid by the first contributors.

12871. You recognise the principle of State maintenance in the case of those people who receive part of their money from the State allowance?—I recognise the principle of the State aiding those who are willing to aid themselves.

12872. Does it not come to more than aid, or temptation; is it not, practically, maintenance?—Well, of course, any money you get is maintenance, whether it comes from any source.

12873. Therefore, in principle, it is not unlike the Poor Law?—I think it is very unlike the Poor Law.

12874. Why?—Because, in the first place, the Poor Law provides by the taxation of all the thrifty for all the wasteful. General taxation is different, and would be felt less as a Poor Law matter; I uphold now what I believe to be now most reasonable. If we cannot drive reason into stupid heads, we had better do the best we can. It is a case of half a loaf, which is better than no bread.

Different from Poor Law aid.

12875. That is to say, failing in your original policy, you accept this as a second-best thought?—Yes; while waiting the carrying of my original policy, I regard the proposals made not as final, but as a step in the direction of wiser measures still.

12876. And that the pauperism which is due to the needs of widows, in the case of widows obtaining out-door relief, would by your plan still continue; for I understand you to disagree with Mr. Chamberlain as to the inclusion of insurance for widows?—I think they should be separately dealt with, not as regards all old-age pensions, which only concern old men and women.

Relief of widows should be separate from old age pensions.

12877. And the widows' insurance should be separated, and be a voluntary insurance?—Yes; or there might be a Royal Commission to consider that when the time came. But it is a distinct thing, and brings a new element into the calculation of annuities for old age.

12878. And you have come to the conclusion that people are not sufficiently good judges of their personal interest in making provision for themselves throughout life?—That requires a qualification. They are not qualified when they are young, and when they are young is the only time when they can do it.

12879. You have laid stress upon the evil effects of the Poor Law?—The evil principle.

Evil effects of Poor Law on thrift.

12880. You have laid stress on the evil effects of the Poor Law as diverting people from their proper interest. You agree to that?—Yes.

12881. If that diversion is limited or reduced, would you not expect that the people would become better judges of their personal interest?—I do not quite see the gist of the question.

12882. You have said that the Poor Law diverted people from the consideration of their personal interest, leading them not to save and be thrifty in their old age: I ask you therefore, whether if the temptations which the Poor Law puts before them are limited by improved administration and in many other ways, you would not find them rally and be willing to provide for their old age, having due regard to their personal interest, without State compulsion?—You mean to ask me whether a better administration of the Poor Law might not make pensions to be unnecessary.

Mr. Loch—continued.

12883. Yes, that is one way of putting my question?—I do not see any hope for it.

12884. Why do you not see any hope for it?—Because there is always this to be considered, that if you wanted to bring into operation a universally strict administration of the Poor Law you would find a revulsion against it, you would find that the people would not stand it, and the reason that they would not stand it is, that a vast number of people who have been paupers by the existence of the Poor Law would consider themselves, and other people would consider them, to be very cruelly used, if very stringent measures were taken against them; and until you can devise some measure to check the gigantic flow of pauperism you cannot reasonably help those who are submerged by the evil principle of the present Poor Law.

12885. You are of opinion that the present Poor Law has so far affected the people that they cannot rally?—That they are too old to rally.

12886. Do you think that old age pauperism is on the increase?—I do not know.

12887. Old age pauperism is on the increase, is it not?—I cannot tell whether old age pauperism has increased or not.

12888. You have laid great stress upon the necessity of those who provide for old age beginning early?—As the best hope of doing it.

12889. Yes. The Foresters' Juvenile Lodges have increased rapidly. Your system, the system you now propose, is a voluntary one?—The system I now support is a voluntary one.

12890. Do you not think that the evidence of the large growth of these juvenile societies, which, as you say, are comparatively rich bodies, affords the hope that through them this question may be settled?—I have no hope whatever of its being settled in the time of the present generation.

12891. But Mr. Chamberlain's scheme would not take effect for this generation?—Oh, yes, it would take effect with a person who paid in his contribution to-morrow, he would possess then an absolute insurance which would alter his character and his circumstances, and his happiness through all time.

12892. His first deposit payment is to be made before the age of 25, and the advantages would not be reaped until the age of 65 was attained?—Yes, but he would have a possession then; he would know what he was paying for, and that his old age was provided for.

12893. That is 40 years hence?—Yes.

12894. And in the case of the young man who joins one of those juvenile societies the condition would be similar, would it not?—I think for the most part these young men act under the influence of their fathers, and if the fathers approved of a pension fund, then they would induce those young men to join such a fund.

12895. But we are dealing at any rate with large bodies of juvenile lodges of the Foresters, and probably other societies, so that we are dealing with a very large proportion of the younger generation of men?—Well, a proportion

Mr. Loch—continued.

of the younger generation of men of one class only, that is, the thrifty class.

12896. And you think that voluntarily the non-thrifty class would not be induced to avail themselves of such advantages?—Well, it is well to tempt them, but I do not expect much from it. I expect practically that very few of the non-thrifty class will avail themselves of Mr. Chamberlain's scheme.

12897. Therefore, does not that rather undo your support of Mr. Chamberlain's scheme?—Not in the least.

12898. So that your true hope is in the compulsion?—I advocate Mr. Chamberlain's just the same, because it is an experiment and a step in the right direction, and it may lead to better things. I do not think that as it is offered it will draw the people we want, that is, the unthrifty class.

12899. That is to say, you want to draw those with whom, in your opinion, persuasion would be of no service?—Yes.

12900. You suggested that the Post Office might work almost on the system of industrial insurance; do you not think that the number of letter carriers would have to be enormously increased to carry out that plan?—I do not think that it would require one more official.

12901. But is not a great deal of time spent by the officers of the present industrial societies in urging upon people the desirability of subscribing and in keeping up subscriptions?—Quite so; I agree with that.

12902. Could, therefore, the Post Office, without a large increase of staff undertake such work?—Certainly, as the postman passes every house every day there need be no difficulty about carrying out the work, as the contributions for pension need not be paid more than four times in the year, once a quarter. The postman passing by and leaving a letter any day, even a month before the time, will say, "You will be wanting "some insurance stamps for your payment." Or he may wait until he is asked, but it is only a question of buying a few stamps, which the postman in any case is required to sell now to any one who requires a stamp.

12903. But who is to persuade?—He need not do that; that is his affair. It is not part of his duty.

12904. But he gets a percentage on the result?—Certainly.

12905. And would not the fact that his percentage might be increased by pressing people to subscribe?—You mean might not that have the effect of stopping his delivery?

12906. Yes?—No, I do not think that it would.

12907. You think it could be done without any increase of the present staff?—I think it could be done, and that it could be done at a cost probably of 5 per cent. instead of the present 45 per cent.

12908. You are aware that the Prudential do a large amount of ordinary insurance business?—Yes.

12909. Have you any reason for objecting to the growth of that society, if by degrees it can increase its ordinary work?—Not the slightest objection.

12910. Therefore, as this society is organised on an enormous scale, could not the matter be left entirely to it?—No; because in the first place it does not do annuity business, and in the second place, even if that were not so, the relative cost to the insurers there would be so very much larger; it would still be 40 or 45 per cent., the cost of management.

Mr. Loch—continued.

12911. Why should it not do annuity business?—Well, as a matter of fact, very few societies will do annuity business at the present time. **Annuities unpopular; reasons.**

12912. Why should it not do annuity business?—Because nearly every society formed as a life insurance and as an annuity society has given up the annuity business.

12913. Why?—Because the average life has become longer, and assurances therefore are less certain. They will take life insurance, because it suits them for people to grow older; because the contributions go on for longer years before they cease to be paid; but they refuse the annuities because if human life is longer they have to pay annuities for longer series of years.

12914. But you think it is not because of any disinclination on the part of the people to take up annuities?—I think they find a difficulty. I am a director of the Clergy Mutual Insurance, which is the largest society of its kind in existence, and we had an annuity branch, and we have only, I suppose, perhaps, 8 or 10 annuitants left, and the fund for annuities was extinguished long ago. We do not take any more annuities, and the payments for those few annuitants that we have left come out of the general fund of the society.

12915. Therefore it is not the thriftless, but it is the thrifty who would have to be persuaded to take annuities?—And that is my strong argument for the Post Office to undertake it.

12916. You agree to the statement of fact that it is not the thriftless but the thrifty now who do not take annuities?—No; they ought to take annuities, but the difficulty is this, that they have no security. It is very hard to induce a poor man to pay for an annuity, which he has to do for 40 years, and to get him to speculate on the soundness 40 years hence of a society which may be perfectly sound to-day. It is quite a different thing if he has the knowledge that he has the indebtedness of the nation to fall back upon. That is one of the essential things in reference to these annuities, that there should be a national guarantee for the payment of the money.

12917. Do you think that if there was security forthcoming such as the nation could give, that people would be willing voluntarily to subscribe for annuities?—At present the State offers an annuity through the Post Office, and the difficulty about it is, that it offers it on terms that seem a little higher than can be got in other offices.

12918. Do you think that the highness of those terms is the real cause why this system does not work as it stands?—I cannot say that, people will not foresee old age, that is the matter. We see old age when it comes, we see it in our Poor Law Unions and so on, but they do not see that when they are young, and that is the great difficulty.

12919. And that applies to the thrifty as well as to the thriftless?—That is so, because the vast

Mr. Loch—continued.

majority of the thrifty make no provision whatever for old age, and that is found to be the case in every class of the community, from the highest to the lowest.

In-door and out-door aged pauperism.

12920. You will have noticed, I think, that the increase of those who are over 65 in the house, is comparatively small, as compared with the increase of those over 65, who are in receipt of out-door relief?—I have not got the statistics.

12921. You will, probably, be familiar with Mr. Burt's and Mr. Ritchie's returns, there is probably Mr. Burt's return you will know of?—I fancy I have it with me.

12922. It is shown on the returns that have been received, that the number of persons over 65 years of age who are in receipt of in-door relief varies very much less than the number of persons over 65 who are in receipt of out-door relief. The increase, recently at all events, is in the out-door relief. You propose your charitable fund because you think that the cases will be driven to the workhouse; I think those are your words?—Yes.

Old people driven to workhouse.

12923. Do you find, as a matter of fact, that those cases are driven to the workhouse?—Certainly.

12924. Do you find that they are so driven in the parish in which you live?—In the parish in which I used to live.

12925. In the parish in which you live?—I do.

12926. That is in the St. George's (Hanover Square) Union?—Yes; and to illustrate that I will give you an instance of a woman who died this week in my parish. She was 82 years old, and but for me she would have gone in the last few weeks of her life to the workhouse; there was nothing else for her.

Or infirmary.

12927. Was she sick?—She was sick and infirm. She had been for many years a room-keeper, and when she became ill she talked of going to the infirmary, because going there makes the feeling a little different to what it would be in going to the workhouse. I felt she was old and ill, and I did not like the idea of her spending her last days in the workhouse, so we gave her a little help from our funds, the district visitors helped her, and she was temporarily got over her want; but when she found she could not get attendance, she said to me, "I am afraid, "Sir, I must go to the infirmary;" but I replied, "I do not see how I can allow you to go," and so we kept the poor woman out; otherwise, but for that, she would have gone; and she was a decent respectable woman.

12928. It seems to be clear that a very large proportion of the people in the infirmary are there owing to sickness; is that so; do you think that, in many instances, better provision could be made, provision beyond that made in the infirmary?—They only go the infirmary if they are really infirm, on account of being infirm and ill.

12929. They are infirm and poor people who are broken down in health?—Yes; they are infirm and poor people who are broken down in health. But it is only when they are ill that they go there. They do not get into the infirmary for a year at a time, or for the rest of their lives.

12930. We will take the cases that do not go

Mr. Loch—continued.

to the infirmary, or that are not infirm; with regard to those, are there cases of that class driven into the workhouse; I speak of the workhouse apart from the infirmary, which you referred to?—You asked me about my town parish; well, the fact with regard to that is, that most people who go to the workhouse are people who go there without my knowledge. They are people of indifferent character, people who are driven there, and people whom I will not help and whom it is not my business to help, and I hear no more of them.

Inmates of St. George's workh. mainly undeserving.

12931. Your remark is limited by what you have said?—I only talked of deserving cases, and in the case I have just now mentioned you will find an instance of a deserving woman, who would have had to go to the workhouse, but for the other help which she received.

12932. You mean to the infirmary?—Yes.

Stockbridge Union.

12933. Then with regard to the country parish you referred to; you were there, I think, for some considerable time, and you knew it intimately?—I was in that parish for six years. I was a guardian of the Union of Stockbridge, and for the first year and a-half that I was there I was the chaplain of the union—the first two years.

12934. Now in that parish, in 1891, the in-door paupers in the union, including your parish of Stockbridge, the in-door paupers over 60 years of age, numbered 24 males and 6 females. The out-door paupers over 60 numbered 26 males and 39 females; the total was 95. Does it appear from those figures that there was any such sending of persons to the workhouse as would be an extreme grievance; or, in fact, a grievance at all?—I do not know—this is a return of two years ago; it is four years since I left there, but I know perfectly well that at the time I was chaplain of the workhouse, and while I was a guardian, that there were many deserving poor in that union, really deserving people, who were only there through poverty.

Deserving inmates.

12935. But here are, over 60 years of age, only 30 people out of a population of 6,602, in the workhouse?—Well, I think that very many of those cases are very hard cases.

12936. Six of them were women, six out of 30?—Yes.

12937. It appears on the other hand that a very large amount of out-door relief was given; was there discontent felt in regard to the giving of out-door relief?—There was always discontent that enough out-door relief was not given, and we did our best to avoid giving out-door relief, and we succeeded, but then we had cases where we had to offer the house and which were very hard cases; often and often when we have sent a man away, after saying to him "We can give "you an order for the house and nothing else," one of us has gone after that man and has said to him, "We, as Poor Law guardians, can make "you no other offer, but we will give you a little "a week in our private capacity," and we have made it up amongst us, because we felt that the case was a hard one—perhaps a case of breaking up a home, and very often where a man had led a decent life, and yet there was no one to give him anything until we went and asked the old employer to help us to do something, and in that way we have kept him out of the house.

Out-relief restricted: hard cases often helped by private char.

Mr. Loch—continued.

12938. Do you often have to break up a home?—We do, certainly.

12939. Why did you not give out-door relief in those hard cases?—Because the law did not allow us to do it.

12940. What is the point of law that prevented you from doing it?—We acted on the regulations before us at the time, but I cannot now quote them; but I know that there were certain cases in which we could not give parish relief—where it was not our duty to do it.

Mr. Pell.

12941. Do you refer to cases of illegitimate children?—I am talking about broken down old people.

Mr. Loch.

12942. Can you make no statement as to the reasons which led you to send those hard cases into the workhouse?—We did not send them into the workhouse, they came. We never did send them, we took them as they came. Their circumstances sent them to the workhouse. Such people who came to the workhouse would come of their own accord, they would feel that they had nothing else for it, but to apply for admission.

12943. I understood you to say that you refused out-door relief because of certain regulations of the Local Government Board, and it seemed to me material to ask you some questions on the subject, as one of the references to this Commission is as to what alterations shall be made in the regulations, and it seemed important to me to learn what the rules were to which you referred?—I meant that those were applicants for out-door relief, who, if they did not get it, must go into the workhouse, and we thought their cases so hard that we put our hands into our pockets, and that is all. Those are only the best of them, but the worst must go to the workhouse, and it is only natural under the circumstances that they should.

12944. You reckon that 230,000*l.* would be required; was that in London or in the country?—I just put this statement this morning into my bundle, because I thought it well to give a hint as to the possibility of distinguishing desert. This sum was made on an estimate on what the present sum was, estimating what the number of supposed deserving people in England and Wales was.

12945. You propose really to have half the money required for that by way of charitable donation and half by way of State grant; would that be your proposal?—That was my proposal.

12946. Does not the State grant become really a sort of State charity, which is very like out-door relief?—Yes, but if so it is only half as bad.

12947. Have you ever considered the possibility of raising the whole of it by charitable funds?—I think it would be a very unjust thing to the charitable to expect them to do it, and I think that where there is a vast number of charitable who are charitable, and a vast number who never give a farthing, I think that State aid would make them, in some form, do something.

Mr. Loch—continued.

12948. Do you accept that argument; do you practically accept the whole argument of the thrifty paying for the unthrifty, and so forth, which the Poor Law system carries here?—I do not think I do. It does not seem to me so.

12949. Have you thought out in detail at all what your method would be for the supervision of these cases, for after all a small local committee could do but little; you have many cases, I understand, which would require much continuous supervision, as they would be aged persons; have you really considered how that could be organised?—In the parish I was in in the country I should think that if there were half-a-dozen people who would otherwise go to the workhouse, there might be two who ought not to to be let go the workhouse, and whom we should always know as long as those people lived, and we might make up a little fund to provide for whatever we would give them, so that if we gave 1*l.* a quarter, and a central society in London gave another 1*l.* a quarter, that would be 8*l.* a year, and if the State doubled that, I believe the thing would be done.

12950. You could not do it without that?—We could not do it without that, but we would be saving the rates the cost of persons who would become paupers, and I think the State should do that.

12951. There would be no almshouses or charitable funds out of which these contributions would be provided?—The people in almshouses would not claim this help.

Parochial charities might be used.

12952. Would you be opposed to the suggestion that some part of the City parochial charities would be available for the purpose?—I think that is an absolutely just proposal, and I should uphold it.

Mr. Stockall.

12953. Mr. Blackley, with regard to the friendly societies and their financial position, you said that the deficiencies have increased as between a former valuation, one in 1880, and one in 1885; have you taken into consideration the stricter basis upon which the valuation of 1885 was made, as against that of 1880?—Not in the least. I simply took the valuation that was stated in this evidence.

12954. Mr. Watson, in his summary of that valuation, gave us this statement: "In the "present valuation"—that is, the 1885 valuation—"76·74 per cent. of the lodges have been "valued at 3 per cent., 17·78 per cent. have been "valued at 3½ per cent., and 5·48 per cent. have "been valued at 4 per cent." The difference between the valuation at the different percentages in 1880, as between that and 1885, would considerably affect the amount of the deficiency, would it not?—I believe so, certainly. I am very glad to hear the explanation. I merely took that statement, the relative statement of the two valuations, and the evidence given here, I think, by Mr. Chamberlain; I took them exactly as they stood. I had not another basis to do that upon; I do not know whether this basis is correct or not; I simply found what was publicly stated and put forward as one general conclusion. Of course they had to value at lower interest, because they now obtain lower interest.

Friendly Society valuations in 1880 and 1885.

Mr. Stockall—continued.

12955. As representing the friendly societies, I naturally desire to have your statement corrected so far as I can, if it can be corrected, according to the facts so far as they exist?—Yes; I am very glad to make the correction.

12956. You are aware that the societies altered considerably their rules as to valuations between 1880 and 1885?—Yes.

12957. That is that they compelled more strict accounts to be kept and sent to the valuer than had formerly taken place?—Yes.

The great societies aim at soundness.

12958. With regard to the position of the friendly societies, you are aware that all steps for improvement in the financial condition of the societies have been initiated by the societies themselves?—I think they have so far as I know.

12959. They have been taken in hand entirely by the societies themselves without any influence or steps being taken from any outside source?—I may say that I think the leaders of the great friendly societies deserve the utmost possible credit for their endeavours to secure soundness, and to improve the whole condition of the societies in every respect.

12960. Have you noticed also how they have altered their rules so as to endeavour to obtain perfect soundness?—No, I have not followed their proceedings in the least degree for some years past. This subject has dropped almost altogether out of my mind for the last four or five years.

Lodges becoming solvent by lowering benefits.

12961. You are aware possibly that one of the societies, the Manchester Unity, passed a rule that when a lodge shows a deficiency below a certain point, it shall immediately take steps to remove that deficiency by increasing the contributions or decreasing the benefits to the members?—I do not believe that that is a new rule, for years ago I remember that that was the rule. I think that in the 1880 valuation it was stated that that should be so, and the only thing about it is that you do not improve a man's position by altering the scheme so as to make him take less than he agreed to take. Suppose a man insured for 12*s.* a week, and the lodge is obliged to lower the benefit, it means that instead of that lodge paying him 12*s.* a week they may pay him but 2*s.* 6*d.*, and I do not think that that varies the condition satisfactorily. But if the societies required their lodges to raise the sum contributed they would improve their solvency, and keep up the benefits that were contracted for.

12962. With regard to the valuations of these societies, you are aware, I suppose, that a stroke of the pen will make a lodge or a branch solvent as against its being insolvent?—Not the stroke of a pen, a difference of statement, and the statement may be true or not.

12963. But the basis of calculation is according to the amount which is paid in contributions, with interest from the capital which they have in hand, and as against that, the benefits that are to be given?—Quite so.

12964. If you lower the benefit or increase the contributions you immediately place the matter for investigation by the actuary in a different position?—Decidedly. If all the members of a lodge that is in deficiency agreed to take 5*s.* a week instead of 12*s.* a week, the actuary on that basis will declare that that lodge is financially

Mr. Stockall—continued.

sound; but the members of the lodge will get 7*s.* a week less than the 12*s.* a week which the lodge contracted to give them. My point was to show that friendly societies would not co-operate with Mr. Chamberlain.

12965. Have you seen the evidence given by Mr. Stead before us last week?—No, I have not had it before me.

12966. Would you be surprised to hear that out of nearly 800,000 benefit members in the Foresters senior body, there were only 490 during five years who had applied for parochial relief or, in other words, 98 per annum?—Did he give the aged people over 65, the number of people over 65?

12967. Those were in the gross?—In the gross; well I am very glad to hear it; but this does not tell us how many of the aged (over 65) are supported by the societies.

12968. Hearing that, I suppose you would say that the friendly societies were providing in a remarkable way for their old-age members?—I have never said that they are not doing their best; but I do not think, generally speaking, that they provide insurance, such as is spoken of before this Commission, in any sense for the aged of their members.

12969. Not under the name of old-age pensions; but they do provide for them by paying them money in the shape of sickness pay?—Certainly.

Old age sick pa

12970. It is called under many names, superannuation, deferred sick-pay, and so on?—Quite so; I believe something is being done, but I shall be corrected if I am wrong in saying that these superannuations are not contracts so much as compromises; that is to say, if it did not suit the funds of the society to give a man a little every week instead of giving him his sick-pay whenever he was sick, that it would cost him more, and that it is a convenient thing to do what they are doing; and I believe also that it is a matter of advantage to the general funds, that these superannuations which are of smaller amount should be given instead of a liability—what is called a continuing liability—to full sick-pay whenever the aged man wants it.

12971. You attribute the motive which the friendly societies have in paying this deferred sick money, to the fact that they pay less that way than they would pay supposing the members were left to take their full sick benefits under the rules?—No, sir; I do not at all intend to apply anything I have said to motives, I simply referred to the fact, and you will correct me if I am wrong, as to whether it is the case or not; I should say it is a very reasonable thing to do for the society to make a small weekly payment by bargain without proving sickness every week, with the man who otherwise may claim many large payments by proving sickness for many weeks.

12972. If I tell you that the spirit in which this is paid is not from an insurance society point of view, but from real brotherly sympathy, I am sure you will be very pleased?—I absolutely believe that with regard to the vast number of members of the society, that they think they are doing a kindness; but at the same time it can, of course, be stated for us, and will be, I have no doubt, by somebody who represents the friendly societies, whether or not the societies

Mr. Stockall—continued.

lose money or gain money by what is called the superannuation or old-age pay, instead of the sick pay.

12973. But the evidence by the friendly societies is that they lose money by paying it in that way, and that they continue to do it simply because they let sympathy override their discretion?—Doubtless they lose money either way; if it be proved that their superannuation cost more than continuous sick pay would I think it speaks very well for their liberality, if not for their management, but this does not appear so in general terms.

12974. With regard to the juvenile societies, you have an idea, as I gathered from your evidence, that those societies have large funds in hand?—No; I gathered from the evidence here, which I quoted, that they were exceedingly rich. It was Mr. Brabrook's evidence that they were exceedingly rich, and that this money did not go to the members.

12975. The two largest societies which have juvenile branches are the Ancient Order of Foresters and the Manchester Unity of Oddfellows. Altogether, I believe the members of those juvenile societies amount to about 150,000 and those members are possessed of capital to about as many pounds. The rules governing those societies provide, in most cases, that there shall be a valuation made at the end of each year, and that the surplus money found on valuation shall be distributed to the members at the end of the year. Are you aware of that?—Not in the least. I quoted simply in furtherance of my view, the statement made by Mr. Brabrook with regard to the extreme richness of those juvenile societies.

12976. Yes, and Mr. Brabrook is correct with regard to some of those old juvenile societies. Many of them have very large funds, but it will not do to apply that statement to future juvenile societies and the general body. With regard to the juvenile societies the general body now provides that the surplus money that they have in any year shall be divided amongst the members, after securing to these members sufficient at the end of their membership to pay the entrance fee to the senior body?—Then may I take it that each of those juvenile members who join, say, at the age of 12 years, will get back his share of the surplus every year.

12977. Not in all cases, he gets back the surplus in some form or other?—Less what will pay for his admission into the general societies afterwards, which is but very reasonable. But then if that be so, the point I wanted to show still remains equally strong, that if that money were not paid out of the fund it would keep until that juvenile member ceased his membership of the juvenile body, and that there might be principal enough to pay for his pension then.

12978. No doubt it would be one of the great objects of the juvenile societies in the future to endeavour to provide for a pension—that is by contributing to a pension for old age commencing, say, at the age of three, which will reduce very considerably the amount which will be necessary to be paid yearly, and may eventuate in provision for old age being provided for at the age of 25?—Yes.

12979. With regard to the competition of bad

Mr. Stockall—continued.

societies with good societies, and as to whether there could not be some law passed with regard to all societies, that they should be established under certain conditions on a given date; what kind of law was it that you had in your mind?—What I had in my mind was this, that the law should enact that after a certain date no new friendly society should be established without reasonable actuarial certification of the scale of rates proposed.

Proposed law as to new societies being on sound basis.

12980. I understood you to say, that you would not apply that to the existing societies?—Certainly not. It is a law that affects only new societies, henceforth to be established. I do not wish to touch any existing society.

12981. Would you carry that law so far as to affect members initiated into an old society after it came into effect, as well as to members initiated into a new society; would you apply that rule to the existing societies for all members who should come after a given date?—No; I should not interfere in the least degree with any existing society whatever.

Mr. Booth.

Pensions.

12982. The cost of providing old people with pensions may be admitted to be serious?—Yes.

12983. But I would submit to you that it is no greater, whether the money is obtained by direct collection from the insurer, or by means of ordinary taxation, the amount of the cost is no greater?—I suppose the same sum would be required to assure the same benefits in every case.

Difference in principle between compulsory insurance and taxation for a scheme of free pensions.

12984. Then taking your own scheme, your original scheme, with regard to the old, and which you have told us you still adhere to as most desirable, the scheme which necessitates that all people, when they are young, should pay to the——

Chairman.

12985. All wage-earning people?—No, every individual, every unit of the population.

Mr. Booth.

12986. Is not this a compulsory form of taxation?—It is a compulsory form to make every man contribute for himself, not a form of making him contribute for other people.

12987. But I have been trying to define taxation; is it fair to define it as a compulsory collection of money for public purpose?—No, I think not.

12988. How would you define it?—Because, if it be that really, to provide a man with a pension in his youth is both a private and a public purpose, you cannot call it either one or the other.

12989. It would be a private purpose, no doubt, if it was voluntary, but in so far as it is compulsory, surely it must be looked upon as a public purpose. It is not his own desire?—In a great degree it is a public purpose, but it is not altogether a public purpose. For instance, supposing a man is called upon to contribute a tax, for cleaning out the Thames, he may not go near the Thames all his life, but he has to pay for that all the same; but where he is asked to pay for an insurance for himself, and where his own money will be stored, protected, and

Mr. Booth—continued.

guaranteed, and repaid him at a certain time, I do not regard that as taxation at all, in the same sense as the other.

12990. But if you take a parallel case, the case of a man who is taxed through the rates in order that the streets may be swept, including the street immediately opposite his own house; he benefits privately, no doubt, by it, but nevertheless we count it as public expenditure. The effect on individuals benefiting directly by the expenditure of public money does not make it other than a public expenditure?—No; but no one else but the man himself benefits by the pension scheme. Every one benefits by such taxation as that to which you have referred, but by a compulsory pension fund no one but the contributor will benefit.

12991. Then your only point is in regard to that, that although it is a compulsory collection of money, it is not for what you would call a public purpose?—No; my answer is that although it is a compulsory public collection it is a collection infinitely more just than the present collection for poor rates or other taxation of that sort.

The former is not taxation, but purchase of a chance.

12992. Possibly, but it is on the same basis?—No; I do not agree with you, there is a very distinct difference in the basis between the two.

12993. What is the difference?—The difference is that my scheme asks a man to provide for himself, and other schemes ask men to provide for other people.

12994. But a man may not live to receive his pension?—The answer to that is that he pays, not for receiving the pension at a certain age, but pays for the contingency of his living to a certain age, when he receives that pension. He pays only the cost of a chance, not of a contract of actual receipt.

12995. But if the sum needed is collected by a poll-tax on those of a certain age in the population for this purpose, it is public in the same sense that rates are public, and is not that a collection of public money by taxation for a public purpose?—The assumption is that this rate is for a public purpose, a distinct and different purpose altogether. It is a public purpose limited to the man himself, who pays the money, and therefore I do not think that they run on the same lines.

12996. Let me repeat my question. But if the sum needed is collected by a poll-tax on those of a certain age in the population for this purpose, it is public in the same sense that rates are public, and is not that a collection of public money by taxation for a public purpose?—I know that some people regard them in the same sense as rates, and I do not mind it being called a poll-tax, because every tax that every person has to pay is a poll-tax.

12997. And you think, in effect, that the excellence of the purpose, and its being aimed at the specific advantage of each individual, is sufficient to take it out of the category of general purposes?—No, there is a general contingent benefit in it and it would be good for the nation, and, therefore, as far as it goes, it is for a public purpose; but, at the same time, what is taken from the man is used for himself and not for other people, and therefore it comes into a different category altogether.

Mr. Booth—continued.

12998. It is the case if everybody in turn benefits that the whole nation benefits on your principle. Every individual is asked to pay and offered individual benefits?—Yes.

12999. And does not that make it a general purpose?—No; because the fund by which he benefits under my proposal is a fund reserved and accumulated for himself.

Compulsory insurance not thri

13000. Then what relation is there between a compulsory payment to the State and thrift?—I do not think that there is the least necessary relation between them, none whatever. I never argued that there was.

13001. I thought that you argued that benefits occurred from your scheme which would not occur by mine, because yours encouraged thrift?—Well, but not necessarily. Yours discourages thrift, while mine does not. What I mean is this: If you have an insurance that you compel all the thrifty and all the wasteful alike to pay into, you have to deal with two classes of people, the thrifty, who are thrifty by nature, and the insurance is an encouragement to their thrift; and the people who are unthrifty and who have no thrift to be encouraged, and therefore it is not an encouragement to their thrift. It is through compulsion of them, although it is done for them. On the other hand, to people who are willing to contribute for those benefits and to provide for themselves, it is a useful thing and tends towards thrift; but the object I propose in the matter is not to be measured or condemned by its supposed effect upon thrift. It is a very common thing to say: "You cannot make a man thrifty "by Act of Parliament," but the answer to that is that I never suggested such a thing. You cannot alter his character by insurance, but you can alter his condition. You can make a man provided, but you cannot make him thrifty, and my answer is that if you make a man provided in early life there are possibilities of thrift, but not necessarily consequences. In some people thrift will follow, in a great many it will not, but it is no blame to the scheme as proposed that it should fail to make all men thrifty.

Affects conditi not charac

13002. But in what way is payment which is to be compelled to be considered or called "thrift" at all?—I do not call it thrift.

13003. You do not call it thrift?—The name of compulsory thrift instead of compulsory providence applied to my scheme throughout England has always annoyed me. I never intended that it should be capable of being so described for one moment; it puts the issue on a wrong footing.

13004. You have said that in my scheme there is an appeal to selfish instincts; why do you think that?—I must try to remember where I said that. I said that to provide everything without the recipients providing anything would lead to the advocacy of such a scheme by selfish people.

13005. But it must be remembered that my scheme deals with the present. It is not only dealing with the future; and those who pay taxes, I presume, are as a whole those in active life, are they not?—I do not know.

13006. Rather than the old?—A good many taxpayers pay on incomes which they have

Mr. Booth—continued.

realised in their working time, though they are quite quiescent now.

13007. But the great mass of the taxpayers would not benefit themselves; the old people, those over 65 years of age, are not the mass of the population?—No, certainly not; I agree with you in that.

13008. And therefore those who pay the taxes for the most part cannot be actuated by selfish motives if they are paying for others, and not for themselves?—I think you will find them actuated by very selfish notions in opposing your measures, and in saying, "It is very hard that we should have to pay all this."

13009. Yes, I quite agree; but that is the opposite side of the position. You said that I appeal to selfish motives?—I feel that I have used the word "selfish" somewhere, but I wish to see the connection in which I used it. I said, "When something reasonably liberal and generally just is put before the minds of our people "for their candid consideration, the proffer in its "stead of something likely to please them better "as calling on them neither for thought or self "provision, forms so strong an appeal to the "blind and selfish interest which lies at the root "of the main badness of our human nature as to "make the ignorant amongst us ready to be discontented with any proposal less sweeping, and "becomes the offer of a bribe to warp their "judgment, making them believe that a good end "shall be brought about in an evil way." I think that is the passage.

13010. Yes, that is the passage?—That is the danger of the proposal.

13011. Then I would ask, whose selfish interests are appealed to?—Oh, well, ——

13012. By a taxation which is paid by the whole people for the benefit of a small section, in the main, of the taxpayers, either rich or poor?—That is not your scheme.

13013. Excuse me, it is?—Mr. Booth's scheme is that the whole nation shall pay by taxation, but there are plenty of people who will get the pensions and who will never have paid one farthing of taxation.

13014. But I am talking of the present time; of the time at present. A very large sum you have said will have to be raised in order that this pension shall be paid to the old, and you, as I understand, say that that would, if done at all, be the result of an appeal to selfish interests; and I ask you whose selfish interests are appealed to in asking the whole mass of the taxpayers to pay money for the benefit of the old?—Oh, but Mr. Booth's scheme goes a great deal further than that. If they are to accept this proposal, they accept it on the assumption that they themselves, when they reach the age of 65, will receive 5*s.*, or if it were not for that assumption they would not pay at all.

13015. You think not?—No. This is really an insurance for every member of the population for all time to come, and the moment that is done, and the law is established, that where a person reaches a certain age he shall have a certain sum, if you say that that does not appeal to selfish motives I cannot understand such an argument. But to ask people at the present time to help old people who are ruined and past help by any other means, I say that that is a matter of charity, and we all ought to do it, and that might be a way of getting away the present ruined mass. But the assumption of a law being passed to this effect implies a continuance of that law; giving to every person when he becomes 65 a guaranteed claim, and that is an aid to selfishness.

13016. I have never suggested a guaranteed claim at all, and I put it to you, would not an appeal for this money in the present—and year by year—would not it have to be based on the other consideration to have any chance at all of being accepted; the consideration that if it were subscribed the difficulty of the old-age question would be solved not in 40 years hence but from to-day; and, therefore, is not the appeal that I make in this way a distinctly unselfish appeal; an appeal to the taxpayers generally, poor and rich, to pay for the benefit of the old, who, after all, are a small minority on the whole, and a very poor minority of the people?—It is not. We need not argue on the assumption of an increased population. If you assume that the population remain stationary, we may also assume that you will require this year to put your scheme into operation, and that you will have to do the same thing in every year. That is to say, it will increase, of course, by the number of persons for the number of years in the case of the people who are old, and that will represent an enormous sum. The mere asking the taxpayers for that is an unselfish thing. But the taxpayers will not submit themselves to such an enormous burden as that. Unless they feel that in the end they can undo it themselves, it will remain. If they pass a measure of this sort, they can never undo it. You can never conceive a year in which any stateman will ever come forward and ask the nation to cut off this, you may say, covenanted supply of 5*s.* a week to every person who has reached 65 years of age; it can never be undone. It must go on perennially.

It would be a permanent scheme, impossible to repeal.

13017. All I would suggest to you is that the motive which could induce people to spend a large taxation of this sort must be largely immediate, mostly immediate. No doubt, they may have the other motive; they may say, "We, in our old "age, shall be secured;" or they may say that which is far more important, "We not only shall "get rid of the difficulty to-day, but we shall get "rid of it for ever." But I would put it to you that the immediate motive would be the more important of the two?—Then what you mean is: do I think, or not, that the motive for getting rid of pauperism would be stronger than the motive of getting the pensions for themselves?

13018. Yes?—I do not think so, because the difficulty is met in a certain way to-day. The difficulty of present old age is met in a certain way, and not a very satisfactory way, but it is met to a degree.

13019. But I am referring not to the consideration for their own old age, I am referring to an unselfish motive, the unselfish motive of considering the condition of the aged poor of our time. Would not that, taking the whole population, offer it a more efficient motive than the consideration, taking again the whole population, of their own old age?—It would be only

Mr. Booth—continued.

possible if the population were satisfied that that was the only and the best way of doing it.

Objection to the thrifty paying for the unthrifty.

13020. I think you said that you had no objection to the rich paying for the poor in itself, that your objection was to the thrifty paying for the unthrifty?—Yes. That points to this view, if you will allow me to explain it, that in arguing against the evil done by the poor law and the effect wrought by the poor rates, I contend that the pressure of the poor rate is a great deal more severe on the industrious working man than it can be on any people of realised means; that is what I mean.

13021. You are referring to poor rate as opposed to other taxation?—I am, because the poor rate makes the labouring man who does his duty pay out of his pocket for the labouring man who will not do his duty. But if that is thought a grievance by such people, you and I, and people better off than ourselves, would say, "Well, we "should be ashamed to say, 'we did not want to "'bear our share of the poor rate.'"

13022. May I ask how that applies to my scheme, because I have not suggested money being raised by the poor rate?—Because to me it seems practically the same thing.

13023. You make no distinction between rates and taxation?—This additional tax would be a rate.

13024. Do you draw a distinction between the levying of a rate and the raising of taxation, between rates and what we call Imperial taxation?—No, I cannot; I think there is a difference, but practically it would be the same on the people who had to pay it.

13025. You do not object to the principle of the rich paying for the poor?—That is, do you mean, by raising money by taxation?

13026. I did not suggest rates, and I have confined myself to Imperial taxation, and Imperial taxation would, as a rule, especially in new taxation that could be imposed, tend to bear more on the rich than on the poor; but I understand from what you said, that you do not object to that?—The lower orders for the most part contend that they pay more than their share of taxation, and that, therefore, it will come upon them.

13027. Then you do say, that you strongly object, and I quite agree with you, that the thrifty, as thrifty, should pay for the thriftless as thriftless; but in what way would that be so, if taxation, if money raised by general taxation, was paid to all the aged? Are the aged thriftless because they are aged?—No, I do not hold in the least that they are thriftless because they are old; but I hold that a great number have always been thriftless. A great many are very thrifty old people who have failed, while a great many others in the nature of things have been thriftless throughout.

13028. Yes; but being all old people they are equal. In what way are the thriftless to be picked out?—That is another matter altogether. I suggest one way, that of distinguishing them by character.

13029. Quite so. But my point is this: You, as I understood it, object to my scheme on the ground that under it the tendency is for the thrifty to pay for the thriftless?—Yes.

13030. Why?—Well, I will show you. If you pass a measure that gives every person, at 65, 5*s.* a week from a public source of any sort, you must include in that number every thriftless man, everyone who has been thriftless, though you do include also people who are thrifty; well, those thriftless men will receive what they have never paid for, whereas the thrifty ones who have been denying themselves will have paid taxation, which those thriftless ones never contributed to, or can be proved to have contributed to.

13031. I cannot see how it is a question between the thrifty and the thriftless. The thriftless man, who drinks largely of beer, does he pay less taxation than the thrifty man?—He pays more.

13032. Your contention was that he paid less. You told us, you have just said, that the thriftless man, who receives along with the thrifty, and equally with the thrifty, in the matter of a pension, would have not done his share of the taxation?—But, if you remember, I was speaking of the poor-rate rather than of general taxation at the time.

13033. My scheme is taxation; but I would submit that public money raised in any general way, whether by the rates, or by the taxation that I have spoken of, is raised with perfect equality, or sufficient equality, as between the thrifty and the thriftless; that whatever difference there may be as between the rich and the poor, there is no reason at all to suppose that the thriftless man of every class does not pay as much taxation as the thrifty; I think they usually pay more taxes?—I agree with you there.

13034. That extravagance leads to special taxation rather than the reverse?—Yes.

13035. The other point is with regard to deterioration of character; and I fully admit that the Poor Law is demoralising. But that, surely, is mainly because those who have obtained relief are, more or less, a selection of the unthrifty. Those who receive the relief are, more or less, a selection of the unthrifty?—The right remains for the thrifty as well as for the unthrifty; but circumstances cause more of the unthrifty to receive the benefit.

13035*. But as to the effect on character, the deterioration of character, which I agree with you comes from the administration of the Poor Law, which you say occurs to an extended extent from such a scheme as mine; I ask, why do you think that?—I will tell you why, because if we find, as a fact, that a man says to himself, "The Poor Law will give me "either food and shelter or half-a-crown a "week when I am old; therefore I will take the "chance and make no provision;" any scheme that tells him that the State and taxation, or the rates combined, will give him double that money, will make him less likely still to make any provision for himself. I hold that the making provision for himself is one of the moral duties of mankind. A man's character is made by provision, and is higher and better than that of a man who will never do anything for himself.

13036. In fact, you claim that the anticipation of a future pension would paralyse thrift?—Absolutely.

13037. Is it, then, true, in fact, that those who from whatever cause will receive a small pension, or any little inheritance, are less thrifty than

Mr. Booth—continued.

those who have not any such expectation?—I think the other way.

13033. So do I; that those who have some little thing to expect——?—Some little thing to be certain of.

13039. By legal right?—Yes, I think so.

13040. Are still more thrifty?—More likely to be thrifty.

13041. Then what difference is there between a pension secured by law and any other form of property which has a legal right?—Because the class of man you propose as being sure of a small something will provide more. He would have a little, and he would provide something for himself.

13042. That was just my point?—Well, I consider 5*s.* too little; but it is enough to argue the question upon.

13043. Yes, and what I ask is that those who are expecting a little from a legal source are likely with that hope before them to be more rather than less thrifty?—Well, you know the man is assisted. Suppose he has a little which he thinks will be sufficient to keep him secure for his old age, I do not consider that he is necessarily likely to lay by a half-penny.

13044. Do you find in practice that those who may, from some reason, look forward confidently to as much as 13*l.* a year when they are old, not from their own savings, but from something that is to come in from some outside source; would you say, from your experience, that these people, with that hope and expectation, would be less likely to save than those who had not that hope and expectation?—I certainly think they would. Would you kindly repeat that question to me?

13045. Do you find in practice that those who may from some reason look forward confidently to as much as 13*l.* a year when they are old, not from their own savings, but from something that is to come in from some outside source; would you say, from your experience, that these people with that hope and expectation, would be less likely to save than those who had not that hope and expectation?—Yes. Because there is less necessity for them to save. It is the pressure and necessity of saving, and the good sense of it, that induces them to save.

13046. And when you speak of my scheme involving a general pauperism, that would seem to depend on the definition of pauperism?—Yes.

13047. How would you define it?—I would define pauperism in the sense in which I use the term there; as being applied to people receiving from, we will say the State, or the poor rate, something to support them in old age.

13048. You do not consider that destitution has anything to do with it?—The scheme does not consider that element, while the Poor Law makes destitution a condition.

13049. I am seeking for a definition of "pauperism" which can possibly be made to include the effect of such a scheme as mine?—Well, of course, you know this, that the common legal acceptation of the word "pauper" applies only to a person in the receipt of Poor Law relief, because the words "pauper" and "pauperism," and so on, refer to people simply who are relieved by the poor rates. That is the legal definition, so one may reasonably say that the

Mr. Booth—continued.

character of a gift for no merit to people who claim it at 65 years of age is of the same character as assistance given to the destitute under the Poor Law.

13050. Why?—It is not given under the Poor Law, but it is given in the same way; persons consider that they have a claim to receive it from the State.

13051. Why? Because they are poor?—No, of course; but if they be not destitute your scheme only adds to both sides of the account.

13052. He has not a claim on the State to be included?—Your scheme is giving the person a claim on the State immediately on attaining the age of 65.

Free pension differ from deferred pay.

13053. Yes; just the same as a superannuation claim on every public fund?—Yes; but that is superannuation for public service, that is deferred pay; that is part of the wage-bargain made by the person. That is money earned by him. The superannuation of a public servant is part of the consideration for his wages. He does not receive all his salary year by year; but he has a claim to it at the end of his service. He has it as deferred pay, which is his right.

Mr. Pell.

13054. He has less wages?—Quite so.

13055. Deferred pay and less wages?—Yes. But Mr. Booth proposes a sum to be paid at a certain time without any claim whatever for it, beyond the fact of the man's existence.

Mr. Booth.

13056. Is free education general pauperisation?—I think so.

Mr. Pell.

Scheme of compulsory insurance.

13057. Canon Blackley, would you just make it perfectly clear, because I could not quite follow all that was read by you, the difference between your old scheme and your present one? Your old scheme was this—you will tell me if I am wrong and please correct me—the compulsory insurance of all persons of both sexes of all classes by the principal payment, between the ages of 18 and 21, of the sum of 10*l.* or thereabouts into a National Friendly and Provident Society. That was to guarantee the wage-earning classes 8*s.* a week sick pay, and 4*s.* superannuation, that was your scheme?—Yes, but I protest against those figures being put there. The scheme is right, but the figures depend on the circumstances. The scheme is there as previously, that therefore they upon paying a certain sum will receive a certain pension and a certain sick pay, that is right.

13058. I did not want to bind you to any particular figures, I only want to learn what your present scheme is?—Quite so.

13059. The condition of the scheme is correct, except that you will not be bound by the figures?—Yes.

13060. The point was that in your original scheme all classes were to subscribe for the benefit?—Yes, every one; every person was to contribute his proper sum for his own provision.

13061. And everybody I think, if I remember rightly—we were some time in getting that out at the Committee—but it was thought generally, I think, that everybody was to receive a benefit

Mr. Pell—continued.

under your scheme?—Everyone was to receive a pension when they came to a certain age, but the receipt of sick pay was limited by the fact of their earning wages.

13062. I do not want to talk about the sick pay; all I am going to now ask about is the pay in reference to old age?—Yes, everyone was to receive a pension.

13063. Afterwards, did you not find it necessary to limit it in this way, namely, that only the wage-earning classes were to receive, but that all classes were to pay?—For sick pay, but not for pension. They were always to receive a pension; I never modified that.

Modified now by principle of State aid.

13064. Is that your present scheme too?—Well, I cannot call it my present scheme, because the position of the scheme is altered by the introduction of State aid. It is the same scheme, with State aid, but I should be very glad to see anything done which goes near to effect my purpose, even though it may not exactly carry out all my own views.

13065. The only alteration in principle is that there should be a contribution from the State?—Yes, quite so.

13066. You have accepted that?—Yes.

13067. Well then you told us you had attended a great many meetings, and that, on the whole, you had met with very general approval of your proposals?—I never had an adverse vote, though there was one meeting broken up.

Lambeth scheme separate.

13068. Had you in your mind the meeting over the water at Lambeth?—On the subject of my scheme?

13069. Yes, on the subject of the Church and the aged poor?—Oh no; that was no meeting whatever on the subject of compulsory insurance. That was not one of the meetings referred to.

13070. Not one of the meetings you referred to?—Certainly not.

13071. Then your proposal, as it was put forward at Lambeth, and as we have it here in this printed paper, was supplementary to your other scheme?—Not in the least. It is absolutely a new proposal for voluntary assistance for poor neighbours to be added to by the State.

13072. Well, for the purpose of ear-marking this I will call it the Lambeth Scheme. Was the Lambeth Scheme to supersede your original idea?—Not in the least. My original idea was to give the insurance, and the Lambeth Scheme proposed no insurance whatever.

Mr. Booth.

13073. The Lambeth Scheme deals with the present, and does not contemplate any insurance element, as I understand it?—Yes; it has nothing whatever to do with national insurance or other old age pensions.

Mr. Pell.

Percentage of aged pauperism.

13074. I think you said that the nation must take care of this large percentage of aged who die paupers. Then you mentioned to us a percentage which you did not want to be bound too closely to and which you first calculated as 46 per cent.?—I should wish to call it 42 per cent. Mr. Booth was kind enough to call my attention to that.

13075. Then you would wish to make it that

Mr. Pell—continued.

42 per cent. of the whole population if they reach the age of 60 die paupers?—Yes.

13076. Did you come to that conclusion from inquiry you made among your friends, or among the clergy who are supposed to go about among the poor people, or from statistical papers?—I described the whole manner in which the inquiry was made and the tabulated returns were prepared, and that is in the evidence given before the Parliamentary Committee.

13077. Of course people like myself who have not made those inquiries can only come to their conclusions upon official papers which are before them, and I want to know did you make use of those papers, in arriving at the conclusion that 42 per cent. was the figure, or were your opinions chiefly formed on private information?—I made use of the returns that I received from every part of the kingdom. They were not very many, and I tabulated those and brought out the result; and they were published name by name and number by number in the reports of the Parliamentary Committee of 1885 and 1887.

13078. Am I to understand that you do not base your percentages upon the published documents presented to the House of Commons?—Not in the least; but that document was presented to the House of Commons based on my tabulated returns. No other such tabulation existed in the world at that time, but I urged that a Government tabulation of that sort should be made. The basis of my tabulation was given, and the particulars in the tabulation were given, and the percentage and the result of it, all was given in the evidence before the Parliamentary Committee.

13079. But I think you said there were no official statistics to bear out your conclusion?—Because no one had ever thought of making such statistics. They were my invention those statistics, and I took the initiative in finding out those figures, consequently they did not previously exist. But Government statistics of the same kind, and relating to the whole of the kingdom might easily be obtained.

13080. Are you acquainted with Mr. Ritchie's return, and the particulars it gives on this subject?—No.

13081. Perhaps you will modify your opinion to this extent, that you are not aware of any official returns on the subject?—May I ask the date of that return?

13082. It was ordered to be printed in 1892, and was delivered this year, in June?—But my tabulation was made in 1884.

13083. Then you are not acquainted with this return of Mr. Ritchie's?—No.

13084. Would you kindly read the headings opposite to the columns in that return of in-door relief, and so on?—I observe them. Does this give a tabulation of age?

13085. Yes?—If I had been studying this subject recently I would have examined this return. I have only stated, in my returns on the subject, what is the tabulation which I did make, and I only mentioned the data, so that it was impossible I could have known of this.

13086. I am going to make use of this return in a part of the country with which you are evidently very well acquainted. You said you were a guardian of the union at Stockbridge some

Mr. Pell—continued.

years ago. While you were a guardian there did you begin to consider this question, and to form an opinion upon it?—I had done so many years before. I became a guardian in the year 1884, and I advocated this subject in 1878.

13087. Were you influenced by the condition of the poor which came under your notice in Stockbridge and its neighbourhood?—It had been under my notice for 32 years before in other parishes.

13088. Do you know that Stockbridge is what we may call a singularly bad union?—I understand that Mr. Baldwin Fleming thinks it so.

13089. I suppose you will not object to take it from me, that the percentage of pauperism in Great Britain, according to the last return, is 27 in the 1,000, and that in the case of Stockbridge, the Statistical Return shows 52 in the 1,000, nearly double the percentage of pauperism in England generally?—You must remember that I do not base my statistics on the Stockbridge Union, I based them on Kingsomburn parish, which is one of the parishes of the Stockbridge Union, and I stated also that this was a more favourable return than any of the returns forwarded to me from other parts of England.

13090. When you refer to the amount of pauperism there, you include all who are paupers, except the lunatics and vagrants?—Yes.

13091. Will you permit me to point out that in this union to which I am referring, out of a total of 842 persons who received relief in the year ending Lady-day 1892, and who have, therefore, gone on the roll of paupers in Great Britain, no less than 495 of them became paupers from receiving a little medical relief?—Does that mean by receiving nothing but medical relief?

13092. Nothing but medical relief?—I am quite aware that that is likely.

13093. Do you think that with such figures as that before the students of the question, we could possibly admit that these returns of pauperism, upon which you and others have based your opinions, are worth anything as a measure of the real poverty and needs of the Kingdom?—Most undoubtedly.

13094-5. You think they are?—I do, and I will explain. The reason is, that that is a return of the pauperism of all ages, while the question before us is that of old age.

Chairman.

13096. When you gave us the number, 42 per cent., as being paupers, that being the result of the tabulation of the returns of 70 parishes, are you aware whether or not that included those who had received medical relief only?—The return was, that they died in receipt of parish relief, in-door or out-door.

13097. I suppose you are really not in a position to say whether that included medical relief or not, as well as other parochial relief?—No; but I think it is highly probable that they did. The medical relief to aged people implies, as well, that probably many of them were in receipt of other aid; but I cannot know that definitely, because that was not the question asked in reference to the statistics. You get more than the amount of real pauperism, because the sum of all these

Chairman—continued.

receiving medical relief really goes into the ordinary returns of pauperism.

13098. When you counted up the number of persons who died receiving relief, can you tax your memory as to whether that included persons who were receiving relief in the form of medical assistance?—You mean whether it included a person who the day before his death had a doctor sent to him from the parish?

13099. Yes?—I suppose it did; but we took the burial book from which we could judge, and I am inclined to think from the relieving officer's knowledge of the people that he meant the people whom the parish were called upon to bury, and who were really paupers.

Mr. Pell.

13100. But I must go by official returns. This return shows that in the Stockbridge Union the number of persons 65 years of age and upwards, in-door and out-door, males and females, was 148 for the year ending Lady-day 1892, and out of that number 21 persons were receiving medical relief alone?—That is to say, that one-seventh of them were receiving medical relief alone.

13101. Is not that a very disturbing element in the computation of the number of old people who are really so poor that they cannot take care of themselves?—Not in the slightest, sir. It does not affect the statement, if people know the basis on which the calculation is made; if they know the basis, and that basis is set forward on the returns upon which it is made, I do not see how it affects it in the least degree, nor do I think that the Stockbridge Union, or one particular parish, which you say is a bad one, makes any difference. It is a good many years since I left that neighbourhood, but my tabulation was made 10 years ago.

13102. And things were getting worse?—I do not say so. There is no reason why I should say that; but I am in no respect answerable for the conditions now.

13103. Do you not think, in a district in which this profuse assistance has been given in a very petty way, as it must be, by medicine to the whole population, it would have a tendency to end in a number of very old people relying entirely upon the rates?—I cannot say.

Sale of insurance stamps by postmen.

13104. You suggested to the Commission the use of the Post Office for working out your scheme?—For working out any State-aided pension scheme.

13105. You made a statement with reference to making use of the Post Office, and you rested that very much upon the idea that the rural messenger passes every house in a rural district?—Yes.

13106. Do you know, Canon Blackley, that a rural messenger has his route mapped out by the sub-office of the district in a county town, and that he is not allowed to depart from it, to the right or to the left?—That he may deliver at other houses.

13107. That the rural messenger has his route mapped out for him and that he is obliged to adhere to it?—But that is a very small objection.

Mr. Pell—continued

His route is mapped out through the most populous part, of course; nor is the insurance collector bound to be every day past every house; I would not have him go one inch out of his route, but it would be an enormous facility for the people on his route if they could have the opportunity of buying the stamps such as I have suggested. If he does not pass some of the houses frequently, surely that will include far fewer people, and they might look after it themselves.

13108. Do you know that many of the rural postmen by no means pass houses every day. On the farm in Northamptonshire where I live, there are five cottages, and the Prudential collector can or does call at every one of those cottages on Monday morning, but the postman does not call at one of them, and he would have to come very much out of his route if he did; do not you think that if your plan was carried out, which I do not say is a bad one, that it must add very much to the expense of the postal arrangements?—I do not believe it at all. The man need not leave his beat for one single yard, I said in a general way that he passed every house, but I should not allow the letter carrier to go out of his way. But I say that the out of the way places he never passes may contain people who never would insure, and if they did not his absence would not matter, and the people who did insure might take a little trouble themselves to go to the post office. The different objects in view would be carried out by the post office in the way I suggest, and in the case of the smaller insurance for burial money it would be quite different, because there you need require only one payment a quarter. I say on that, that I only contended that with post office insurance stamps there would be provided an enormous facility, but I do not say it would be a perfect scheme.

Mr. Pell—continued.

13109. Is it not obvious that that would be a direct interference with the friendly societies, the State taking up this work, and that there would be enormous opposition?—I say "No" to that. This is not a work that other societies have done, the contributors did not put in for pensions.

State in surance and friendly societie

13110. You say that an improved condition of the poor might in time relieve the State of the part you think it ought to pay, in providing money for your scheme; you said that you thought that an improved condition of the poor might in time relieve the State of part of the payment now contemplated; what do you mean by that?—I meant that I would not leave a stereotyped sum for all time, and say that the State should always give 10*l.* I said that I should leave it in the enactment, that until further legislation on the subject the sum should be so and so, and if it was found that so much was not wanted, and that insurance became much more general, that then the State might say that the sum in future should be 9*l.* It would be possible to alter that, but you cannot alter Mr. Booth's 5*s.* a week.

Amoun State a might b varied.

13111. And you do recognise the very rapid improvement made by the people themselves in their condition in the present day; within the last 15 years?—Well, I think it is very likely that the people who 10 years ago were asked to pay 10*l.* might be able to contribute 11*l.* at the present time; I think that is quite possible; I do not see anything that would improve the condition of the people who want the help; people who, if they had five times as much wages as they have, would never lay by a penny.

13112–14. You do not think that the people unassisted could be trusted to make provision for themselves?—Certainly not, and that is the reason why we have a Commission upon this subject sitting here now.

[Adjourned till Tuesday, 18th July.

The Witness withdrew.

THIRTY-SEVENTH DAY.

Tuesday, 18th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Mr. J. J. HENLEY, C.B.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. JAMES DAVID GROUT, wire-worker, Finsbury, called in; and Examined.

Chairman.

13115. MR. GROUT, you live at Hoxton, I think?—Yes.

13116–8. In what union is that?—In the separate poor law parish of Shoreditch.

13119. Are there many aged paupers in your district?—Yes, there are many.

13120. Both indoor and outdoor?—Both indoor and outdoor.

13121. Have you known the circumstances of many?—No; I cannot say that I know the circumstances of many of them myself.

13122. You know the circumstances of some, I presume?—I know the circumstances of some.

13123. Do you know the circumstances of any indoor pauper?—No, I cannot individualise one case inside that I know the circumstances of.

13124. Have you ever been inside a workhouse?—No, I have not been inside a workhouse myself.

13125. You have seen a great deal of suffering and destitution in old age, from the mismanagement of clubs?—I can hardly put it, "the mismanagement of clubs," but resulting from certain rules in clubs, not from their mismanagement, but resulting from certain rules that they are compelled to adopt.

13126. Would you be good enough to state

Chairman—continued.

precisely your views upon this point?—Yes, sir. Among many of the members of sick benefit societies, are those who get erased, or as it is commonly called among the members of the sick benefit societies, "scratched," in consequence of lapsed subscription. I find that that takes place frequently among those who are too old to rejoin the same society, or to join any other sick benefit society, and in consequence I look upon that as one of the causes contributing towards old age poverty.

Evil of lapses benefit societies.

13127. Have you any suggestion to make to remove that objection?—One suggestion, I think, would aid considerably in removing that state of things, and that is if the sick clubs were to permit a sliding scale of contributions. I take it, that the best paying time of sick club members is between the age of 25 to 35 or 40 years. During that time I would have it that they should pay a considerable deal more than the set contributions that are laid down. For instance, if the contributions be 1*s.* a week, I would have them pay 1*s.* 3*d.* or 1*s.* 4*d.* to 1*s.* 6*d.* a week during 10 or 15 years of the early part, and then towards the end (that is, after 40 years of age) the subscription should begin to decline, so that when they arrived at 55 or 60 years of

Sliding scale of payments suggested.

Chairman—continued.

age they would be paying just a nominal sum into the sick club, not having paid one penny less than an ordinary member, but paying a nominal sum to enable them to remain in and receive the benefits. If you will permit, I should like to give the Commission a case that occurred in relation to my own father. I think I am safe in using that, and I can give no offence to anyone. My father was a member of the Loyal United Friends between 23 and 24 years, and he got erased in consequence of trouble coming upon him.

13128. At what age did the trouble come upon him?—I have been asking my mother to give me the exact age, but she believes he was between 50 and 53 years when he got erased. In consequence of that, he was too old to rejoin; he was too old to join any other sick club; and when he unfortunately died it was left to us children to bury him, after paying into that club for 24 years.

13129. The age you mention when the highest payments should be made (that is, between 25 and 40) is also the age when very frequently the heaviest demands are made upon the resources of a working man on account of a growing family not yet able to earn their livelihood; is not that the case?—I should say it would be the case in the latter years, between 35 to 40 and 50; I do not think that between 25 and 35 the family is so large as to demand the whole of their income; that is, to press heavily upon them. I believe that the family is a very great source of misery at the East End among the poor, the very large families.

Large families, especially after 35 or so.

13130. Between 25 and 35?—Between 25 and 35 I do not think that the family presses too heavily upon them.

13131. At what age do you think the workmen of that district usually marry?—That is a question I cannot fairly answer. I can conjecture; I should say about 21 to 22 years of age.

13132. Very good. Then if that is the case, is it not likely that they would have a young family constantly increasing between 25 and 35 or 40, and unable to contribute towards their support?—If you calculate it, say, from 21 years of age, they would probably by 35, have three children.

13133. Why probably?—Well, I have known cases where they have had 10 in that time; but I have known cases where they have had none; we will take it, that they had three. I take it, that from 35 to 45 they may add another three, which would be six.

13134. Do you think it likely that if a man married at 21, he would have three between 21 and 35, and three between 35 and 45?—They might not set out quite so exactly as that; but I think that would be somewhere near the mark.

13135. At any rate, the period you have mentioned of increased contribution, is also the period of considerable stress upon workmen?—Yes; but not exceptional stress.

13136. That is one evil connected with the present system of subscription to friendly societies which you point out; have you any other objection to make?—The next is—I shall be exceedingly brief on this, because I should not like to make any statement or guess, that

Dividing societies

Chairman—continued.

would do an injury to any benefit society, even as they exist at the present time; but in my mind there are unsound benefit societies, and some of these unsound benefit societies act contrary to the interests of the workmen and members that belong to them. What I chiefly mean is this: that there are societies that wind up each year, and those societies have power to exclude the following year a man that may have been a member of that society the previous year, so that practically it comes to this: that each year the members have to undergo a kind of examination before they are re-admitted members, and if they are not satisfactory they are excluded, and that this occurs mostly at the age when they are too old to join any other society, and the consequence is that they then become poor and burdensome.

13137. Have you known societies to promise more than they could ultimately perform?—Well, that is a very difficult question to answer. I think there are societies that promise more than they can perform, even now, and that their performance is at a very great risk; but I should not like to be compelled to give a name to a society because of the injury it may do that society.

13138. I do not ask you for names, I only ask you generally whether you have known societies that promised more than they could perform?—I think I could say fairly, at any rate I could say, that I believe that there are societies in existence that promise more than they can perform.

Unsound societies

13139. What became of the society of which your father was a member, the Loyal Friendly Society; is it still in existence?—It is still in existence; I am a member of it myself.

Mr. Stockall.

13140. How many lodges are there left in it?—Forty-nine, I think, now.

13141. It is very much reduced to what it was?—I think not; certainly not in number of lodges; I do not think it is reduced.

Chairman.

13142. Well, then, have you any objection to the manner in which certain societies refuse to accept candidates?—I find that nearly all societies refuse to accept certain candidates. I have here the rules of a society, one part of which I should like to be permitted to read. It is the Royal Standard Benefit Society, and it is Article 2; it is entitled, "The Qualification of "Candidates"; and it says, "No person belonging to either of the following trades or occupations shall be admitted a member of this "society, viz., police officer; soldier; sailor; "glazier; house, ship, or coach painters; drug "or colour grinders; water gilder, worker in "white lead or quicksilver, gunpowder or fire-"work maker, journeyman baker, sugar baker, "brass caster, drayman, coal porter, or person "employed in the manufacture of vitriol, turpen-"tine or aquafortis."

Restrictions on admission to societies

Unhealthy trades usually excluded

13143. They have chosen those trades and businesses which are most unhealthy or most exposed to danger?—Certainly, and that I hold to be one of the reasons, at any rate, a contributory reason, towards the increase of old age pauperism. The very trades that you

Chairman—continued.

would think ought to be protected by societies are the trades which these societies—I am not saying one word against these societies; I believe they are compelled from the small contributions they demand to exclude these people—but these very people who are excluded are the people for whose benefit you would think that these societies would be in existence.

13144. But there are other societies that would admit them, I suppose?—I am not aware of any society at the present moment that would admit the workmen employed in these excepted trades; the one I belong to excludes nearly all the same; the Hearts of Oak Society excludes nearly all the same; and I know of no society at present, of course I cannot answer for all societies, but I know of no society at present that admits the whole of these people.

13145. It is said that those who occupy themselves in many of these businesses do not live long lives, so that not many of these persons who are excluded, if that is true, would rank among the aged poor?—I could not give you any statistics upon that matter, but I can speak personally, that I know several belonging to these different trades, that are old at the present time.

13146. Who have survived all the dangers of the trade and have become old men?—Have become old men, say 60 years of age; but I could not say that I know many personally, and I am not aware of any return. There may be such a thing, but I am not aware of it.

13147. Has objection been raised on account of physical defects?—There are objections raised in clubs to accepting men who may be suffering from certain physical defects, and illnesses: such as for instance, if a man shows signs of consumption, he is rejected; if a man has ever had gout, he is rejected; if a man suffers from hernia, he is rejected; and for other complaints he is rejected by these different clubs.

13148. Do you think that they are wrong in rejecting men who have shown consumptive tendencies?—I do not think these societies are wrong in rejecting them, but I do think some provision should be made for them; that is, I hold that they have a distinct grievance. I believe there is a large number of them; and if a return could be made, I think we should find that there is a considerable number of people who would be quite willing to join societies, if they were not excluded in consequence of these different exclusions.

13149. What is your remedy for that?—My remedy would be that the State should start a sick club, which should admit all these kinds of people, and that if the State lost anything, the State ought to lose something, if necessary.

13150. But who is the State? the State is the taxpayers? The State has no fund of its own apart from taxpayers?—But the State could start a kind of insurance, or a sick club, if it chose, and I would ask the State to do it, because I believe in that case it would not injure those clubs, because they already exclude them, and at the same time it would encourage thrift in the people who are excluded, even if it were only thrift, for 5, 10, or 15 years; whereas at the present time they stand in this position: that a man who may be suffering, say from hernia, is

Chairman—continued.

debarred from joining a friendly society. I know one or two cases where the men have actually lived, and are doing well, and are at work, and are older than myself; they would have joined societies if societies would have permitted them to join, and I hold that if they could have been permitted, say by the State, to have paid, for the last twenty or twenty-five years, a subscription to the State, that that would have been a help to thrift, and they would have saved up a little money, while, so far as I am aware, at the present time they have saved nothing; and should they fall ill they are bound to fall after a short time, on the parish, or on their friends.

13151. But do you contemplate that this should be a self supporting club, guaranteed by the State, or that, considering the elements of which it is composed, the State should furnish what is necessary in order to enable it to meet its payments?—I would have these people pay a very similar sum to the State Sick Club as they would have to pay did they join one of these societies from which they are now excluded; and should it be found to cost a little more, I would have the State make up the difference. I would not punish the physically defective individuals because of the defect; but I would rather make the whole of society responsible, and get them to contribute towards making life a little easier for those poor individuals.

Lord Lingen.

13152. Do you contemplate a differential rate; that if the life is a bad one, or the health is a questionably healthy one, that he should pay at a higher rate, or one rate of premium only for all persons?—I should base it on a sick club. For instance, I would take, say the Royal Standard for illustration. The Royal Standard demands a certain entrance fee for all that it will admit, but every one that is admitted by the Royal Standard is not of equal health.

Chairman.

13153. They all pay the same?—They all pay the same.

13154. But Lord Lingen's question was, whether you would have differential payments varying with the difference of their diseases or the strength of their constitution or weakness?—No; I would not any more than they do in the sick clubs.

Lord Lingen.

13155. But now, if you take any of your benefit societies—the insurance societies generally—if any of us round this table went to insure our lives they might reject us, or they might say, "If you insure you must pay a higher rate;" do you contemplate any such difference as that in your scheme?—No. I find that they do not think so when a poor person, whatever he is suffering from, falls on the parish, we have to keep him there, and I think it would be better to encourage thrift in him, even if it costs a little for the State to do it.

Chairman.

13156. Have you something to say on the subject of old age pensions?—I have a little to say on the subject of old age pensions. With

Old age pension for all working people.

Chairman—continued.

regard to old age pensions, I think, in writing to the Secretary, I left out a word which may materially alter the observations that may have been made on it. I stated that I would have that "all persons should receive a pen-"sion." I should like to make that "all work-"ing people;" all working men or working people should receive a pension. I want to make a distinction, although I find it exceedingly difficult to give; in fact, I find it impossible for myself to give a definition of a working-man, that shall be both inclusive and exclusive; but I think it might be got at. What I think is this: that when it is stated that all persons should receive a pension, that such a statement as that would simply, to my mind, create a laugh in the country where it is stated. What I mean is this: that supposing it were stated that the individual speaking to the nation desired that a pension of 5*s.* a week should be given to a millionaire, I think it would be received with such an amount of amusement in the nation that it would very probably do a great deal to injure the scheme were it proposed.

Difficulty of defining working people.

13157. You would limit it to all working persons, I suppose. You know as well as anybody that there are certain trades that are very highly paid, and which afford ample opportunity of providing for old age—trades requiring high skill; would you put all working men exactly on the same footing?—I would put all working men on the same footing with regard to the pension, simply because I think it would be impossible to make the many distinctions that would be required.

13158. You mean, I suppose, manual work?—Well, we may get at a definition directly; but I mean all working men; and that is about as near as I can give it to you.

13159. Yes; but there are working men of all sorts; most of us at this table have been working men in our time, though we did not do work with our hands; therefore, I ask you whether you limit it to manual labour?—Would it help if I put it in this form, that I would give it to all persons that are eligible to join trades' unions, and I would exclude all persons that are entitled to receive a pension, such as civil servants; I would exclude all School Board teachers, supposing their pension scheme passed (that is, the scheme which is now being tried to be brought into existence); I would exclude all those. Probably by that means we may get at something near to what I do mean by working men.

Pension should be 10*s.* in London.

13160. Now, then, what sort of pensions would you give to those whom you admitted to the benefit of your scheme?—To Londoners I would give 10*s.* a week; to the provincial folk, the country folk, I would make a difference.

13161. To what extent?—I think that would be rather the work of an actuary than of myself.

Less in provinces.

13162. Why an actuary? An actuary is not specially acquainted with the circumstances under which men live in large towns and smaller towns in the country, and, in fact, in every condition except that of a Londoner?—I take it he would be the person best able to judge of the value of 1*l.* in London and the value of 1*l.* in the country. What I mean is this: that an agricultural labourer receiving, say, 12*s.* or 13*s.* a week would hardly be fairly entitled to the same pension as a man in London who is receiving 30*s.* or 35*s.*, and the cost of living being so much higher in the town than in the country, I would make a difference on that account, although I cannot tell you the exact difference I would make.

13163. All outside London is not the country, in the sense in which you understand it; it is not a country inhabited by agricultural labourers. There are towns, like Manchester and Liverpool and Birmingham?—Certainly; but I take it, in those towns it does not cost so much to live as in London.

Lord Lingen.

13164. Would not your position be met by this: that a man might procure a pension of different amount. The country labourer who gets 14*s.* a week might consider that he could retire on a less pension than a watchmaker, who, perhaps, gets 3*l.* a week; would not your view be met by allowing an option as to the amount of pension that might be required?—I do not anticipate that those who are going to receive pensions will pay anything.

No contribution test of merit.

Chairman.

13165. Nor would you make any difference between men of provident character, and those who had been improvident, between the man who, having had good wages, has done nothing to provide for his old age, and the man who, having had only very small wages, has been unable to do so?—That is a very difficult situation, I admit. But I am inclined to think that the term "improvident" has been used very improvidently in relation to the working man.

13166. I am distinguishing; there are plenty of cases where men earn high wages, and who spend a great deal of that in self-indulgence; you admit that?—There are some.

13167. There may be differences as to the numbers or proportions, but you admit there are such cases?—I admit there are such cases.

13168. Very good. Then would you treat such cases exactly in the same way as the careful and provident person who has through life had a very small income?—Certainly.

13169. You would?—Oh, yes; because I find they do now. If both these persons applied to the parish, they would both be treated alike.

13170. If they became destitute?—If they became destitute.

Additional for reasonable payments.

13171. Is that all that you would do for the aged poor, or have you some additional evidence?—Yes; I think I stated in the letter I sent that I should like to allow that persons who desired to increase that pension, that is, to receive more than the State would allow, should have the opportunity to do so by payment to the State, and that, say, to purchase 5*s.* more per week would take 1*l.* a year for 20 years; and if, after a few years' payment, he found he was unable to keep the payments up, I would have the State pay him back, in sums that he desired, in addition to his pension, the whole of the extra money that he had paid in. My idea being this, as I stated about the sick clubs, that one of the reasons why men will not start is the fear that they cannot always keep up the payment, and that they will then lose all that they have paid

Chairman—continued.

in the interim. I would stop that by allowing the State to pay back all that they have paid in, in addition to the State allowed pension; so that a man could see then that whatever he paid in would not be lost. I think that it would give encouragement to people to pay, I mean the fact that if a man was unable to continue his payments, all his previous contributions would not be lost to him.

13172. Do you state at what age you think the pension paid by the State without any contributions ought to become payable?—Between 60 and 65, I should think.

13173. At some age to be fixed hereafter, between 60 and 65?—Yes, I think it would be fair to say that there are men who are quite as old really at 60 as others at 65.

13174. That may be true also of men at 55; there are plenty of men at 55 who are as old as others at 65?—Very possibly there may be men at 25. But I think we must strike the line at some age or another, and I do it at 60.

13175. Is there any other suggestion that you have to make?—I do not think there is any other suggestion I have to make.

Lord Lingen.

13176. Why do you entirely exclude contributions on the part of the future pensioners?—The difficulty I can see is keeping the contributions up, and the difficulty of collection.

13177. Supposing that those objections could be either surmounted or mitigated should you feel objection in principle to contributions by the pensioners?—For an added pension, no: but for the pension itself I should object to that entirely. I think a man who has worked in the country for 40 or 50 years is entitled to be taken care of for the rest of his life. I should hold that he has paid sufficient, as the result of his labour during that time, for it.

13178. Against whom is the obligation established to maintain him?—Against the whole of society, or the State, representing society; against those same people who pay the pensions now to persons of a higher class. I find, for instance, persons of a higher class in life get large pensions. I do not see that they are any more entitled to a pension than I, who have worked in the nation the whole of my life; I do not think that they are any more entitled.

13179. Just let me ask a question or two about that. You would take the case of the soldier and sailor, the civil servant generally who is employed by the State, those are the cases you are thinking of, are not they?—Yes; those are the cases I am thinking of.

13180. And you say that the workman's case is on the same platform with those?—Yes; I should say on the same platform.

13181. Do you not think this makes some difference, that in the case of the soldier and the sailor and the civil servant, the State is his direct employer, not society, but that organisation of society which is called the State? The analogous case surely would be that the employer was to find, the great cotton spinner or the great engineer was to find the pension for his employés, and not that the rest of society should, so far as your argument is sound?—But I understood from the Chairman that the State did not have a penny

Lord Lingen—continued.

of its own, and that it could do nothing except by the ratepayers' money and the taxpayers' money; therefore, through the State, the whole of the nation is the employer.

13182. You would admit a distinction, would you not, between a man's actual employer, to whom he looks on Saturday night for his wages, and society in general, who may be said in an indirect way and collectively to benefit by his labour? You would admit a distinction between these two cases?—But whether that distinction can be applied to what I am talking about is another thing. I may admit many distinctions; but what I mean is this, that the nation employs the soldier, the nation employs the sailor, and the nation employs all these people who receive pensions, and the nation pays the pensions; and I want to know what reason can be shown why the workmen should be excluded from the pensions, and all the rest admitted?

13183. The distinction I should like to hear you explain is this: That on Saturday night I go to my employer for my wages, and if I was to go to society for my wages I should very much doubt whether I should get them?—If you went to the State, as representing society, you would surely get them from your own showing. They employ soldiers and sailors, therefore they would pay you.

13184. They do not employ everybody?—No, they do not employ everybody. The one is employed by a private individual, and the other by the nation, and the whole of the work we do, in my mind, goes wholly to the nation.

13185. Between direct and indirect employers you see no vital distinction?—No real distinction; no.

Mr. Henley.

13186. Do I understand your proposition to be this: that every working man, on attaining a certain age is to receive a State pension?—Yes.

13187. Of 10*s.* downwards?—Of 10*s.* downwards.

Position of those who could not work.

13188. Do you exclude altogether from your calculation people who have been unable to work all their lives when they attain that age?—Certainly not.

13189. You would not exclude them?—I would not exclude them.

13190. But they would not have fulfilled your condition, which is that they should work for 40 years. I speak of the blind, the deaf, the dumb, the paralysed; do you exclude them from your pension scheme?—Certainly not.

13191. You would not exclude them?—No, I would not. Many of the deaf and dumb work.

13192. I understood that the grounds upon which you based your proposition was that these persons have been at work for 40 years, and therefore it was the duty of the State to maintain them; was not that your proposition?—My proposition was that having been workmen for 40 years it was the duty of the State to see that their old age was not neglected.

13193. Then you would include in your scheme all persons, whether they worked or not?—No, I would not include in my scheme all persons whether they worked or not. I do not think that the inclusion of the deaf and the dumb, and those with whom it is impossible

Mr. Henley—continued.

that they should work, is a fair inclusion at all. I had not in my mind any idea of those poor afflicted individuals. What I am trying to do is to give my views of people who have worked and who in the latter part of their life find it impossible to keep themselves, and become a burden either to the State or to the private individuals—their sons and daughters, and so on.

13194. I only wanted to be clear upon this: I understood the foundation of your scheme was that those persons had really worked for 40 years; now the class that I mention would never have worked at all, and you will not exclude them, you say?—That class? No; many of them are at present receiving charity in asylums.

"Working men" hard to define.

13195. But, when you were asked to define working men, I think your last definition was men who would be eligible to join a trade society?—Yes; I do not take that as a complete definition.

13196. These persons would certainly not?—No, I said that I might help by giving a few words that would include certain people, and a few words that would exclude certain people, but I could not promise to give a complete definition of a working man; I said that, and I still hold to it. I think that as far as I personally am concerned, it is impossible to give a definition completely of working men.

Has no complaint of Poor Law in parish.

13197. Have you any complaint to make in your particular parish with regard to the administration of the Poor Law?—I have no complaint, no.

Mr. Broadhurst.

Pension to vary with purchasing power: effect on migration to London of giving a larger pension.

13198. If you propose to give 10*s.* a week in London, and, say, 5*s.* to the labourer in the country, do you think it would cause a greater migration to London than now exists?—I do not think so. What I mean to convey is that the pension should be made proportionately equal to a pension in the country.

13199. Equal in its purchasing power?—Yes; equal to the pension in London. That I do not think would be any direct encouragement to migration into London.

13200. Unfortunately people in the country do not know, and never will believe that. I fear that you would get into some difficulty. However, you do not pledge yourself, nor bind yourself to that?—Well, I do not particularly bind myself to anything; all I want to see done is that pensions shall be given to those old people.

13201. And that they should not suffer in consequence of geographical position?—Certainly.

Objections to Mr. Chamberlain's scheme.

13202. Have you read anything of Mr. Chamberlain's proposals from time to time with regard to pensions?—Yes, I have; but I cannot say that I have paid very particular attention. I have read his proposals, and my opinion of them is that in the first place 5*s.* a week would not do, and in the next place I believe that he is prepared to pension everybody; and my objection to that is, as I stated a short time ago, that the idea of pensioning a millionaire, as I think, would simply be ridiculous.

13203. Mr. Chamberlain's scheme as propounded here does not include that; it is quite a voluntary undertaking, so that a millionaire might, if he so chose, insure for 5*s.*; if not, he

Mr. Broadhurst—continued.

need not?—And the next objection I have to Mr. Chamberlain's scheme is the collection of subscriptions. I see a great difficulty in collecting subscriptions from such as the unemployed and the migratory persons who move from shop to shop and such like. There seems to be a great difficulty in collecting the money.

13204. With regard to your Royal Standard Society, all societies require certificates of health before they admit a member?—Yes; all societies, so far as I know, require certificates of health before they admit a candidate as a member.

Test health need for friendly and for sick

13205. So that the unhealthy is excluded whether he belongs to those particular callings read over by you or not?—Yes, so far as they can get at them.

13206. Have you a sick branch belonging to your trade union?—No; we have not a sick branch belonging to our trade union.

13207. You have nothing but trade purposes?—We have nothing but trade purposes; it is too small.

13208. But you are aware that in the trade unions that have sick branches, they are very strict indeed about medical examination?—Yes; I have heard so.

13209. That is necessary, you admit, in all cases?—I think that is necessary, yes.

13210. Now about the State. You propose some scheme whereby every person who has been a weekly wage earner and without other provision should be provided by the State with a scale of pensions varying according to locality?—Yes.

13211. Without any contribution whatever?—Without any contribution whatever.

Poor are still liable to pay pension from family

13212. And is your idea to abolish the Poor Law system?—No; I would not abolish the Poor Law system and I will tell you why. There are some cases where, unfortunately, a man who would receive, say, a pension of 10*s.* a week would be subjected by his family to a species of extortion; that is, some families would make him pay it over to keep the family going; the old man, as they call him, would have to pay it over to keep the family going. Well, in that case, I would permit him, instead of receiving that pension, if he chose, to go into the union where he could be protected and be away from his surroundings.

13213. You would keep the union workhouse open as an asylum for those desiring such?—As an asylum for those who desired to go there.

All workers entitled

13214. You regard all labourers, all workmen, who have contributed to the prosperity of the country as entitled to this consideration?—Certainly.

13215. And you mention the State in connection with it as the State represents, I suppose, more clearly than any other institution the responsibilities of what is called "society"?—Yes; we look on the State as the head, as it were, of society, and to our minds it should be our protector.

13216. It would be difficult to levy taxes for this special purpose on employers only?—I should say that it would be exceedingly difficult to do that.

13217. For whom the pensioner had worked?—I should say that it would be exceedingly difficult to do that.

13218. In your experience as a mechanic have

Mr. Broadhurst—continued.

you come across cases where men are highly deserving of provision and their condition necessitated permanent provision being made for them before they reach 60 years of age?—Yes; I have come across cases where I think that they should be provided for earlier than even 60. My difficulty is in making the age, and therefore I put that as an age which, I think, would be most generally applicable.

13219. If a man is disabled at 45 from following his employment—permanently disabled by accident or sudden breakdown in his health—what is to become of him for the 15 years intervening?—I would at once give him the pension.

13220. Even at 45?—Even at 45 in the case of total deprivation of power to follow his employment. I find that, even now, a man would either have to be kept by his friends or go to the union, and he would be kept by the union, and I should prefer that he should be allowed the pension.

13221. So that this proposed 60 years of age is not a hard and fast line?—Certainly not.

13222. Would you propose that all persons be entitled to it at 65 years of age whether they are able to work or not?—At 65 years of age.

13223. All entitled to it?—All entitled to it.

13224. And to receive it, I mean?—And to receive it.

13225. Whether they worked or not?—Whether they worked or not.

13226. Then that would be an addition to their wages after 65 years of age?—If they were at work, yes.

Mr. Booth.

13227. You say that you consider 5*s.* a week an insufficient pension in London but would it not serve to assist individual savings to make a sufficient income?—Yes, it would assist. Every little is a help; if it were 2*s.* a week it would assist, there is not the slightest doubt about that.

13228. And do you not think that individual savings may be trusted to make the 5*s.* up to a sum that you would consider sufficient?—I do not think it would do; I do not think that they could be trusted to do that.

13229. Would you go so far as to say that it was necessary to have as much as 10*s.*, or supposing the total sum that the 10*s.* rate involved was so large that that measure could not be put through, could not be passed, would you be content to take 5*s.* for what it was worth?—Certainly; I should be content to take any help in the matter.

13230. Do you make any difference between men and women?—None.

13231. Then you would give all the old working women 10*s.* at 65?—The same as the working men.

13232. And a man and his wife 20*s.*?—Not a man and his wife; I should make a distinction, because, I think, living together, they could live more cheaply than if they were living apart from each other.

13233. Then, with regard to the objection that you made to Mr. Chamberlain's scheme, I

Mr. Booth—continued.

presume that what you object to with regard to the well-to-do person is the State aiding him to effect an insurance, that was in answer to Mr. Henley; he said that according to Mr. Chamberlain's scheme the person who was to receive the pension pays for it. But he only half pays for it; I thought, perhaps, that was your point?—Mr. Chamberlain takes it that the State should give some help, and that they call upon the recipient, or the would-be recipient, to pay something for himself.

13234. And you would not wish the State to aid well-to-do persons to effect that insurance?—No, certainly not.

13235. Then with regard to the age, which is to be left doubtful, what authority would decide whether a man was to have a pension at 55, or whenever it might be?—I have seen one or two certificates lately of men who are attending the chest hospital in the City Road. Those certificates state that the holder is unable to do any physical work. Well, I take it that that is a true certificate, and therefore on a certificate of that character I should be satisfied.

Medical certificate of breakdown.

13236. A medical certificate?—A medical certificate.

13237. And would that have to be repeated from time to time, so as to be sure that the circumstances had not changed?—That would be repeated from time to time.

13238. Then would not an authority also be needed to decide who should receive the pension? You have told us that you do not see your way to an exact definition of a working man; would it not be necessary if no definition or satisfactory definition can be found, to have an authority who should decide on the merits of each case?—Certainly.

13239. What authority would you trust for that?—I am afraid that I cannot answer that question at once.

Some authority required to judge who are working men entitled to pension.

13240. The decision would be a very difficult one, would it not?—The decision, I take it, would be a somewhat difficult one.

13241. For instance, now, people such as costermongers, very poor people, are not to be described exactly as working men; they are not usually, at any rate, members of trade unions?—There are trade unions amongst them, labourers' trade unions and costermongers' trade unions.

13242. Then you would have the difficult decision of what is a trade union, because masters' associations are trade unions?—Yes; very possibly that difficulty would arise.

13243. I am rather concerned in my mind with regard to the retail traders; of course, a retail trader may be a very rich man, doing business on a very large scale, Sir Blundell Maple, for instance; or he may be of the poorest of the poor, a costermonger; how are you to draw the line with regard to retail trade?—I should say that it was extremely difficult to draw a line that would be exact, but I am under the impression that a line could be drawn sufficiently near to satisfy all working people between a man like Sir Blundell Maple and a man who sells cabbages in the streets.

13244. Evidently; but the question is, would it not, after all, be a line drawn on the question of wealth, of income, how much a man was making?—Certainly; I should say that all

Really a question of amount of income; say below 150*l.*

Mr. Booth—continued.

persons who pay income tax, for instance, would be excluded.

13245. Could you put it in the form of a minimum income at which you would permit the pension to be given?—Well, off hand I should like to put it in that form, that at the persons who pay income-tax the line should be drawn.

13246. Not any lower than that?—Well, for the present.

13247. One hundred pounds a year?—For the present I should not draw it any lower than that, but I quite understand that it is possible that it might be found out after a time that it would be necessary to make other distinctions.

13248. You would be content with a broad distinction of that sort?—I should be content for the present with a broad distinction of that sort. When I say "for the present" what I mean is that after a year or two we may find out that certain things are working unfairly, and then we can alter them.

13249. And you think that practical rules could be laid down to guide the authority in deciding whether an individual was poor enough to be entitled to receive the pension?—Certainly; if not directly, within a short time, by degrees they would be able to get the thing very clearly or satisfactorily settled.

13250. Do you think that that would tend to discredit the pensions, that people would feel that they were connected with a sort of certificate of poverty?—No, I do not think so; in the case of the sick societies that permit pensions I do not find that the recipients of those pensions, I know one or two of them, feel that they are at all discredited in the matter.

No feeling of humiliation.

13251. Do they only receive them if they are necessitous?—No: they receive them after a certain age, and they are only earning a certain amount of money. Different societies have different ways; some societies say that if the recipient is earning more than 12*s.* or 18*s.* a week he shall not be entitled to it, and he has to make a declaration each quarter that he is not receiving or earning more than that separate from his pension, then he is permitted to take it, but if he is, then he does not receive the pension.

13252. That is to say, a person who was earning we will say 15*s.* a week, or who has 15*s.* a week, might be considered too well off to be granted the 10*s.* in addition?—You are speaking now in relation to sick benefit?

13253. No; I am speaking now in relation to your proposal. You are proposing that 10*s.* a week should be given to old people who are entitled to it, mainly on the score of poverty?—Yes.

Hard cases; line must be drawn.

13254. Then if a man has 15*s.* a week, or 20*s.* a week, he might be considered to be above the line?—Above the line at which he ought to receive this pension of 10*s.*, yes.

13255. Then if we fixed the line, take it for the moment, for example, at 15*s.*, if he had 14*s.*, you would grant him 10*s.*, making it 24*s.*, while the man who had 15*s.* would not get anything, and would remain at 15*s.*?—Yes, I would, from the necessity of drawing the line somewhere.

13256. Would not that tend to people declining to save any more; they would say, we will not attempt to secure for ourselves any income above the 14*s.* a week, because, if we do, we shall lose

Mr. Booth—continued.

our chance of a pension?—I do not find, so far as I can gather, that this takes place in the sick clubs of which I spoke. There the same thing occurs. If a man earns in one case 17*s.* a week, and not 18*s.*, he is entitled to the 8*s.* a week pension, but if he earns 18*s.* a week he is not entitled to it.

Example of sick clubs.

13257. That is so?—That is so.

13258. And does it work satisfactorily?—So far as I can gather, it does. I have not any statistics that it works well, but, so far as I can gather, it works well; that is, the members of these clubs make no objections.

13259. Are those pensions given by way of right or by way of kindness?—By way of right; it is contained in the rules.

Mr. Broadhurst.

13260. They pay for it?—They pay for it.

Mr. Booth.

13261. So that really a person who is earning less, so as to come under the line, is better off than the man who is earning a little more?—In any case that that occurs, yes; that must be so in all cases that I can see.

13262. And it would practically occur?—It would practically occur; that is so in all cases.

Mr. Stockall.

13263. Can you give me the name of the sick club which has paid pensions in this way?—The Royal Standard is one; the Hearts of Oak is another; they are not paying all exactly alike, but they are paying on the same principle.

13264. Is not what you call a pension simply a reduced sickness pay?—They call it pension in the rule, and I have used the same word.

13265. We have had evidence with regard to the Hearts of Oak that it is a sickness pay?—I can only take their rule book.

13266. You spoke about the sum of 20*s.* being refused to the man and his wife who should be in the receipt of the pension; would you apply the same rule—supposing two sisters were living together—to the two sisters?—I would apply the same rule if two individuals of either sex, who were entitled to the pension, were to live together.

Dividi societi

13267. You referred to societies that divided their funds annually. Have you in your mind any idea that you would prevent those societies dividing their funds in the way in which they do by an Act of Parliament?—I should not like to make such an interference with them as that.

13268. You spoke about the societies which divided their funds, excluding members at the commencement of the next year; do you know of any that have done that?—Only by information.

13269. You do not know of your own personal knowledge?—No, because I have not belonged to any of them, so one cannot know.

Societ exclud dange trades

13270. Do you know any of the large affiliated orders which refuse to admit members of the trades which you have named?—Any of the large affiliated orders?

13271. Yes, the Ancient Order of Foresters, the Odd Fellows?—I can speak of the Royal Standard and the Hearts of Oak.

13272. But those are not affiliated orders, those are centralized societies?—I could speak

Mr. Stockall—continued.

of the Loyals which is a society divided off into lodges. I cannot speak of my own personal knowledge of the Foresters or of the Oddfellows.

Mr. Loch.

13273. Do I understand you to say that whatever a man might earn between 60 and 65 if he came to the age of receiving a pension he was to receive the 10*s*. besides?—He would not receive the 10*s*. till after a given age, so that he could not receive it besides what he earned between 40 and 45.

13274. Between 60 and 65 I said?—I beg pardon. Yes.

13275. That is to say, whatever he might be able to earn, 10*s*., 15*s*., or 20*s*. a week, he would get the 10*s*. in addition?—No, I would not allow him to earn above a stated sum. I would have a stated sum; if he earned above that stated sum he should not receive the pension.

13276. And you would have a kind of minimum income and a pension over and above that minimum income?—I would have a minimum income.

13277. But have you said what your minimum income would be?—No.

13278. Because that would materially affect your general conclusions as to admitting a trade union man, would it not?—I do not quite see it yet.

13279. If those trade union men, who, you say, would be of the working classes and would be admitted to pension benefits were able to earn above the minimum income even though they might be over 60 years of age, they would be excluded from the pension?—Yes; I would do the same as they do in the sick clubs at the present time.

13280. How do you mean?—In the sick clubs at the present time, if a man is capable of earning over a certain amount of money, he is not entitled to the pension which the rules of the sick club would permit him to take if he were earning under or less than that amount of money.

13281. But the sick club would be managed by people who are fellow beneficiaries, having the same benefits if they are sick, and looking after their fellow members rather closely. You would have no such safeguards as that, would you, if it were done by the State?—Why not?

13282. Who would look after those who receive as closely?—Why, I take it that the State is the most powerful individual for looking after the rest of society that there is in existence. The police are instituted by the State, and surely they look after us closely enough. The State has power, surely, to institute an examining body, or whatever you like to call it, as well as a small sick society.

13283. But do you find that it is easy for even a society to check the members of its own body who are as they call it malingering?—I find they do it very well; I cannot say that they are always successful.

18284. Is it easier to do it in a centralised society than in a decentralised society?—I should say it would be easier to do it in a decentralised society.

13285. Could the State provide machinery to do this in every small district?—I hold the State

Mr. Loch—continued.

can supply machinery to do that, as it can supply policemen to do it.

13286. You would have a sort of police service for the purpose?—I would not say police service; I do not wish to use terms which would be objectionable to the working classes, and I think the idea of a police service to prevent them malingering would be very objectionable to them, but I would have a body or a council, whatever the State likes to call it; that is, I believe, the State could meet the difficulty if it chose.

13287. And do you think that the people would like these persons who would come in and out to try and stop their malingering; would it not be very unpopular?—Well, I do not think there is anything more unpopular among working men than malingering, and, therefore, anything that would put a stop to that would be received with favour, supposing the machinery put into force to stop it would not degrade those that did not malinger.

13288. Then you do not think that the cost of it would be very great?—No; I do not think the cost of it would be very great; I can only say that that is all I think.

13289. You have not calculated it at all?—I have not.

13290. When I asked you a question just now about the pension being continued, though a man might have certain earnings, did you mean that a pension might be continued if he had an income as against earnings; was there anything in your mind, I mean, as to the distinction between earnings and income, so that you would allow it if he earned, or disallow it if he earned, or allow it if he had it as income, or disallow it if he had it as income?—If the income did not amount to more than what the earnings would be, I should not object to the income.

13291. That is to say you would apply it both to earnings and to income?—Yes.

Mr. Humphreys-Owen.

13292. With regard to your proposal for an increased contribution during the earlier years of life, I suppose you would start by having the actuarially correct contributions on the basis that it should continue throughout life, and then that during the working years, say from 25 to 45, you would increase that contribution, with the view of redeeming the payment after that?—Yes. Sliding scale of contributions.

13293. Do you think that that would be satisfactory; I mean that it would be popular with the members of friendly societies?—I think it would have a popularity that would grow. At first, probably, there would be objections, but I think in time the force of the position would present itself to the members, and they would grow into liking it, or it would become popular.

13294. At all events, that is entirely a proposal for internal reform, for an amendment of friendly societies' working, which does not require any State aid?—I think so.

13295. And that could be done by the classes who support the friendly societies without any alteration in the law?—I think so.

13296. You would not, I suppose, prohibit dividing clubs would you?—No, I should not like to go so far as to prohibit them. Dividing clubs.

13297. Have you any idea of any way by

Mr. Humphreys-Owen—continued.

which you would discourage them by legislation, or would you only trust to the improvement of education and other indirect means?—I have an opinion that it would not be a bad plan if the Government were to issue yearly, in general terms, statements that could be published in all the parishes giving the amount in money, that a certain subscription could safely give, without mentioning any clubs, without mentioning any societies, simply giving some general statement like that, so that working men could read it, and say: "Well, my club is giving me "so much more, and therefore I should take it "that it should be unsound."

13298. That would be rather a difficult business, because I daresay you are aware that the premiums for different districts, for rural and city districts, have to be very different?—Yes.

13299. And you would face that difficulty; you would have it by means of district registries or some means of that sort. You would say for instance that, taking the premium in your district as the basis, the premium in an agricultural district would be 25 per cent. below that?—I should say there would be a difference between the two without giving the exact amount of the difference.

13300. You would require the registrar of friendly societies to take the responsibility of making those calculations broadly?—Certainly.

13301. Of course you would also call upon him to warn the members of clubs that that would depend entirely upon management, that the results obtained would depend not only upon the tables being actuarially right, but also upon the clubs being well managed?—Yes, certainly.

Dangerous trades.

13302. I do not know whether I quite caught what your meaning was. You seemed to me to say that in the dangerous trades the working men saved nothing at all. I do not know whether that was a slip of the tongue on your part?—No, I did not suggest that they saved nothing at all, but what I said was that in very many cases, in most cases, it would be found that if the State permitted them to join the State sick club they would pay say for 5, 10, or 15 years, whereas through having no club to pay into many of them have not saved to prepare for those illnesses that might occur.

Should be admitted to State benefit society at usual contribution.

13303. And then, I think, your proposal was that necessarily members of such a club, a club only admitting dangerous trades, would have, in the natural course of things, to pay a much higher premium; is not that so?—No, I would have them pay no more into a State club than they would pay into a similar club were they to join it outside; that is to say, were they of a healthy character, sufficient to come under those rules. I would make no difference, because if you do you would punish a man for having a physical defect, over which he had no control whatever.

13304. There are two different things; one is a physical defect inherent in the man, and the other is a physical disadvantage arising out of his occupation; you mean the latter?—No, I should include both of them.

13305. All, arising from whatever class?—Yes; because he does not make the danger in his own trade.

13306. You would come to this, that the State would have to subsidize this club for dangerous occupations to the extent of the difference between the premium payable by a healthy and an unhealthy life?—I do not think so; it is a matter that ought to be tried before we find out whether the State would actually lose. I am not quite sure that the State would actually lose; although I quite agree with those societies making themselves as safe as they possibly can; still, many of these people live to be old. I worked with two that had been rejected by sick clubs; they were a little older than myself and quite as healthy, as far as I can discover.

13307. Yes, no doubt there are cases of that kind, but still, is not the experience of insurance, whether amongst the wealthy classes or amongst the poorer classes, the same that the averages are true, though there may be variations in the individuals, and, on the whole, just as a gouty man would be made to pay a higher premium by an insurance society in the wealthier classes, so a man who is employed as a painter or as a public-house servant would have to pay a higher premium if he were entering a friendly society?—Yes, but they do not accept them at all in the friendly society, not even at a higher premium; at least I think I see what you mean, and I quite agree with you, that should there be any deficit, in my view the State should make that deficit up, or society should pay for its unhealthy trades.

State should make any d

13308. That is what I was coming to; do you not think it is rather hard on society at large to call upon them to make up a deficiency of that kind; is it not rather the duty of the employer to make up the difference, and, on the other hand, the duty of the workmen to compel the employer to do it by means of Trades Unions?—I do not see why, at all: take a painter—I am not trying to reflect on painters, or anyone else—take a painter; his trade is unhealthy; his employers do not make its unhealthiness; and the workmen do not make its unhealthiness, but society receives all the benefit of it.

13309. But would it not be better that society should pay through the employer, than that it should pay directly? Is not society more likely to pay its fair share in that way than if it pays it by a general contribution?—I am inclined to think that the workmen would not get it if it were to be paid through the employer.

Prefe State to Trade Union demand higher wages

13310. I am not assuming that it is to be paid in the way you suggest, but in this way: first of all, that the Trade Union insists upon the employer paying a rate of wages which should enable the workman to insure himself; then, in the next place, the employer charges society higher prices for his work, in order to recoup himself. In that way the State ultimately pays, but it pays more fairly and probably with less waste in carrying out the process?—But it seems to me that it would be better that the State should do that for this reason, that supposing the painter got 20*s.* per week, and the employer said "We will give you 2*s.* for an unhealthy trade"; it seems to me that the painter might say, "Oh, no, you are not giving me the 2*s.* for the unhealthy trade; you have taken it away from my wage first and you are putting it on afterwards under another

Mr. Humphreys-Owen—continued.

name;" he would not be sure that he was getting it whatever wages he was paid, he would not be sure that he was getting anything extra more than the employer was bound to pay him.

13311. I assume this, that the trade union of painters is sufficiently strong to insist upon a rate of wages, which will enable their members to pay the higher premium necessary to insure them against their increased sickness. Then that paying that higher rate of wages compels the employer when he is taking contracts to put a higher price upon his work, so that ultimately the higher rate of wages is paid by the State, but it is paid in an individualist way, without using the word at all in a bad sense, instead of in a communist way?—Well, I take it, the difference between us is this, that all we are discussing now is the method of paying this extra.

13312. Certainly, that is all?—Well, I cannot say that I am tied by a rigid cord down to a special way of arriving at the same conclusion, but I think it would be better to have the sick club by the State.

13313. In fact you are rather a State socialist and not an individualist in these matters?—Well, it is the very opposite that I am. I am a strict individualist and not a State socialist, and it is because I desire to do as much as I possibly can to prevent State socialism that I am doing my level best to bring this sort of thing about. Any one who can say that to recommend that the State should do a thing means being a socialist can hardly have read any of the esoteric works, if I may use the term, of the socialist movement, as these suggestions they look upon merely as steps in a certain direction.

13314. I was using the word in a popular sense as opposed to an individualist. We pretty well understand the meaning of individualism. By socialism we mean almost everything outside that. I will just ask you one thing more on this same subject. Might we look upon it in this way: assuming that the State is the ultimate universal employer, may you not treat the individual employer, say the master painter or the master iron founder, as a sub-contractor for the State, and therefore the proper person to undertake these risks that we have been talking about, rather than the State itself?—I think that I have this objection to it, that I prefer to deal, if I can, with the original, and not with sub-contractors at all.

13315. As regards the amount of your pension, you say 10*s*. a week to Londoners, because the cost of living is more expensive in London. Are you quite sure that any form of expense is greater in London except that of rent?—Only by hearsay and communication between myself and my fellows. I have not any personal experience that things are dearer in London, but if it can be shown that there is any place in which living is the same, or as dear as in London, I would give them the same pension. My idea is only to make up the difference between the cost of living, not topographically.

13316. Should you include rent in cost of living?—Certainly.

13317. Then, is not your scheme ultimately for subsidising landowners and houseowners in London?—I do not know. They can demand a certain rent, and they get it now, and my plan does not introduce anything fresh.

13318. Does it not in this way: that if there is a larger effective demand in consequence of the persons who require this accommodation having more money to spend, that that larger effective demand will be to the advantage of the owners of the limited property which is intended to supply the demand?—But is not that so now? Are we not trying to extend the supply of accommodation by making room for the purpose of meeting this extraordinary demand, and would it not apply exactly in the same way? I do not think it would introduce a new principle.

13319. Do you think that the payment or non-payment of income tax would be a fair dividing line to take for the receipt of the pension?—I said a short time ago that for the present, for the moment, I would say that the payment of income tax would be a very fair line.

Mr. Stuart.

13320. What is your trade, Mr. Grout?—A wire-worker.

13321. And to what union do you belong?—To the London Society of Wire-workers; it is a very small one.

13322. How long have you been a member of the union?—Twenty-two years now.

13323. And you are a member also of a benefit society?—Of the Loyal United Friends Benefit Society, and also what we call the Factory Benefit Society at the factory.

13324. Two different benefit societies, both of them giving benefits of a similar kind?—Two different benefit societies, both of them giving benefits of a similar kind, but not quite equal.

13325. Then, are you in either of these societies insured for any old-age pension?—No.

13326. But a sum would accrue to you either in case of sickness or death?—Either in case of sickness or death.

13327. Then, if I may ask you this question, that you have already replied to, you are not a Socialist?—No, I am not a Socialist.

13328. Do you regard, then, this proposal which you are making to us as one to meet the difficulties of the situation, or as one which in itself is a sound and good proposal?—I am suggesting it rather to meet the difficulties of a series of circumstances that are growing, and that, in my opinion, are likely to give great encouragement to views which I am entirely opposed to; that is, that unless some sort of attention is paid to the misery that exists with the view to obliterating the misery that exists among old people, I believe that the tendency will be in such directions that by-and-by society as a whole will repent that it never paid proper attention to it.

A pension scheme necessary to meet social difficulties.

13329. And dealing with these old people and bringing the State as the contributor of their pensions, instead of, as suggested by Mr. Humphreys-Owen, the employer, you are looking upon it, I understand, that society is the consumer, and that it is the consumer who gets the benefit of the labour of the workman who is now exhausted?—Certainly.

13330. Have you considered at all the effect of such a proposal as you are making, and others

Mr. Stuart—continued.

of a like kind, which you have partly criticised; have you considered the effect of those upon existing friendly societies; let me put it in less wide language to you; first, what would its effect be upon your own benefit society?—I do not think that it would have any injurious effect whatever, for this reason, that it would include the trades that my society exclude, similarly with the Royal Standard and the Hearts of Oak.

Scheme would not hurt the friendly societies.

13331. Excuse me, you have a little missed my point. Certainly, I see that that would be so in the case of those trades which were unhealthy; but you have proposed that a pension should accrue from society to all working men who are what I might call "used up"?—Yes.

13332. Now, would the fact of the existence of such a pension at all make you less personally willing to contribute to the benefit societies of which you are a member?—Personally it would not.

13333. Why not?—I should feel inclined to think that it would be a benefit to the sick societies in this way: that they would be able, first, to revise their rules with the view of revising the old-age pensions that they give now, and certainly not with the view of increasing them, but rather lessening them, if not entirely getting rid of them, and that that would enable them for the same contributions to give a larger amount of benefit in sickness and in death and such like.

Would set free money paid to the old for increased sick benefits.

13334. In other words, they would be relieved from what we have frequently met with, a permanent sick relief?—The circumstance would be favourable to relieve them of that.

13335. Do you regard it that a working man is now more rapidly used up than he was when you first entered your trade?—Very much more.

13336. Why?—He has tools by which he can work quicker. I am speaking now of trades where machinery is not largely used.

13337. You are speaking with your eye on your own trade?—Yes; chiefly on my own trade. There are tools by which we can work quicker, and we actually do work very much quicker than my father did. My own family has been in our trade for nearly 100 years, and I find, by making comparisons, that my father did considerably less work during the week than I do now, the same kind of work made in the same fashion. We have better tools to work with, but the better tools still involve the quicker work. We have tools that cut very much quicker than they used to, but we cut very much quicker too.

Working men used up more quickly than formerly.

13338. What is your age?—My age is 45.

13339. Can you remember your father at that age?—Yes; I remember my father at that age.

13340. Was he a man in as good health as you are?—My father never had what I call a day's bodily illness till he was about 73 years of age. I have had a considerable number.

13341. Would you say that that was pretty fairly a sample of others in your trade?—Yes, certainly.

13342. And there is nothing unhealthy in your trade?—There is nothing unhealthy in the trade as a trade.

13343. So that you would say that working men are used up now—you know what I mean by the phrase "used up"—quicker than they used to be?—Very much quicker than they used to be.

13344. How many hours a day do you work?—Ten.

13345. Is there much overtime?—No, very little indeed; the smallest amount. I have done about six hours overtime—and that was in consequence of the Royal Marriage—in over six months.

13346. There is another point about old age, not only their being used up quicker, but do you suppose that the rules of the Trades Unions, which, I presume, are more strictly enforced now than they were when you were young, are against the prospects of an older man?—In some Trades Union I have heard that it is so; in my own Trade Union there is a sort of implied—it is not in the rules, nor has it been distinctly stated in front of the Trade Union—but there is an implied leniency towards aged workmen. I will give you an illustration: one man was permitted to work; he was 74 years of age, and he was just able to do a little; the employer did not want to get rid of him and he was permitted to work at 6*d.* per hour when he did what we call "hour" work, as against 8*d.* and 9*d.* of an ordinary man, and no objection was raised because of his age. But I believe there are objections raised in some trades to anyone receiving less than the stated wages of the trade.

13347. Then you feel some hesitation in saying that the practice of your own Trade Union in that respect is a sample of others?—It is a sample of others, but I should not like to put it that it is a sample of all.

13348. Have you met with in your acquaintance with other trade unions, say the engineers for instance, of men being squeezed out because of being old men?—That is a very awkward question to answer, because you would have to get it admitted that the man was excluded from his trade because of old age, and so far as I can hear no one would admit that it was actually in consequence of old age. Some fault would be found, which sometimes occurs in old age, and they make a mistake in an order that they have got in hand, and spoil something.

Lord Playfair.

13349. Is it not a fact that the average chance of life for a working man in the last 30 to 40 years has increased by nearly five years?—I should not like to say the exact number of years it has increased by, but I believe that the average chance of life has very much increased during the last 50 years.

Mr. Stuart.

13350. You are not one of those, I suppose, who regard that the state of the working classes is worse now than it was in your father's time?—Very much better; very much better, indeed.

13351. So that you are merely referring to the question of old age and exhaustion in old age?—Yes, in connection with work.

13352. Do you regard the present operation of the Poor Law as harsh?—I have had exceedingly little experience of the present Poor

Mr. Stuart—continued.

Law as yet; what I may have during the next 20 or 25 years is more than I can say; but as yet I have had very little experience of the Poor Law. I have heard from those who have been inside the workhouse, for instance, that they look upon it as a place which they desire to keep outside if they could by any possible means, one of the grievances being the want of freedom. That seems to be one of the greatest grievances as far as my brief experience of these matters goes.

13353. You mentioned to us a few questions back that you felt that something like what you propose as one of other similar proposals is necessary to avoid a very great deal of difficulty in the future time, and that was put down to the necessity you felt of assuring the working classes that the Poor Law was not harshly administered. Do you think or believe that it would be possible so to administer the workhouse under the present Poor Law system and outdoor relief under the present Poor Law system as to avoid the evils which such a scheme as you propose might avoid?—No, I do not thinkthat that could be worked out at all. For instance, the people who are in the workhouses, or in this one workhouse of which I speak, desire more freedom. With regard to the payment of outdoor relief, I am inclined to be against it, except in very exceptional cases, because in some cases I firmly believe that it has an effect upon wages. I do not know whether I can answer your question any further than that, or whether you would put it more in detail.

13354. I gather that your reply means that you would not increase the amount of outdoor relief, because of its possible effect upon wages, and that you would not expect that the amelioration of the workhouse would meet the point in question, because the workhouse must always be, more or less, a deprivation of liberty. But now, on that very statement, I would ask you this: you have some reason, you say, to believe that outdoor relief would have an effect upon wages?—Unless it were very carefully administered.

13355. Unless it is carefully managed; where does what you have now proposed to us differ from outdoor relief?—Why, in the fact that it is given to old age.

Mr. Broadhurst.

13356. You said that you had heard of trade unions whose rules might make it difficult for old men to earn their wages; in your union tacitly you have an understanding that he is to take lower wages than the standard?—Well, we have not quite an understanding.

13357. But it is done?—It is done; yes.

13358. But you had heard that there were trade unions where that was not allowed?—Well, I could not say that I had heard mentioned the name of a trade union.

13359. You cannot name one?—No.

13360. But you have heard it spoken of?—I have heard it spoken of.

13361. You cannot name one?—I cannot name one.

13362. You have no definite knowledge?—Of my definite knowledge I cannot name one.

H.R.H. The Prince of Wales.

13363. Can you tell me if you have made any estimate of the probable cost of your scheme?—No, Sir; I have made no estimate.

13364. And does your pension scheme introduce any change in the administration of the Poor Law, except as regards old people?—None that I am aware of, Sir.

Chairman.

Comparative cost of living in London and the provinces.

13365. You founded your recommendation of a higher rate of payment per week, 10*s.* a week, to inhabitants of London on the ground that living in London was more expensive than elsewhere. I think you gave as an instance of the greater expense the rent of houses?—Yes.

13366. Is it greater in other respects; is food of all sorts and other matters in which the working classes are interested; are those things dearer in London than elsewhere?—I have heard from my fellow workmen who have come from the provinces that they are somewhat dearer in London than in, say, Manchester, or Birmingham, or Leicester, or places of that character.

13367. Is that because the ideas as to what constitutes a working man's expenditure are somewhat higher in London than they are elsewhere, or is it that the same articles cannot be bought at the same price?—It is that the same articles cannot be bought at the same price, I take it.

13368. A lady who gave evidence here, who has during a long and very honourable life taken a great interest in the working classes and lived daily among them, and who knows all the minutiæ of their lives probably as well as any person living, when asked on that point, said this: "On the other hand people seem so often "to forget that everything except rent is cheaper "in London, vegetables, bread, meat, fish, "amusements, and travelling; everything is "cheaper except rent; rent is the only thing "that is high. Coal is higher in the country if "you have to buy it, of course you may have "wood, but if you have to get coal it is much "dearer in the country than in London." Do you question the accuracy of that description?—In some things, yes. A man, with whom I worked for over 20 years, came from Birmingham, and he told me over and over again that he could purchase a cart load of coal for about a shilling or eighteenpence.

13369. But every place is not Birmingham. Birmingham is in the centre of a great coal region, and, of course, coal is cheaper, as it is in the country where I live, which is a colliery country. But take Essex; take Mr. Broadhurst's country, Norfolk, do you suppose they could get coal there as cheap as they could in London?—I am not saying that they could; all I point out is that an universal statement of that kind is not quite correct, that here is one case where coal is cheaper outside of London.

13370. The larger proportion of England is not on the coal measures?—No; I should suppose not.

Mr. Humphreys-Owen.

Society of Engineers and old workmen.

13371. "The Amalgamated Society of "Engineers ceases to require the minimum rate "of wages at 55, and permits its older members

Mr. Humphreys-Owen—continued.

"to continue earning what they can." Is that accurate as far as your knowledge goes?—As far as my knowledge goes that is accurate.

13372. That is an accurate statement?—As far as my knowledge goes.

Mr. Stuart.

13373. Does your form of labour exist in London and in the provinces?—Very little in the provinces.

13374. Do you know if the rate of wages which is demanded by the trade union in your trade in the provinces or in London is highest? It is highest in London.

13375. And that, I believe, is the case in almost every skilled trade?—As far as my knowledge goes that is the case.

Mr. Broadhurst.

13376. You have some at Warrington, about Warrington?—I think we have, but they are mostly wire drawers, the makers of wire, but we work the wire.

Adjourned till To-morrow at noon.

The Witness withdrew.

THIRTY-EIGHTH DAY.

Wednesday, 19th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. Lord ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. Lord Brassey, K.C.B.
The Right Hon. Lord Playfair, K.C.B.
The Right Hon. J. Chamberlain, M.P.
Sir Herbert E. Maxwell, Bart., M.P.
Mr. J. J. Henley, C.B.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Loch.
Mr. Joseph Arch, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. James J. Cardin, Receiver and Accountant General of the General Post Office, and Mr. Charles D. Lang, Controller of the Post Office Savings Bank Department, called in; and Examined.

Chairman.

Mr. Cardin.

13377. Mr. Cardin, you are Receiver and Accountant General to the General Post Office?—(*Mr. Cardin.*) Yes.

13378. How long have you held that office?—Since 1886.

13379. And how long have you been connected with the Department?—Since 1859.

Government Annuities Act, 1882.

13380. You well remember the introduction of Mr. Fawcett's Government Annuities Act of 1882?—Yes.

13381. I think it would be useful, if you were to give a general account of the scope of that Act, and of the manner in which it has been since administered?—Certainly. When Mr. Fawcett came to the Post Office as Postmaster General, his attention was drawn to the fact that the then existing system of life insurance and annuities was very little used, or comparatively little used; and he was very anxious to find out the causes of the system not being used, because he was very strongly of opinion that the Post Office being a public institution, should be available throughout the country for the purposes of this class of thrift. He accordingly considered

Chairman—continued.

Chairman—continued.

how matters might be improved, and he obtained a Select Committee of the House of Commons, of which he was Chairman, to inquire into the question generally. The present system was submitted to that Committee, and the result was the passing of the Government Annuities Act of 1882.

13382. Can you charge your memory so as to say whether the Act followed closely the recommendations of the Committee?—Yes, in every particular, and it was brought into operation in June 1884.

Lord Lingen.

13383. Which Act was that?—Mr. Fawcett's Act; the Government Annuities Act, 1882.

Chairman.

13384. Well, what was the scope of that Act?—The object of that Act is to issue insurances to any person between the ages of 14 and 65 to insure for any amount not exceeding 100*l.*, or if the insurant is under eight years of age a sum not exceeding 5*l.* These insurances are of two kinds. They are for the payment of money at death, or for the payment of money at any age selected by the insurant, or sooner, in case of death.

Lord Lingen.

13385. The Post Office annuities were granted at a much earlier period than 1882?—Post Office annuities have been issued since 1864.

Chairman.

13386. You are now dealing with the investment of gross sums. We have not yet come to the annuities?—Yes. Annuities are issued for any amount not exceeding 100*l.* to any person not under the age of five. Annuities are of two classes: immediate annuities, and deferred annuities.

13387. Will you explain what the immediate annuity is?—The immediate annuity is an annuity which can be purchased to commence at once upon payment of a given sum. The deferred annuity is an annuity which becomes payable at any age fixed by the applicant, for which he can pay a lump sum down, or pay annual premiums.

13388. In what respect does this arrangement for investing in annuities differ from the preceding one?—The limits were altered. The deferred annuities are payable under two tables. In the one case the purchase money is not returnable, in the other case the purchase money is returnable.

13389. Well, what was the effect of this Act upon the insurance under the two heads that you have mentioned?—You mean as regards the details of the work?

13390. No, I mean as to the increase of business. Would you like that information to be stated by Mr. Lang?—We will put in a Table laying all the facts in relation to that before you, if you will allow us to do so.

13391. Would that Table show what the gradual increase of investments had been?—Yes, it would show the amount of business done before the passing of the Act, and what is being done at the present time.

13392. You can state, perhaps, what the general result has been; how far the increase has taken place?—Mr. Lang has not those figures here.

Chairman—continued.

Mr. CARDIN.

13393. Has the increase of business under Mr. Fawcett's Act been as much as was expected?—No; I may say generally not.

Premiums rather high; to be revised.

13394. Can you give any reasons why?—Yes. I think the first reason is that the premiums were rather high. The tables were prepared by the National Debt Commissioners, and the subject is now under consideration by a Treasury Committee with a view to revising those tables.

13395. Has the Committee been sitting for some time?—Yes, for several months.

13396. And do you know whether they have arrived at any result?—No, they have not yet reported.

13397. Other objections have been raised to the Post Office system; that deferred annuities are not attractive to the public?—Yes.

13398. Another is that sufficient publicity is not given to the advantages which it confers; and another is that the local post office, being very often kept by a village shopkeeper, people do not care to have the state of their investments known to him; do you attach importance to all or any of those objections?—(*Mr. Lang.*) No, I do not attach any importance to those statements. Of course, in almost every village there is a Post Office Savings Bank, and we have found that if depositors object to deposit their money or do business in one village, they will do the business in another village. That has been over and over again the experience. Sometimes they do make the objection that they imagine the shopkeeper who may keep the office may have some knowledge of their concerns, and to avoid that they do their business in a neighbouring village, very often quite close by.

Mr. LANG.

No real difficulty in shopkeepers taking deposits.

13399. That is one of the objections that I mentioned to you; you have referred to the last of the three objections I mentioned. Are the other ones in your opinion entitled to be considered as important? What importance do you attach to the other ones; first, as to the indifference of the people to deferred annuities; and next the absence of publicity: the want of exact knowledge on the part of the people of the advantages conferred by the system?—I think that that is a great drawback to the success of the Post Office business. I do not think that they have a full knowledge of the advantages of the system.

More publicity of advantages desirable.

13400. Now, the advantages provided for, or intended, by Mr. Fawcett's Act were, first of all, the opportunity of investing for a gross capital sum. I think that is called Endowment Insurance; has that been much used?—Yes, there are two classes of Endowment Insurances; the one is by the payment of an annual premium, which has been a great deal used; and the other is by a single payment, which has been very little used indeed.

Endowment insurances.

13401. In the case of the one which you say has been a great deal used, can you tell us to what extent it has been used?—To this extent: I am speaking more especially of a special effort which was recently made amongst the employés of the Post Office, and the advantages were pointed out more especially to the junior members of the Post Office, and in those cases where

Canvass of post office servants, for lump benefit at 60.

Chairman—continued.

Mr. LANG.

they had the information they very readily took up the insurance policies, and they stated as their reason why they did so, that they desired to provide for themselves at the age of 60. That is the only table under which, at present, through the payment of an annual premium, provision can be made at the age of 60. Many messenger boys, and also telegraph boys took up insurances, and they stated that their object in insuring for a certain amount at the age of 60 was that they might make some provision for themselves at that age.

13402. You referred to having made a canvass of the officers of the Department?—Yes.

13403. Who did you include in what you said as amongst the officers of the Department?—Well, they would be almost entirely the boy messengers, and the telegraph messengers.

13404. All those?—Yes.

13405. Can you say what their numbers were?—Yes. In London and country: we received 228 in London, and 603 in the country.

13406. That is not what I am asking. Can you tell me the number of Post Office employés who were canvassed?—About 5,000.

13407. Were those confined to London?—London and the country offices.

13408. They were not confined to London?—No.

13409. Does the 5,000 include the whole of them in London and the country?—No. We only partially carried out the experiment; we did not carry it out throughout the whole of the country.

13410. Was it availed of equally well in London and the country?—More in London than in the country; a larger proportion availed themselves of it in London than in the country.

13411. Will you be good enough to state what the effects of that appeal were in an increase of the investments and of the annuities?—Yes.

13412. Perhaps you would give separately what the increase was in both Departments?—During the year 1892 insurances to the number of 1,398 amounting to 49,540*l.* were granted to officers of the Department as against only 28 of 1,932*l.* in 1891, and 19 of 1,645*l.* in 1890. That is as regards the insurances. Then the deferred annuities purchased during the year 1892 numbered 214 of 4,252*l.* as against 142 of 2,183*l.* in the year 1891; showing an increase of 50 per cent. in the number, and of 94 per cent. in the amount.

Good results.

Lord Lingen.

13413. You are still speaking of the Department?—Of the Department only. This has reference to the special canvass which was made.

Chairman.

13414-5. Would you tell us in what manner that effort was conducted?—What I want to know is how you set about it; did you call them together, did you address them, or did you write to them, or what did you do?—No; an officer of the Department took steps in the matter. It might be in some cases, amongst the messengers, one of the inspectors would call a boy and point out to him what the advantages of the system were, and he would fill up a proposal form which would be carried through in the usual course, and the contract would be granted.

Chairman—continued.

13416. Was it done by an individual canvass?—Yes.

13417. Well now, that is a very large and gratifying increase: can you suggest any methods by which the same good influence might be brought to bear upon people ouside of the Department, and by what agencies?—Yes, I would more especially suggest that the managers and teachers of schools should be asked to act as agents for the Department. I may say that we have already been in communication with the Education Department, and they are very willing indeed to take up this question, but of course it is a matter of arrangement with the Treasury.

13418. Have they begun operations at all?—No, not in that direction; but if you will allow me I will inform you what has been done with regard to the Savings Bank work. When the school fees were abolished in 1891 we placed ourselves in communication with the Education Department, and by mutual arrangement a circular was sent out to the managers and teachers asking them to use their influence with the children, instead of keeping those pence to hand them over to the teachers so that they might be placed on "stamp slips," and for the children to open by that means Savings Bank accounts.

13419. In what year?—We commenced in 1891, and the results from that to the present time are these: from the 1st September 1891, to the 30th March 1893 (19 months), 3,465 penny banks were established in connection with the Post Office Savings Bank, and 2,118 applications from schools were also received to adopt the system of stamp deposits, making a total of 5,583 separate efforts to encourage thrift as against only 459 for the immediate previous corresponding period.

Lord Lingen.

13420. That is the deposit bank only? That is the Savings Bank only, the deposit bank only?—Yes.

Chairman.

13421. Can you state the sums which were deposited in that time?—No, we could not give you the figures at the present time, we have not the figures. But I might say that, to show to what extent it was further taken up, upwards of half-a-million shilling forms, that is twelve-penny-stamp forms, have been sent out to the schools, as well as 150,000 four-shilling forms, that is, holding 48 stamps. This new form was devised solely for the purpose of the use of schools. It is a more handy form and it is more acceptable on that account. Over 1,100,000 shilling forms have been issued, and then we also find that considerable additions in cash were subsequently made by the children in accounts opened by means of the stamp slips. The scheme embraces many facilities which have been throughly advertised with the assistance of the Education Department, such as the periodical attendance of a Post Office clerk to receive the completed stamp forms, and the supply of the stocks of stamps on credit. Where we supply stamps on credit—that is, where the masters

Chairman—continued.

have not the ready-money, we supply these stamps and they give guarantees, so that our supplies are perfectly secured. In remote districts, school managers and others may forward deposits to a Post Office in free registered letters. I may add that the popularity of the scheme is thoroughly established, and that the great advantage of familiarising the children during school-life with the methods of the Post Office Savings Bank has been secured.

13422. Do you see any greater difficulties than those which you have just stated to be so successfully encountered in applying the stamp system in the direction of getting schoolmasters to give the sort of assistance which you are now suggesting?—No, I do not see any difficulty at all.

13423. There are no complications?—No.

13424. It will be all simple and straightforward?—Yes, quite.

13425. But would you propose that the schoolmasters should bring the tables of the Post Office system to the knowledge of other than school children?—Yes.

13426. In the present case, I suppose, they have to do mostly with the children, or with the parents through the children?—Almost entirely. It is entirely confined to them.

13427. But in the new case they will have to deal directly with a great number who were not under their immediate influence?—Yes, they might have to do so.

13428. But still you believe that their agency would be very useful by the facts which they have put forward?—Yes, exceedingly—immensely useful, I think.

13429. Is there any other official besides those which you have mentioned which you think might be usefully employed in the same direction?—Yes. If the Registration Bill should become law. By that Bill we find that registrars are to be appointed in every electoral district, and they would become, I believe, Government servants. Of course, the registrar would have great information as to the whereabouts and the position of all the people in the electoral district, and we certainly think that he would be most valuable as another class of agent.

13430. Well, that is in the future; that depends upon the passing of the Bill in its present form?—Yes, entirely.

13431. Now are there any modifications of the existing tables which in your opinion would popularise the Act of 1882?—Yes, there might be a few. There would be the active agency desirable of schoolmasters, and a wider power to pay commissions which are only now paid to officers of the Postmaster General.

13432. Would you propose any alteration in the rates; that subject I suppose is now under the consideration of the Committee?—Yes. If that could be done, certainly that would be one of our suggestions. That would require our Regulation 45 to be widened to include schools, &c.; but that could be done under the present Act; then the other point would be premiums to be reduced, and a higher rate of interest than $2\frac{1}{2}$ per cent. to be allowed to purchasers. Endowment assurance tables are required by annual premiums for other ages than 60; we are at present confined to 60.

Chairman—continued.

Mr. LANG.

13433. Have you ever contemplated that a higher rate than $2\frac{1}{2}$ per cent. should be paid by the State, and if so, would it be received out of a sum which would have to be provided for by Vote?—Oh yes, of course; that would depend upon the contribution as regards State aid. If the State provided aid, this table would have to be arranged accordingly.

13434. That is the form in which you would suggest that aid should be given in case the State intervenes, in taking action to encourage this form of thrift?—Yes.

Further tables, *e.g.*, for annuity payable monthly.

31435. Have you any other suggestions to make?—Then there are the endowment assurance tables required, by annual premiums for other ages than 60, so that a person could provide for old age in this way if they preferred, and purchase an immediate annuity when the endowment became due.

13436. Anything else?—Tables to provide for monthly premiums for deferred annuities.

13437. Yes?—And tables also, to provide for the monthly payment of annuities, as half yearly payments are not adapted to the requirements of the industrial classes.

Returnable annuities.

13438. I think, in the evidence that we have just heard, not much has been said as to deferred annuities, under circumstances more certain to give return to the investor than the ordinary deferred annuity; have you any scheme by which the annuitant may receive back his money?—(*Mr. Cardin.*) Yes; I will explain that. By Mr. Fawcett's Act, under the money returnable table, if a person is unable to continue the annual payments, or if he should die before the first payment of the annuity is made, the actual payments in can be returned, without interest.

Mr. CARDIN.

13439. Of course, the payment under those circumstances is larger than it would be for a mere deferred annuity?—The payment is simply a repayment of the money paid in without interest.

13440. Yes; but the payment by the investor is larger?—It is larger in the case where the money is returnable.

More used.

13441. Well, does that prevent applications being made for such forms of investment?—I think that the money returnable table is preferred by the purchasers.

13442. Is it more used in consequence?—It is more used.

13443. But not to the extent that you would like to see it?—No, not to the extent that I would like to see it.

Annuities might be state aided for 5*s.* a-week.

13444. And you think that that might be further popularised?—I think so. The present tables are framed under instructions, that the business shall be self-supporting, but if the State should decide to give aid, I would suggest for the consideration of this Commission, that a special annuity, say of 13*l.*, should be issued to the wage-earning classes at reduced rates. That is provided that State aid be given, I think it could be applied in that way.

13445. Something on the principle of Mr. Chamberlain's scheme, only in another form?—I am thinking of Mr. Chamberlain's scheme.

13446. In another form?—Yes. Of course it would not be desirable to issue those annuities

Chairman—continued.

Mr. CARDIN.

to any persons who might choose to apply for them; they might be limited to the class for which it is intended to give State aid by the conditions under which the policies were issued.

To poor only.

13447. You mean that they are not intended for the richer or easier class?—Quite so—these special annuities should only be issued to men earning less than some amount to be decided upon.

13448. Without regard to the nature of their employments, but only with regard to the amount of their earnings?—Yes, with regard to the amount of their earnings.

Employers can collect premiums, but do not much,

13449. Is there any other suggestion that you would wish to make?—I should like to add a few words, if I may. Employers of labour might very largely assist in extending the annuity business, because under the present regulations employers can collect the premiums from their employés, and pay them over to the Department in bulk.

13450. They are authorised to do it?—Yes; they are authorised to do that; and under that arrangement the insurant or annuitant is not required to pay the first year's premium in advance. The employer undertakes to collect the money, and the contract is issued at once.

13451. That power exists now?—That power exists now.

13452. To what extent has it been used?—Only to a very small extent. Employers, I should add, do not incur any responsibility or liability whatever with regard to that, because directly they cease to collect the money, they notify the fact to the Post Office, and it is left to the insurant or the annuitant himself to complete the payments.

and friendly societies, but these fear risk of State control.

13453. In the other case you have hitherto mentioned, whereby you think publicity could be given, the reason is, that the State has a certain hold upon its agent, but here they can only use persuasion?—Only persuasion. Then again, friendly societies could assist, they could obtain for their members insurances or annuities on the same principle. They could obtain policies in the members' own names, or in the name of the society for the member. They could collect from the member, with their own collections, the premiums and pay the amount over in bulk to the Post Office periodically.

13454. Is there anything in your plan to which you think the friendly societies would object?—I gather from conversations which I have had for the purpose of ascertaining the feeling of certain societies upon the subject, that there exists a fear that it might lead to some Government control; but I pointed out that it could not operate in that way, because the society merely pays over the money, and the State could have no object in interfering with, I will call it, the agent society, because it is to the insurant or annuitant to whom the Department would look for payment. I would also add that the friendly societies might receive the annuities for their members and pay out the money by such instalments as they might, by mutual arrangement, agree to.

13455. Have you discussed that part of your suggestions with the managers of friendly societies?—Yes.

13456. And have they seen any objection to that?—Well, I think they were personally in favour of it; but the committees did not adopt it.

Chairman—continued.

Mr. CARDIN

13457. They were rather nervous about submitting that to their committees?—I think they did submit it to the committees, but the committees did not adopt it.

13458. Could you mention any of the societies in which the attempt was made?—I would rather not mention any names, because my conversations were of a confidential character.

13459. Is there any other suggestion that you can make?—I think that if employers of labour and friendly societies would assist or co-operate with the department in this matter, very great advantage would be derived if they would also extend it to the insurances. Then as regard modification of arrangements, made under the Act of 1882. I would point out that all the old arrangements were simplified, everything was taken out of the forms which could with safety be dispensed with, and the present forms are excessively simple. But it is necessary, of course, to obtain sufficient information to ensure the identification of the insurant or annuitant, and also the proof of age. In the case of life insurances, medical examination is dispensed with for insurances not exceeding 25*l.*, but in that case the policy does not come into full operation for two years.

Effects of Act of 1882.

Forms simple.

13460. But where the sum is above 25*l.* then a regular medical certificate is required?—Yes, there is a medical certificate in that case, but no medical certificate is required in the case of an annuity. Another advantage of the new system is, that the age of the applicant can be stated on a special form, and that form is referred to the Registrar General for verification, and the expense of a certificate of birth is saved to the applicant.

No medical certificate for annuities.

13461. You are now mentioning the opportunities that exist under the present act, you are not suggesting improvements at present?—I am mentioning advantages under the present arrangement. Then as regards the payment of the premiums themselves, Mr. Fawcett felt very strongly that one of the reasons why a poor man might not insure or purchase old age pay was a disinclination to saddle himself with the obligation to pay annually through life a stated sum, and arrangements are made under which an insurance or annuity can be obtained by a single payment. For instance, a man of 24 years of age by paying down a sum of 1*l.* 13*s.* 11*d.* can secure an annuity of 1*l.* to commence at the age of 65.

Lump payment.

13462. At what age?—At sixty-five; and, of course, any larger sum can be obtained according to the amount paid.

13463. That is, instead of an annual payment, there might be a single payment in the nature of a capital payment?—Yes. And in order to assist the public in insuring or purchasing annuities the business was grafted into the Post Office Savings Bank, the idea being that the premium might be saved by small sums. So small a sum as a shilling can be paid into the Bank, and that shilling can be saved a penny at a time by the use of the Post Office Savings Bank slips, so that when a man was in full work, or if he obtained a little windfall, he could ensure several years' premium being available for the payment of his policy, and thus if

or varying payments through savings bank.

Chairman—continued.

he was out of work he would not lose the benefit of the policy. On that point I may add that in no case under the Post Office does a man lose all the benefit in case of inability to pay, or death.

13464. In no case?—In no case do they lose everything, excepting in the case of a deferred annuity, where a man dies before the first payment of his annuity becomes due.

13465. And in that case no part of his payment is returned to his next of kin?—No part of the payment; but in the case where a man gets out of work and is unable to continue the payment of premium, a reasonable time is allowed.

13466. How much time?—There is no actual limit. At any time a man may come and say: "I wish to renew my premium."

13467. And he might either pay a lump sum which would cover the deficiencies, or he might make a payment on account, however small?—Exactly so.

Mr. Henley.

13468. Has he to pay the back money?—That would be part of the arrangement. If a man was unable to pay that, a modified policy would be issued; that is to say, a policy to the extent of the money already paid. It may be interesting to state that in the case of annuities paid under the Post Office, a quarter of the amount of the annuity is paid after the death. This is very useful to poor people in the shape of burial money.

There is one point I should like to add, if I may, on the question which your Lordship put to me with reference to the non-use by the working classes of the insurance system.

Chairman.

13469. Yes?—I am afraid that there is a very extensive system going on in certain industrial societies, under which they offer very large premiums to foremen and gangers and men of that class to obtain insurances amongst the working people.

13470. Are those under new societies?—No; I do not think that they are new.

13471. But as I gather from you efforts are being made to induce a great number of people to subscribe to institutions with the promise of advantages which, in your opinion, they cannot confer?—Well, they may be able to confer advantage by giving preference to these men in various ways, and by giving them employment.

13472. But why should they not give the utmost possible advantages as long as their system is not unsound?—My point rather was that it is a kind of "truck system" that is going on. I think it is known as a "truck system," where the gangers bring undue pressure to bear.

13473. I do not understand that as the truck system?—I thought that that was the name used some time ago.

13474. The truck system means the payment of wages by food and goods of various sorts instead of money; how does that apply to what you are saying?—Possibly this might take that form, in the shape of insurance premiums instead of money.

Chairman—continued.

13475. Do you mean to say that the workmen accept this insurance instead of wages?—It amounts to that; I think they are obliged to insure because of the premium which the foreman or the superintendent would get. Mr. CARDIN.

Mr. Hunter.

13476. Because of the commission he would get?—Yes, that is the word I should have used.

Chairman.

13477. An abuse of power on the part of the employer?—Not by the employer, but by the foremen or superintendents. It is undoubtedly the fact that a very large number of insurance policies are taken out, in industrial companies, which lapse. I think that must be a very serious evil, because if a man commences insurance and is obliged to drop it, he is very unlikely to commence it again, unless under compulsion.

13478. Is there any other observation you would like to make?—No, I think not.

Mr. Loch.

13479. Can you say whether women, to any very large extent, place their money, first of all, we will say, in the deposit account?—(*Mr. Lang.*) Yes; to a very large extent. Large savings by women (servants, &c.)

13480. Women of the working classes?—I do not say so much, women of the working classes, but I think a large proportion of those do, but more especially does the practice prevail amongst servants and governesses, and people of that class. Mr. LANG.

13481. Can you say what the figures are?—I could not tell you that, but I could obtain a return showing the figures. I have not the return with me.

13482. You could not speak, even in general terms, so as to show what proportion they might be?—I am afraid that I could not speak on the point with any accuracy.

13483. Do you find that they are large payers on the insurance lines which have been sketched out, speaking of insurance, apart from deposit?—No; because the Post Office Insurance business is of very small extent. But little insurance.

13484. So that, practically, women do not make any provision for old age through the Post Office?—No, only to a limited extent, we have individual instances, and those where we did make an attempt in the office to encourage such provision among the women clerks in the Savings Bank Department, and a fair proportion did take up annuity policies.

13485. But outsiders have not?—No.

13486. There are joint annuities for men and women, are those much taken up?—Not very much.

13487. Are those taken up by working-class people?—Not to a very large extent.

13488. I think, Mr. Cardin, you referred to State aid?—(*Mr. Cardin.*) Yes. Mr. CARDIN.

13489. You proposed, as I understood you, to offer rather better terms on returnable annuities?—No. Suggested State aided annuities.

13490. I understood you to refer especially when you made your remark to returnable annuities?—No; my remark was that if it be decided to give State aid, a favourable way of doing it would be by giving special annuities.

Mr. Loch—continued.

Mr. Cardin.

13491. The present interest is taken at 2½ per cent.?—Yes.

13492. Is there any evidence to show that increasing the interest above the normal market rate has largely increased the number of applicants for insurance, or for Post Office benefits?—By reducing the rates for insurance there was an increase, but that has not been tried in the case of annuities.

13493. And was that reduction in such a form really as to give a bonus to applicants?—No; it was simply a reduction in the annual payments.

13494. But it did give them what you might call more than the market advantages of the transaction?—No, certainly not.

13495. Can you quote any instance in which more than the market advantages have been given to the applicant?—I do not know of any case in which more than the market value has been given.

13496. There is no instance in which more than the market value has been given?—I am not aware of any. The policy has always been to fix the premium at the lowest price at which the business can be carried on without loss.

13497. In making your suggestion that if State aid was granted this advantage might be given, had you any experience to rely upon to show that that would be a practical force?—No; no experience, but by reducing the price the inducement is increased.

13498. You then mentioned also that there would have to be a limit of wages in the case of insurers?—I was not proposing a scheme; I merely mentioned that incidentally as what might be done.

13499. And I am taking it up as such; what would be the means in the hands of the Post Office, we will say, for adopting a system of inquiry or investigation as to the limit of wage?—Post Office agents are all over the country, and I do not anticipate any difficulty in ascertaining that, but in all cases the conditions are mentioned in the policy, and those conditions are framed upon statements made by the applicants themselves. If the applicant made a false statement he would be liable to lose all benefit.

13500. And would you rely upon that as your main check?—I should see no objection to doing so.

13501. Even though this is rather new ground, I understand, not yet covered by any policy that at present exists?—Quite so.

13502. In the case of payments collected by any friendly society, and paid over on behalf of those who contribute them to the Savings Bank, is there any limitation as to the amount per share that may be paid in?—There is. No insurance or annuity can be purchased for more than 100*l.*

Mr. Booth.

Lapses rare, but few insurances by working classes.

13503. With regard, Mr. Cardin, to annuity insurances, can you tell us what is the proportion of lapses, what proportion there is of those who commence and do not follow it up?—We could put in a paper, but we have not the information here.

13504. Could you say in a general way, is it a large proportion?—No, not large.

Mr. Booth—continued.

13505. A small proportion?—A very small proportion.

13506. With regard to the class of people who take up these annuities, can you say whether they come largely from what are called the working classes?—I should say not.

13507. So that you have no great evidence to show what proportion of lapses would be likely to come from working-class insurances?—No; we have no statistics to show that.

13508. We have had a good deal of evidence to show that the proportion of lapses in friendly societies is very large, and that is the reason why I ask the question?—Certainly. I could put in a paper if you wished it, giving the exact numbers.

13509. But then you could not say how many of those annuity insurances are of a working-class character?—There are very few, but we have no statistics on the subject at present.

13510. With regard to the danger of thrift which is based upon the paid influence of foremen, do you think that such insurances would be more likely to lapse than others, because of the possibility of the pressure being withdrawn?—The tendency would be that way.

13511. And that is one of the reasons for your thinking that that form of influence towards thrift is not to be desired?—Quite so.

Mr. Broadhurst.

13512. Can you tell me, Mr. Cardin, in a very few words, and so that I can understand, what you, through the Post Office, offer to me, say as an investor in the Post Office, for a deferred annuity. You stated generally, but you have not stated the particulars as to what the form is and the amount. Tell me what advantages you give me; I want it as plainly as possible and in as few words as possible?—If you wished to purchase a deferred annuity, after giving the particulars of your requirement, you would have a savings bank book issued to you, and into that account you could place any sum of money up to 30*l.* in one year, and you could give a direction that your premiums should be paid out of that account as they become due, or if you directed that Government Stock should be purchased with any of your savings, the dividends upon that stock would be added to your deposit account, and if your interest and dividends amounted to a sufficient sum to pay for your annuity, you would have nothing further to do in the matter. As each period came round the amount would be transferred from your deposit account to your annuity account, and you would not be required to do anything further until you made your application for the annuity when the first payment became due.

13513. At what age would I commence to get an annuity of 20*l.* a year, or 10*l.* a year, and what not?—What age would you select.

13514. I would select 25?—Upon the payment of 1*s.* 4½*d.* weekly, you would secure at the age of 60 an annuity of 10*s.* a week.

13515. And supposing I commenced at 18 years of age, it would be still less?—Yes, it would be still less.

13516. And now do you think that this statement that you have just made with the necessary additional statements for other ages, and at other

Mr. Broadhurst—continued.

scales, could be drawn out in a simple form and in big type, so that the ordinary labouring man could read it and understand what it meant?—You are speaking specially of the one for State-aid.

13517. No, I am speaking now of this; what is in my mind is this?—I follow you now. The reason why those tables are so numerous is, that the premium varies at every age. That is to say, the age at which the person is desirous of purchasing the annuity, and the age at which the annuity becomes payable. Of course it is necessary for us to prepare tables showing what the payment would be under all conditions; but the table itself could not very well be simplified, because it shows at each age the number of years to which the annuity is deferred and the exact sum it would cost for one pound a year, so that it is simply a matter of multiplication to find out the premiums required for any particular annuity.

13518. Why cannot the Post Office have a bill printed in big type at the top, bottom, and centre, and referring the reader to the Post Office for further particulars; my object is that I want the public to get the information. Nobody knows about it in the country places, and they cannot read your tables. They are as difficult and as confusing as a Treasury paper on income tax. Nobody can understand it, and I want to know cannot you make it plainer and more simple?—(Mr. *Lang.*) I think we do so; nothing can be more simple than that (*producing a placard and showing it to the Commission*). It is in every post office.

13519. Is this one of the new things you have published?—They have been out for some time.

13520. What do you call some time?—Two or three years, some of them. This one is one of the later ones.

13521. Yes, I fancy so, because I have not seen it in any post office. You can have a double crown poster, can you not?—We have not sufficient space in our post offices for many very large posters.

13522. But there are lots of other places where they could be exhibited, police stations and church doors, and so on?—But the people will not put them up at those places.

13523. My object is to remove the present objection, that the working people do not really get to know about these things?—(*Mr. Cardin.*) I may say that the Department has spent very large sums in issuing notices to the public.

13524. Yes, but it is the way in which they are issued, rather than the number?—Quite so. We shall be very glad to simplify them in any way that we can, but in sending out a circular broadcast we do give a simple illustration; we do give that.

13525. Do you keep an artist in the Department?—Not specially.

13526. Do not you think that something in the nature of pictorial illustration might be employed by the Department for exhibition in schools and village reading-rooms and clubs by which some sort of object lessons could be given, because there is nothing which attracts the notice of working people so much as a picture of some sort or other, and if you had a clever man in the Department who understood the art of advertising—I do not say merely for the purpose of advertising, but for the purpose of giving people information—that if you got some aid of that kind by which you could make known information which nobody gets at present, because it does not come under their notice, it would be very desirable?—We should be very glad to issue any notice of that kind.

Mr. Broadhurst—continued.

Mr. CARDIN.

13527. Will you consider the question of illustration, even of a mere skeleton bill; a bill that would attract a man's attention six or ten yards off?—I shall be very glad to submit to you, if you will allow me, such an illustration.

Circulars to employers.

13528. Did you take systematic steps in 1882 to enlist the aid of employers in making known your new scheme?—Yes, we sent out, I may say, thousands of circulars.

13529. And were bills distributed?—Yes, large bills; we spent a large sum of money on that.

13530. But they were stuffed full of small type?—No.

13531. Yes, I hear they were?—All the information cannot be circulated in large type; it must be more or less in small type, otherwise we should have such an enormous bulk.

13532. In fact, you give more food to these people than they can consume, and they go away without taking any?—The Department meets with this difficulty, that if we give a small amount of information we are asked why do we not give more, or they come to the conclusion that the only thing that can be done is that which is stated; but I quite see the object of your inquiry.

13533. People who have had large experience in connection with this matter have discovered years back that the less you can put upon a bill the more widely it will be read?—Quite so.

13534. And you can refer on the bill to a source for further information?—Quite so.

Lump benefit at 60 preferred to annuity.

13535. You did not say, I think, what proportion of the officials in your department, to all employed, joined your investment for a sum of money at 60 years of age?—(*Mr. Lang.*) Amongst the boy messengers in the Department between 60 and 70 per cent. joined.

Mr. LANG.

13536. Would that suggest this to you, that it would be a good thing to issue information generally to the public as well as to your officials on the same lines?—Certainly.

13537. That evidently appeared to be more popular than a deferred annuity?—Yes, it did.

13538. Then may I ask that you will consider that as well in your future operations?—Yes, we will.

13539. You are taking steps now to make known the advantages of your office for thrift investments amongst the school population?—Yes.

13540. What steps are you taking in a similar way to make them known amongst the adult population; what parallel steps?—No parallel steps until we obtain sanction for the employment as agents of the school managers or schoolmasters. If we get the necessary sanction for that, then we can extend it to others beyond the school children. There is no reason why the

Mr. Broadhurst—continued.

Mr. Lang.

schoolmasters and schoolmistresses should not use their influence in the neighbourhood itself beyond the school.

13541. Yes; would you suggest that they should give occasional addresses at night at the evening school, inviting adults to be present—upon this question of thrift?—I am afraid that they have not much time, but we should like it very much if they would do it.

Question of advertising in railway and police stations, workshops, &c.

13542. Would railway companies allow you to advertise in their stations?—We are considering that question now.

13543. And the police stations?—We have not considered that, but the railway stations we are considering.

13544. And the police stations?—There is no reason why we should not have the police stations.

13545. You will consider that?—Yes, certainly.

13546. And would there be a possibility, Mr. Cardin, of your putting yourselves into communication with the factory and workshop Department, and asking their aid, so that in factories and workshops some of your bills might be placed; I mean that no employer would object if he was properly approached?—(*Mr. Cardin.*) I think it would be very desirable to do so, and we will take steps in that direction.

Mr. Cardin.

£.2. 10 *s.* to £.3 a week might be highest income for State aid.

13547. May I ask you one more question, and if you answer it, it will not bind you at all to the exact figure, but would you mind saying what is in your mind as to the amount of annual income which should bar a man or woman from your State-aided annuity; it will not affect your ultimate conclusion at all, but I merely want to know what is in your mind?—I should say about 50*s.* weekly wages, that would be the maximum, but I have not considered the point.

13548. That is merely something in your mind; something between 2*l.* and 3*l.*?—Yes.

Limit on deposits due to Parliament.

13549. Now the Department as a Department I understand has no objection for increasing the opportunities for savings in your several departments?—None whatever.

13550. It is only Parliament that limits you?—Yes, certainly.

13551. As to the amount of annual deposit?—Certainly; it is a limit imposed by Parliament.

13552. And you, as a Department, have no objection whatever to its increase?—No. (*Mr. Lang.*) We should be glad to see it.

Mr. Lang.

Mr. Henley.

13553. Following up the last question, would you, Mr. Cardin, go so far as the present income tax with regard to putting people upon this special Government annuity; would you take the income tax limit?—(*Mr. Cardin.*) I am not enabled to give any special information upon that, because I have not considered the point. My remark is simply with reference to the suggestions that I have read in these reports on the question of State aid being given, and I only suggest to the Commission for consideration, whether it might not be done through the Post Office and in that form.

Mr. Cardin.

13554. But you would not be prepared to go so far as 150*l* yearly as the limit?—There is no

Mr. Henley—continued.

objection which occurs to me as to that because I understand the idea is to be that when the man reaches 65 years of age assistance shall be given, and the man who is annually receiving that amount may at any time lose his employment or get into bad health, and although he may appear to be in very good circumstances, comparatively, at the present moment, there may be difficulties which he cannot foresee, and I personally should not like to exclude that man from the arrrangement.

13555. So that you would not have the benefit confined to people who had been employed in manual labour?—Exactly so.

13556. Then would you exclude the lowly-paid clerk, or persons who are paid at the same rate as clerks?—No, I would not.

13557. You would not exclude such people?—No, I would not.

13558. Then you would have to fix some annual limit like the income tax?—Yes; I think some annual limit would be necessary. Why I specially recommend the Post Office is because the machinery is already in existence, and it is so elastic that it would take in all cases; that a man might commence to make this saving even a little later in life. One of the schemes seemed rather to limit the provision to men of the age of 25, but there are many circumstances which make it desirable for a man to wish to make provision, even later than that, and the existing Post Office arrangements lend themselves to an arrangement of the kind.

13559. I see that Section 5 of the Government Annuities Act of 1882, Sub-Section 9 says this: "If the fund formed by the receipt of sums in "respect of insurances is so much in excess of "the liabilities that it is possible to reduce the "payment made to obtain insurances, and a new "Table is made under the Section for that pur-"pose, the Treasury may provide for giving to "the persons entitled to insurances in force at "that time, such portion of the surplus of such "fund as seems just, in such manner as seems "expedient." Has the Treasury been fortunately able to to do that?—At the present time a Treasury Committee is sitting with a view to revising the Tables under the powers given in that Clause.

13560. But up to this time?—No change has taken place since 1884.

13561. Well, then, Section 6 says this: "The "regulations made in pursuance of Section 16 "of the Government Annuities Act of 1864, "shall provide (*a*) for proofs of age, of identity, "and state of health." Well, have you ever had any difficulty with regard to the question of proof of age?—Yes; difficulties arise occasionally.

13562. And how do you satisfy yourself that a person has reached the age of 65, or whatever the age may be; what are your regulations for that?—Inquiry is made at the time that the contract is granted, and proofs of age are required. The simple plan, under the regulations framed under this Act, is that the man makes a statement giving the necessary particulars, that statement is referred to the Registrar General, and if the Registrar General certifies that the particulars are correct the proposal is accepted, and if not we require the applicant to obtain a

Mr. Henley—continued.

certificate of birth. Sometimes there is great difficulty about that, and then the case is dealt with upon its merits. The National Debt Commissioners are consulted, and they consider what evidence must be produced.

13563. What percentage of difficulties, do you think, would arise under the question of age?—A very small percentage, indeed.

13564. Less than one per cent.?—Less than one per cent., certainly.

13565. I think you said, Mr. Lang, there was a post office in every village?—(*Mr. Lang.*) Well, there are 10,800 of them.

13566. Well, I know a considerable number of villages which are without a post office; and would there any practical difficulty in allowing a rural messenger to receive money on behalf of the Savings Bank?—(*Mr. Cardin.*) Might I read an extract from the Report of the Select Committee in 1882, with reference to the employés of the Post Office carrying on business of that kind: "It has been suggested that letter-carriers "might be employed in this way, but your Com-"mittee think that this would be undesirable, "on the ground that it would tend to the neglect "of the work for which they are primarily "appointed, namely, the delivery of letters." The matter was very fully considered, and that is the Report of the Committee as the result of their deliberations.

13567. I did not contemplate that they should call at the houses of persons in the same way as the officials of the Prudential and other offices do, but that they should be allowed to receive money in the same way as they are allowed to sell stamps; would there be any practical objection to that?—The only objection would be that they might delay the delivery of letters. I believe, as a matter of fact, that many of the rural messengers do conduct business of that sort for people in the country, but we are not officially aware of it.

13568. I am speaking of working people who think twice before they would walk three miles to a post office?—There would be no objection beyond the one which I have stated. Yes; there would be one other objection, and that is the control of the individual and the keeping of a check upon the money so received. These men might receive money and not report it.

Mr. Booth.

13569. Could it not be done entirely by the sale of stamps?—There is an arrangement in operation now under which a person can purchase postage stamps from the rural messenger, and affix them to a stamp slip. (*Mr. Lang.*) I might add that in some cases school-rooms have been used for that purpose, where at the same time that they are issuing them for the children, they are also issuing for the village at large.

Mr. Henley.

13570. My remarks only applied to the rural postman who comes every morning into the village, whether it would not facilitate matters if he could do that, but you seem, Mr. Cardin, to think that there are difficulties in the way?—(*Mr. Cardin.*) There are difficulties.

13571. I thought something could be done, such as the marking of a card, the issuing of a card?—But then the Department would not be aware of the transaction. And it is conceivable that a difficulty might arise in this way. You are aware that a depositor only receives interest upon even pounds, so that if the deposit marked upon the card brought the previous deposit up to an even pound, the Department would be unaware of it until some time afterwards.

Mr. CARDIN

Lord Brassey.

13572. You have expressed regret that the amount of business which you do in connection with the provision of immediate and deferred annuities is so small?—Yes.

General unpopularity of deferred annuities

13573. May I take it from you that the business which you actually carry on in this branch is only to a very small extent in connection with members of what are called the working classes?—Yes.

13574. That is so?—Yes, that is so.

13575. And that, practically, you do no business in relation to the provision of annuities with the class of persons concerning whose lot in old age this Commission has been appointed to make inquiry?—I am afraid not.

13576. And supposing those modifications were made in the terms of the premiums and otherwise which you think are possible, I suppose you would entertain a strong doubt as to there being any business done with the class of persons who go to the State for relief in their old age?—There would be a probability of some business being done, but I have no means of knowing to what extent it would be likely to take place. The prejudice, if I may call it so, against annuities, is not limited to annuities issued by the Post Office. Private enterprise does not succeed in selling deferred annuities.

13577. And is not that the case, so far as you know, abroad, in countries where the State attempts to make some arrangements similar to your own annuities?—I think there are difficulties there.

13578. I do not know whether you are aware of it, but you can either say "yes" or "no" to the question: that in France there exists a system somewhat similar to your own annuities, and that there there are no applicants for annuities excepting those who are compelled to make application by their employers?—I believe that is so. I think the form of thrift in France most popular is the *Rente* system.

13579. The old stocking?—No, they purchase the *Rente* script.

Lord Lingen.

13580. The sums that you receive from insurers in the Savings Bank Department of the Post Office are kept distinct from the rest of the postal revenue, are they not?—All amounts received for insurances or annuities are paid over specially to the National Debt Commissioners for investment.

Savings and insurance moneys of Post Office managed by National Debt Office: Treasury control.

13581. And the interest that you receive on those deposits is determined by the National Debt Commissioners?—The National Debt Commissioners invest those monies in certain securities to which they are limited by Act of Parliament, and they place the dividends received from those investments to the credit of the Insurance and Annuity fund. Out of that fund they pay all

Lord Lingen—continued.

Mr. CARDIN.

expenses, and they pay the insurances and annuities.

13582. Your relations with the National Debt Commissioners, and the interest that you get from them, and, generally, the finances of the Post Office Savings Bank, are under the control of the Treasury?—Yes.

13583. Then, supposing you wished to make any alteration in the rate of interest or in the advantages that you gave for the deposits, all that would have to be submitted by you to the Treasury and done with Treasury control, would it not?—Any alteration in the rate of interest on deposits would require an Act of Parliament, but the tables of premiums for insurances and annuities can be framed by the National Debt Commissioners with the consent of the Treasury and the concurrence of the Postmaster General.

13584. Then the management of these finances are, speaking broadly, either determined by Act of Parliament or by continuous Treasury control?—Quite so.

Advantage of lump insurances over annuities.

Mr. LANG.

13585. You mentioned with regard to the Post Office that a favourite form of insurance there was not for the deferred annuity, but for the lump sum deferred and payable at a future time?—(*Mr. Lang.*) Not by a single payment, but by annual premiums.

13586. No; but after the age accrued it was to accrue in a single sum?—Yes.

13587. Do you think that the idea there was that by the time the Post Office servant was out of your service he might want to set up some business for himself, and that this capital sum would be of use to him in that relation?—Yes, clearly so. That statement was made to me on frequent occasions.

13588. Do you think that that would be operative beyond your own service, and that to a certain extent it may account for thrifty persons not particularly affecting the purchase of a deferred annuity?—I think it would be of great use if it were extended outside of our service.

13589. They are not doing it?—I am not aware of it.

13590. What I wanted to point at was this: we have had repeatedly in evidence before us that persons otherwise thrifty do not care to buy a deferred annuity, and you have given us instances in your service, which is no doubt an intelligent one and closer to authentic information than other people, that the form of insurance that they prefer is that of a lump sum to accrue at a future time?—Yes.

13591. Well, if a thrifty labourer had increased his deposits gradually in the Post Office instead of buying that deferred annuity, when he was past labour and wanted to set up some little business, that money of his in the Savings Bank would answer the same purpose as in your service, where they have purchased this deferred payment, would it not?—Yes, it would do so.

13592. To that extent it does not show want of thrift in the working people that they do not adopt this particular form of buying a deferred annuity?—No.

Workmen might resent agency of employers.

13593. Have you had any reason to think that the working people would be somewhat jealous of their employers being your agents for the purposes of deferred annuities, would not

Lord Lingen—continued.

they as a class,—or have you no means of judging whether they would not as a class prefer to transact that business themselves; has it come under your notice at all?—(*Mr. Cardin.*) No, we have no information on that point, but I think it is extremely likely that it would occur.

13594. Is that facility that you mentioned largely taken advantage of; that if a man has got a deposit in the Savings Bank, and he also wants to buy a deferred annuity, he might say to the Post Office: "Now as long as I have got a deposit sufficient to pay my premiums, you pay them for me; and if my deposit falls below the sum required you give me notice"?—That is the system in operation. Premiums are paid in that way.

13595. Is that plan largely taken advantage of?—All the insurance and annuity business is conducted in that particular way; all the premiums are so paid.

13596. But you must have a certain number of persons who have got deferred annuities without having a deposit in the Savings Bank?—Not since the passing of the Act of 1882. All the business is conducted in that way.

13597. So that a man could not buy a deferred annuity unless he had a deposit in the Savings Bank?—The first payment would be made a deposit in the Savings Bank. A book would be issued to him.

13598. Supposing the first payment was withdrawn from the Savings Bank in the shape of premiums, what would happen?—The second payment, or any subsequent payment, would have to be paid through a Savings Bank; it would have to be paid directly into a Savings Bank as a deposit, and that can be done at any time; and in the event of the balance in the deposit account not being sufficient to meet the premiums, about a month before they become due a notice is sent from the Savings Bank to the depositor stating what the balance is and the amount required to be paid in by a certain date.

Lord Playfair.

13599. In the successful canvass which you made amongst the officers of the Post Office were the results from all classes, from persons with weekly wages as well as from those having salaries?—(*Mr. Lang.*) They were all persons having weekly wages.

13600. They were all persons having weekly wages?—All on weekly wages.

13601. Chiefly letter-carriers and people of that class?—Yes; boy messengers, telegraph messengers, and letter-carriers.

13602. You did not go higher?—No, only with the exception of the deferred annuities, which were purchased by the women clerks.

13603. Did that result not encourage you very much in the belief that a much more active agency might produce better results than the Post Office have yet attained?—It was in consequence of that that the Education Department were approached.

Mr. Booth.

13604. Do the wage-earners in the Post Office acquire any deferred pay when they are retired

Mr. Booth—continued.

from their work?—(*Mr. Cardin.*) Yes; they are entitled to pension.

13605. So that all those boys and men, amongst whom you made this successful canvass, were anticipating some pension or another in old age?—(*Mr. Lang.*) Yes, but this would be an addition to it.

13606. That did not seem to make them less inclined to be thrifty in this other sense?—Not at all.

Mr. Humphreys-Owen.

13607. Would it be possible to make the fact of a man having a Post Office Savings Bank account more private than it is at present?—(*Mr. Cardin.*) I do not think it could be more private than it is at present, because nobody knows anything about it but the depositor and the Department, the local postmasters who receive the money are not allowed to keep any record. They send up an account of their receipts, and they are not allowed to keep a copy.

13608. The notice is sent in a very conspicuously-shaped and coloured envelope, so that everybody in the house cannot fail to be aware of the fact that the particular person to whom it is addressed has an account in the Post Office Savings Bank?—We have changed the envelope, but we are sending out so many that any particular form adopted would soon become known. (*Mr. Lang.*) We are changing them now.

13609. You recognise that it would be a very desirable thing to do?—Yes; it would be a very desirable thing to do.

Mr. Broadhurst.

13610. You correctly stated, Mr. Cardin, that there is an objection in villages and rural districts to postmasters, and the people they may have in their employ, knowing what depositors are doing?—(*Mr. Cardin.*) Yes.

13611. Would that objection be modified if in the case of many of the post offices as they now exist, one person only were authorised to receive Savings Bank deposits, instead of every person in the post office?—Practically it comes to that now, except in small country offices, because the counters are so arranged that only one official is the recipient of deposits. In the large offices there is only one official at the counter who receives such deposits or knows anything about them.

13612. If I go into an office where there are three or four girls, probably most of them living in the neighbourhood?—Yes.

Mr. Broadhurst—continued.

13613. Girls ranging from 18 and 20 to 30 years?—Yes.

Mr. CARDIN.

13614. Every one of these girls is entitled to receive my deposit—and can she not receive it?—I think you would find that that is not usual, because as a rule that it is only one official at a time who receives Savings Bank deposits.

13615. Might it not be any one of the officials?—It would be the principal duty of only one official to receive it. The counter is divided, I think, in most cases into "sale of stamps," and "money order and savings bank business." There is only one clerk in charge of each branch of the business.

13616. I am speaking of a post office in a semi-rural district, where it is partly post office and partly shop?—Then you mean that any one of the assistants to the shopkeeper might come forward.

13617. Certainly, and do?—Yes.

13618. That is objectionable, I mean to the minds of many of the local people?—Quite so.

13619. Rather because this person might be their next door neighbour, or a person with whom they had an outstanding account, or that sort of thing?—Yes.

13620. Do you think it would be possible in the case of an office such as I have described, and I could describe it much more closely if it was necessary to do so, to limit that duty to one or two persons, that is, the proprietor of the establishment, the man or his wife, or daughter, one of those, but to not more than two persons?—In a small office like that, the sub-postmaster receives an allowance for conducting the business, and the assistants are not in the employ of the Post Office. It is left to the postmaster to employ some particular person for the purpose, but departmentally we do not interfere.

Mr. Humphreys-Owen.

Letters as to savings can be left at post office.

13621. Mr. Cardin, just one question I would like to ask you bearing upon that subject. I believe that, in order to preserve the privacy of the Post Office account, a depositor can give notice to the Post Office that the letters on the subject shall be retained for him at the office?—That is so. At the time of making a deposit, the depositor can make a request that the acknowledgment shall be left at the local post office to be called for.

13622. And that would obviate the difficulty that I put to you?—Yes.

The Witnesses withdrew.

Mr. W. A. HUNTER, M.P., a Member of the Commission; Examined.

Chairman.

13623. Mr. HUNTER, you have, I believe, prepared Tables showing the relative cost of the two schemes, Mr. Booth's and Mr. Chamberlain's, which have been placed before the Commission?—Yes, my Lord.

13624. Would you be good enough to give us

Chairman—continued.

the results?—First of all, as to the cost of Mr. Chamberlain's scheme to the working class.

13625. To the working class?—To the working class; that is the point I wish to bring out. Now, Mr. Chamberlain's scheme, taking the simplest part of it, that is to say the simple insur-

Chairman—continued.

ance, is a scheme for the provision of 5*s.* a week for all men above the age of 65, and 3*s.* a week for all women above the age of 65. To secure this pension a man must pay 10*s.* a year, and a woman must pay 8*s.* 8*d.* a year.

13626. Besides an initial payment?—Besides an initial payment, which together practically come to a subscription of those amounts for a period of 45 years. Then I would point out that if a working man is to insure his wife as well as himself, the subscription would amount to 18*s.* 8*d.* a year.

Mr. Booth.

and (2) State aid under Mr. Booth's, if raised by rates, half paid by occupier if any.

13627. Beginning at 20?—Beginning at 20. Now, perhaps, in estimating the cost, I take one mode of taxation, that with which we are most familiar in Scotland, a rate equally divided between the owner and the occupier; perhaps you will allow me to give the figures for Scotland first.

Chairman.

Assumptions.

13628. If you please?—In giving these figures, and in making this comparison, I make three assumptions which are unfavourable to Mr. Booth's scheme—which exaggerates the cost to the working men under Mr. Booth's scheme. First, I assume that the working man would pay no share of the taxes required for the State subsidy, and that his total cost, therefore, would be 18*s.* 8*d.* a a year; secondly, I assume that all persons take pensions under Mr. Booth's scheme; and thirdly, I assume that there is no saving in the poor rate. The reason why I make those assumptions is, that then we get a definite figure, which is subject to a deduction, to an extent which it is not necessary to enter into. With regard to Scotland, the total cost would amount, taking the cost for women at 3*s.* a week, to an annual charge of 937,178*l.*, that is on the basis of the census of 1891; and for men, 1,078,285*l.*; or a total of 2,015,463*l.* In 1891, the total valuation of Scotland was 24,264,878*l.*, and therefore a rate of one penny in the £ would produce 101,103*l.*; and therefore, a rate of 20*d.* in the £ would be necessary in order to produce 2,022,060*l.* That would be paid one-half by owners, and one-half by occupiers. Now, I give you the total number of occupiers of houses in Scotland in the year 1890-91, divided into four groups. First, under 10*l.*; 10*l.* and under 15*l.*; 15*l.* and under 20*l.*; and then, 20*l.* and upwards. Under 10*l.*, there are 549,948, which is 72·67 per cent. of the total number. The valuation: Now, taking the first group, which is the most important so far as the working classes are concerned, those under 10*l.*; there are 549,948 (which is 72·67 per cent.); their valuation is 2,931,600*l.* The total amount of the rates which they would pay—their proportion of the total—would be 122,150*l.*, which is an average of 4*s.* 6*d.* per occupier. That is the figure which compares with the 18*s.* 8*d.* under Mr. Chamberlain's scheme. The next group is the group of 10*l.* and under 15*l.* Of these there are 84,261, or 11·13 per cent. of the whole; the valuation was 987,098 *l.*; the total amount of the rates which fall upon this class was 41,129; and the average to each occupier was 9*s.* 9*d.*, as compared with the 18*s.* 8*d.*

Case of Scotland; particulars.

(1) Rental under 10*l.*

Rental 10*l.*—15*l.*

Lord Lingen.

13629. That is leaving another 9*s.* 6*d.* to the owner, is it?—Nine shillings and ninepence for the owner. Then taking the class between 15*l.* and 20*l.* The total number is 51,268, or 6·77 per cent. of the whole; the valuation is 865,656*l.*; the share of the rates borne by this class is 36,069*l.*, an average of 14*s.* per occupier. Then of the other class, 20*l.* and upwards. I can only give you them in one group. The total number is 71,347, being 9·43 per cent. of the total. The valuation is 3,299,628*l.*; the share of the rates that would fall upon them would be 137,318*l.*; and the average for each would be 1*l.* 18*s.* 6*d.* Then I have taken the total group under 15*l.*, because 15*l.* would be in Scotland the superior limit of a workman's house. The total number under 15*l.* is 634,209*l.*, forming 83·8 per cent. of the total number of occupiers. Their valuation is 3,918,698*l.*; their share of the 2,000,000*l.* which are required is 163,279*l.*, or an average of 5*s.* 2*d.* per occupier.

Rent 15*l.*–

Rent over

Chairman.

13630. Fusing the two lowest together?—Fusing the two lowest together. Then comes the case of England. Now, I am not able to give an absolutely corresponding table for England, because the figures which I have given you are derived from the Annual Report of the Inland Revenue Commissioners. That is the only table where you get the population classified in England according to the rental; and I ought to point that I have taken gross rental in the case of Scotland, and I am also going to take it in the case of England; not rateable value. It makes no material difference, because if the gross rental is reduced the amount of the rate would be increased; that would be the only difference; but the practical result would be about the same.

(2) [illegible] of E[illegible] and [illegible]

Lord Lingen.

13631. Supposing the same proportions are held in England, each one of the figures per head which you have given would have to be multiplied by two for the occupier's payment; is that so?—That would be so if it were thrown on the rate as it now exists. But in the case of England I can give an exactly corresponding table for England, omitting the Metropolis. It is necessary to omit the Metropolis for this reason, that in London the number of occupiers to the population is abnormally small, owing to the excess of lodgers; and it may be shown in this way that in all England, excluding the Metropolis, there is one occupier to 5·39 persons, but in London there is one occupier to 8·57 persons. It is a very great difference. And whereas in the rest of England the great majority of the occupiers are below the 20*l.* line, in London the great majority of the occupiers are above the 20*l.* line; and they are not discriminated; so for that reason I give you the figures for England, excluding London.

Omit[illegible] Lond[illegible] wher[illegible] rents [illegible] high [illegible] lodg[illegible] many

Mr. Humphreys-Owen.

13632. Including Wales, I suppose?—Including Wales. Now, take the case for England. According to the census for 1891, there were 766,014 females, and at 3*s.* a week that would cost 5,974,909. Then there were 606,587

Mr. Humphreys-Owen—continued.

males who, at 13*l.* a year, would cost 7,885,631*l.*, or a total for men and women of 13,860,540*l.* As I exclude the Metropolis, I assume that the proportion of the aged in London, for the purpurpose of this calculation, is the same as in the rest of the country, and, therefore, deducting for London 2,012,954*l.* would leave the net cost for the whole of England, exclusive of the Metropolis, as follows, 11,847,586*l.* The gross rental of all England, excluding the Metropolis, in 1890–91, was 145,788,916*l.*, and a rate of 20*d.* in the £. would raise a sum of 12,149,080*l.*, which is practically the same figure as in the case of Scotland. Now, I take England in the same way as I take Scotland, dividing the English occupiers into four groups. The total number of occupiers of dwelling-houses was 4,576,169. Under 10*l.* there were 2,701,852, which is 59 per cent. of the whole, as compared with the 72·67 of Scotland. The gross rental was 16,139,366*l.*, and the share of the rates which would fall upon this class, making the same assumption that I did in Scotland, namely, that it was divided equally between the owner and occupier, would be 672,473*l.*, an average of 5*s.* each, as compared with 4*s.* 6*d.* in Scotland. Then in the class at 10*l.* and under 15*l.* there were 948,991, or 20·7 per cent. (which is nearly double the Scotch proportion), having a rental of 11,028,857*l.*; the share of rates falling on this class would be 459,519*l.*, or an average of 9*s.* 8*d.*; practically the same as the Scotch average for that class. Then the next class, 15*l.* and under 20*l.*, is 453,856, which is 10 per cent. as near as possible; the rental 7,655,655*l.*; the share of rates falling upon this class is 318,989*l.*, an average of 14*s.*, which is the same as in Scotland. Then above 20*l.*, 20*l.* and upwards, 471,470, 10·3 per cent. of the whole; the rental, 22,636,722*l.*; their share of the total rates, 943,197*l.*, an average of 40*s.* as compared with 38*s.* 6*d.* in Scotland.

Chairman.

13633. Very nearly the same as in Scotland?—Very nearly. Then taking all under 15*l.*, the total number of occupiers is 3,650,843, which is 79.7 per cent. of the whole; as near as possible, 80 per cent.; the gross rental is 27,168,223*l.*; the share of the 11,847,586*l.*, of the total, which falls upon these occupiers, is 1,131,992*l.* or an average of 6*s.* 2*d.* per occupier. Of course, it is obvious that all occupiers under 22*l.* 12*s.* would pay less under Mr. Booth's scheme than under Mr. Chamberlain's, assuming that the rate was equally divided between owner and occupier, because, 10*d.* in the £. on 22*l.* 12*s.*, yields you 18*s.* 8*d.*, which is the conjoined subscription for a man and a woman under Mr. Chamberlain's scheme.

13634. That is Mr. Chamberlain's. You do not give us Mr. Booth's. You assume that we have sufficient knowledge of Mr. Booth's?—Well, I take the figures for the purpose of comparison, of 5*s.* a week for men and 3*s.* a week for women; because that is Mr. Chamberlain's scheme.

13635. Mr. Booth's is 5*s.* a week for both?—Mr. Booth's is 5*s.* a week for both.

13636. But is there not a slight difference between the two schemes; that Mr. Booth

Chairman—continued.

assumes that all persons will accept the 5*s.* a week, and Mr. Chamberlain is depending upon a great number of exceptions?—That affects the total cost to the taxpayer; but it does not affect the cost to the individual subscriber, which is always 18*s.* 8*d.*

13637. Then, again, Mr. Chamberlain never proposed to raise the whole of his payment from the rates; he proposed that it should come from taxation?—Then, that I omit from the calculation altogether. I assume, as against Mr. Booth's scheme, that the working-classes would not pay any share of the taxes which were necessary to provide the subsidy, which, of course, would not be the case.

Mr. Henley.

13638. As I understand, your scheme is based upon the gross estimated value of Scotland and England; do you propose to have this money paid out of the rates or out of the taxes?—I am not making any proposal.

13639. You are only showing the way of the incidence of the rating?—I am only showing what the amount of the cost would be to the working-men under the one scheme and under the other. I do not say whether that ought to be done or not.

13640. Therefore, the large class of men, whose houses are compounded for, would make no direct payment whatever under this scheme, if it were taken from the rates?—I do not know about compounding; that is the English system. **Compound house-holders.**

13641. Under a certain amount the landlord pays the whole of the rates?—Yes.

Sir Herbert Maxwell.

13642. Would not that apply to a large class in Scotland?—Under 4*l.*

Mr. Humphreys-Owen.

13643. I only want to know a little more about compounding in Scotland; have you access to figures which would give the number of compounding householders in Scotland?—No.

13644. They are not shown in any Government returns?—Not that I am aware of.

13645. These figures that you gave us for England and Wales are based on an assumed division between owner and occupier?—Yes.

13646. Is that assuming the existing state of things to be continued?—Then the figures would be doubled.

Mr. Booth.

13647. I understand the assumption on which your figures rest, that it is a comparison between the cost of providing such a pension as I have proposed if the funds are entirely obtained from the rates?—Yes. **Assumptions.**

13648. And the cost to the individual under Mr. Chamberlain's scheme, assuming that the portion subscribed by the State is obtained entirely from Imperial taxation, and that that taxation is not supposed to press at all upon the working classes?—That is an assumption, because, of course, the cost would be more than 18*s.* 8*d.* if you were to take into account any share which the working men might have to pay of the taxes which were required to provide the subsidy.

Chairman.

13649. What proportion of the rates are paid, according to your estimate by the working classes?—I do not use the word "working classes"; I use the word "73 per cent.," and so on. 73 per cent. of the householders in Scotland pay only 6 per cent. of the poor rates.

Mr. Booth.

Rates largely paid on property not dwellings.

13650. The occupier is supposed to include man and woman?—Man and woman, of course.

13651. In what way does the property that is not occupied—other forms of property that are yet rateable—come into your calculation; do you exclude it?—No, the rates are paid by that—the bulk of the rates; that is what makes it so cheap to the working men.

13652. But the figure of rates payable over 20*l.*, does that include, then, all the rates on docks and railways?—Oh, no; only dwelling-houses; those figures are only for dwelling-houses.

13653. Then is there a contribution on your calculation assumed from other property--not residential property?—Oh, certainly, the rates are levied upon all property.

13654. That is to say, in addition to the payments that are mentioned here, 5*s.* a year under 10*l.*; 9*s.* 8*d.* from 10*l.* to 15*l.*; 14*s.* from 15*l.* to 20*l.*; and 40*s.* over 20*l.*; in addition to that there is the large sum that is levied on other forms of property?—Quite so.

Mr. Chamberlain.

13655. Is the calculation of the effect of Mr. Booth's scheme based upon the assumption that the whole of the money required for that scheme is got through the rates?—Entirely.

Mr. Booth.

13656. Altering the woman's allowance to 3*s.*?—Yes.

Mr. Chamberlain.

Cost of contributions only reckoned as to Mr. Chamberlain's scheme.

13657. And you assume also that the whole of the amount required as subsidy under my scheme is also to be got from the rates?—No; I assume that under your scheme the money is raised in such a manner as that no portion of it is paid by the working classes. The reason is, that it would have complicated the calculation if I had made an estimate as to how much of the subsidy would come out of the pocket of the working man. It depends entirely upon the mode in which the taxation would be raised. For example: if it were raised by income tax, it would not touch the working men at all; if it were raised by a duty on tea or tobacco, it would hardly be an unreasonable assumption to suppose that the working men paid a sort of capitation grant; a sort of poll-tax.

13658. Is it not a fair assumption, with regard to all these schemes, that the taxation required to provide a subsidy would be raised in such a way as to spread itself over all classes of the community?—Yes, that would increase the cost to the working men above 18*s.* 8*d.* You see, I have taken 18*s.* 8*d.* as the basis of comparison,

13659. Is 18*s.* 8*d.* the cost under Mr. Booth's scheme?—No; under your scheme of providing both for a man and a woman.

13660. For a man and a woman together?—Yes.

Mr. Chamberlain—continued.

13661. What is the comparative cost under Mr. Booth's scheme?—That is the comparative cost which I have given.

13662. Eighteen shillings and eight pence as against what?—As against 4*s.* 6*d.* in Scotland and 5*s.* in England for those under 10*l.*; and then I think you will find it 9*s.* 8*d.* or 9*s.* 9*d.* for those between 10*l.* and 15*l.*; and 14*s.* for those from 15*l.* to 20*l.*

13663. Therefore, your conclusion is that, upon the assumptions which you make in those calculations, Mr. Booth's scheme would be more favourable to the working classes?—Oh, much more favourable; much cheaper.

13664. And it would involve a larger expense to the other classes?—Certainly.

13665. But of course the whole of that would be changed if the funds which Mr. Booth's scheme requires, of something between 20,000,000*l.* and 24,000,000*l.* a year, were provided in much the same way as the average taxation of the country is now provided?—This calculation only gives you the result of a particular mode of taxation. If you have a different mode of taxation the result would be different; but to what extent it would be different it would be impossible to say.

13666. But if the taxation were raised, as I think you would admit it probably would be, by new taxes divided between direct taxation and indirect taxation; partly, perhaps, by a duty on sugar, and partly by an increase in the income tax, then, of course, the cost to the working men would be materially increased?—Under your scheme?

13667. Under Mr. Booth's scheme?—Assuming that the money were raised for Mr. Booth's scheme in that way?

13668. Yes?—Oh, of course, very much increased; enormously increased.

13669. Do you think it would be possible, under any conceivable circumstances, to raise an addition of 24,000,000*l.* a year by means of local rating?—I think it would be possible in Scotland, certainly, to raise the amount which we require, which would be considerably under 2,000,000*l.* I have taken an exaggerated estimate; I have estimated that everybody is to get a pension, and take it, and I have also estimated that there is nothing saved in the poor rate. But if you were to assume that 90 per cent. only took the pensions, or were allowed to receive them, and that one-fourth of the amount spent in poor rates would be saved, then that would reduce the rate to 8*d.* in the £. on owners, and 8*d.* in the £. on occupiers, as against 10*d.*; it would be a saving of 400,000*l.* a year.

13670. Under Mr. Booth's scheme?—Yes.

13671. I do not follow you. Under Mr. Booth's scheme the cost of providing this pension has been reckoned by him as 17,000,000*l.* for England and Wales?—That is taking 5*s.* for men and women.

13672. It is?—And I have taken 3*s.* for women. That makes a great difference.

Mr. Booth.

13673. £.13,860,540 was the figure that Mr. Hunter gave us?—Yes.

Mr. Chamberlain.

13674. That is, roughly speaking, 14,000,000*l.* for England and Wales?—That is, roughly speaking, 14,000,000*l.* for England and Wales.

13675. The additional cost for Scotland and Ireland?—£.2,000,000 for Scotland. I could not give the precise figure for Ireland; but I think it would be more than that.

13676. I think you may take it at 7,000,000*l.*; that is to say, the total then would be 21,000,000*l.*?—No, it would not be 7,000,000*l.* It would be 2,000,000*l.* for Scotland; I could not say, I have not worked out the figure, but it would be under 3,000,000*l.* for Ireland.

13677. You know that the old age in Ireland is much larger than in Scotland?—I know; but it would be under 3,000,000*l.*, I think, on the same basis, 3*s.* for women. However, I could not answer that without looking into it.

13678. I do not agree; I think it would be more than you suppose. But, assuming your figures, that would be, say, 5,000,000*l.* added to 14,000,000*l.* which would make a total of 19,000,000*l.*?—Yes.

13679. And supposing you said one-fourth of the poor-rate, that would be three-quarters of a million, would it not?—One-fourth of the poor-rate in England would be about 2,000,000*l.*, would it not?

13680. That is for young and old; but we are dealing only with the old?—I know. Of course I cannot tell you what the cost of the aged poor is.

13681. It has been suggested in evidence that the cost of the old-age pauperism, separate from the rest, is 3,000,000*l.*?—That is more than I thought of; that is three-eighths.

13682. £. 3,000,000*l.* is the total cost of old-age paupers?—Yes.

13683. Therefore one-fourth of that would be three-quarters of a million?—No; I mean you would get rid of the 3,000,000*l.* under Mr. Booth's scheme.

13684. You assume that the whole of that would be got rid of?—Substantially.

13685. That, then, would reduce the 19,000,000*l.* to 16,000,000*l.*?—Yes.

13686. And 16,000,000*l.* is the sum that you have got to find by a new rate?—Yes.

13687. Well, clearly, to find 16,000,000*l.* as a new rate would mean a great deal more than 8*d.* in the £.?—Not more than 10*d.* in the £. I have given it at 10*d.* in the £., but without deductions.

13688. At the present time the poor-rate is 9,000,000*l.*, is it not?—Over 8,000,000*l.* I explained, I think, before you came in, that I was obliged to take the gross rental in all cases, and not the rateable value, and of course that comes to be as broad as it is long, because with the rateable value you would require a higher rate; but it would come to the same thing. But, taking the gross rental, 20*d.* in the £. in England, exclusive of London, yields 12,149,000*l.*

13689. I confess I did not understand those figures, because I thought that the average poor-rate—we know that the total result of the poor-rate is between 8,000,000*l.* and 9,000,000*l.*?—Yes.

Mr. Chamberlain—continued.

13690. And I should have supposed that the average poor-rate was something between 1*s.* 6*d.* and 2*s.*?—Oh, I do not think it is anything so high as that.

13691. In order that you may follow my argument; my argument is this——?—The average poor-rate in Scotland is 4*d.* on occupiers and 4*d.* on owners.

13692. It is 3*s.* in many parts of England?—I daresay it is so in some parts of Scotland, but the average is only 8*d.* or 8½*d.*

13693. My argument was that if an average of 2*s.* in the £. gave us 8,000,000*l.* we should require an addition of 4*s.* in the £. to give us the 16,000,000*l.* which are required?—The gross rental in 1890–91 was, in round figures, 146,000,000*l.*, excluding London, and that gives you, for 1*d.*, 607,454*l.* Those figures which I have given for England are on the assumption that you have the same system as we have in Scotland, namely, dividing the rate between owner and occupier, which makes it 10*d.* instead of 20*d.*

Comparison not based on cost of schemes if raised as proposed by authors.

13694. Then I would only say that, however interesting these figures are, they do not give us the means of making a comparison between my scheme, as I put it forward, involving as it did a contribution both from the rates and from the taxes, and Mr. Booth's scheme, as he put it forward, involving as it did in his suggestion, a general taxation of the country?—No; that is quite so, because I am comparing a different system of taxation.

13695. I see, Mr. Hunter, that I was mistaken in taking so high an average as 2*s.*; the average for the whole of England and Wales appears to be about 1*s.* 2*d.*?—Yes, that would be about it, 14*d.* Then of course that is upon the rateable value. Of course I am giving those figures simply in order to show what the effect would be. I am not discussing whether that is the proper way to take it or not.

Mr. Loch.

Actual incidence of rates.

13696. I should like to know whether the figures given show the actual incidence upon the working-class of the rate. Mr. Hunter has said that he divides it in such a way that part falls on the working-classes, and part falls on the occupier and part on the owner, and he divides it again in such way that those of the smaller rental pay a smaller amount. What I would ask you is whether the actual incidence would on his scheme permanently fall upon the occupier, or whether in process of time the incidence would not be other than he has sketched, so that a larger amount would fall on the occupier?—The question of the ultimate incidence of rates is highly difficult and speculative. My own opinion—I do not give it for more than an opinion—is, that ultimately all rates are a tax upon the land.

Adjourned.

THIRTY-NINTH DAY.

Tuesday, 13th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. GEORGE LANSBURY, a Guardian of the Poplar Union, called in, and Examined.

Chairman.

Poplar Union.

13697. MR. LANSBURY, you are a guardian of the Union of Poplar?—Yes, sir.

13698. What had you been before you became a guardian?—Well, exactly what I am now; I go to work now as before, and it is through the good will of my employer, Mr. J. Brine, that I am able to perform the duties of a Poor Law Guardian.

13699. May I ask what sort of work?—Veneer-drying in the timber trade.

13700. Veneer-drying?—Yes; it is not a skilled trade; it is purely unskilled.

13701. In the district of Poplar?—In Bow. Poplar Union comprises Bow, Bromley, and Poplar.

13702. And how long have you been a guardian?—Last April I was elected; just a year within a month.

13703. Would you be good enough to give us the results of your observations, as a guardian or otherwise, on the Poor-Law system as applicable to old people?—Well, the first thing that strikes me that I have felt ever since I have been a guardian is that the discipline, the food, and the

Objections to workhouse as regards aged.

Chairman—continued.

clothing in the workhouse is not the kind of treatment that we should give to old people, at any rate whose only crime is that they are old. For instance, we make every one get up, unless there is a doctor's certificate to the contrary, we make every one get up each morning at the same time.

Mr. Humphreys-Owen.

13704. What time is that?—This time of year it is a quarter to seven.

Chairman.

13705. A quarter to seven?—In the summer time it is a quarter to six.

13706. Do the doctors make exceptions in the case of advanced old age?—Only when a man or woman is infirm; practically, unable to get about.

Arrangement for sick and infirm.

13707. Well, but people of that sort are usually sent to the infirmary, are they not?—We have not an infirmary; but we have a sick asylum, and therefore we have wards for the infirm people at the workhouse.

13708. You have no infirmary separate from

Chairman—continued.

the workhouse?—No, sir, except the sick asylum, which is managed by Stepney and Poplar combined, and that is for the ordinary sick of the district.

13709. May I ask what is the population of your union?—166,697.

13710. Does it consist of several parishes?—Three parishes.

13711. Which are they?—Bow, Bromley, and Poplar.

Mr. Humphreys-Owen.

13712. Could you give us the rateable value?—£700,479.

Chairman.

13713. These are the conditions existing in a union of which you are a guardian?—Yes, sir.

13714. Have you examined how other workhouses are conducted in the Metropolis?—Not by personal observation, except in Whitechapel, and there only with respect to the old people; and I think that in Poplar we are better than at Whitechapel. At any rate, from my point of view we are; we treat the people better, I think, at Poplar than they are treated at Whitechapel.

13715. Whitechapel is in process of reconstruction, is it not, just now?—Well, not where the old people are, I think. Yes; I am wrong, I think they are adding to it a little.

13716. With a view, a good deal, to the accommodation of the old people, I think?—Well, that I am not sure about. I know they are building there.

13717. That is the only one you have examined?—That is all.

13718. Well, that is one grievance; that they are all obliged to get up at a uniform hour?—That is so. And then their meals are all at stated times, and they go to bed at stated times.

13719. Now, "the meals at stated times." Do you not suppose that, in a large establishment of that sort, it is necessary to have fixed hours for meals?—Well, that may be true to a very large extent; but I think there ought to be, and there might be two. It is a matter of organisation, I admit; but, at the same time, I think, with better organisation, that people who did not really want their food early in the morning could have it later on. I do not at all see why that should be impossible.

13720. What is the hour of breakfast?—Half-past seven this time of year, and half-past six in the summer-time. Of course, what I feel is that old people especially, as well as young sometimes, do not care for their meals at a particular time; but if you are inside a workhouse you must have it then or not at all.

13721. Are you of opinion that the hour might be made altogether later for all of them, with advantage to their comfort?—Yes, I think it might; but still I quite think that there ought to be exceptions.

13722. Does that apply to any other meal besides breakfast?—I think, with supper, you know, at six o'clock at night, and then to go right on until that time in the morning—I think that is altogether too long; that either there should be a meal in between twelve o'clock and six, or else the supper should be later. At Poplar we have commenced to give tea in the afternoon, but that is merely drink; we give them three-quarters of a pint of tea.

Chairman—continued.

13723. Well, the next point?—Then, I think the food is uniform. I mean we give them, except those who are on doctor's diet, we give all the old people the same. Well, now, I do not think that old people should be expected to take pea soup once a week, whether they want it or not; I mean whether they are able to take it or not; or fourteen ounces of suet pudding. I think those two things in the dietary scale for old people are very bad indeed.

More variety in diet needed.

13724. Are there people who are incapable of taking pea soup?—There were certainly people in the Poplar Union who on the days that there were pea soup and suet pudding did not have any dinner at all, or practically none at all. Then I think, too, that the mere fact of saying that everybody out of a total of 698 people should all have the same thing; I think that is wrong on the face of it; because I do not think you can get 698 people together whose digestion is of the same kind.

13725. If it becomes a matter of digestion, it becomes a matter for calling in medical interference, is it not?—Well, with our doctor at Poplar, medical interference with him, I think, is to order beer or stout. I think it is a very bad thing to leave those sort of things to the doctor; at any rate, my experience of the doctor at Poplar is that, if anything is wrong with a man or woman, beer or stout, or something of that kind, is ordered. You see, he does not like to inconvenience the cook, and the cook does not want any more separate diets than possible, and it seems to me they work together, so that there are as few alterations as possible.

13726. And apart from the question of the uniformity of food, have you anything to say as to the manner in which the food is cooked?—Well, at Poplar we are going through a series of changes. When I first went there the food very badly cooked, very badly cooked indeed. The tea was always stewed, and it is now. I think there is not anything worse for anyone to take than stewed tea, especially old people; and again and again I have seen pint after pint of the tea left untouched; and that was a very simple thing, but it has not been altered yet. They are trying a series of experiments; but during all these months, to my own knowledge, the people have had to drink tea that is really stewed.

13727. When the old people are supplied with tea in the afternoon, is that tea made down in the kitchen?—Yes, sir.

Tea in afternoon.

13728. They are not supplied with a certain amount of tea which they can make and drink as soon as they please?—No; we give the tea because we found that they used to make it in quart pots. The inmates used to get a quart can from the public-house, or from someone outside, and on the quiet, when no one was looking, would make this tea, and that was a breach of discipline which we found very hard to put down, so we compromised the matter by giving them the tea, and of course saved them the trouble of doing it.

Mr. Booth.

13729. The other tea was their own tea?—Yes.

Chairman.

13730. Well, what is your opinion on this subject?—I think it is very important about the food. It is one of the things that I feel more strongly about than anything. I do not think it is right to lump six or seven hundred people together and say that they shall all eat the same food, and if they cannot do it they must go without, because that is practically what we say to them.

13731. How would you practically meet that difficulty?—Well, I should vary the dietary scale very considerably, and would put in coffee and cocoa; though I am not a vegetarian myself, I think a good deal more might be made of things that the vegetarian people give the recipes for.

13732. In what way?—For instance, I think that there ought to be something substituted on the 14 ounces of suet pudding day, because that is very heavy stuff for even young people to take.

13733. Yes, but do I understand you to say that you would have a sort of "bill of fare" every day, out of which every person might choose what they wished to have?—I think there is a medium between that and the present system. I think that you might extend the present dietary scale without saying that everybody shall have absolutely what they choose to have.

13734. Still, I suppose the extension would mean that there would be more than one article of food out of which they might take their choice?—That is so, sir.

13735. Have you anything more to say on this matter of food?—I do not think so, not just now.

Leave of absence.

13736. Then the next point?—The next thing I have got down is the leave of absence. We allow our people out once a month, or rather, once a fortnight now. We did allow them out once a month. When they come back they are searched, and if any money is found, however small the sum is that is found on them, it is taken away. I do not think that is at all right. It is a very high-handed sort of thing to search these people at all; aged people especially. I do not see what crime there is in giving a person a shilling to buy himself some little knicknack or the other, either when he is going back, or when he is in the house sending out for it.

13737. What is done with any money they bring in?—I understand that it is paid over to the treasurer of the union. Then I cannot see at all why they should not be allowed out each day, especially in our London workhouses, where they could go to the parks and sit about and pass away the time.

13738. I do not know how it is in Poplar, but we have had evidence that a considerable number of those who go out return home drunk?—The proportion in Poplar is not large. We know them. We can count them. We can pick them out. And those people, if they come home drunk, I would forbid them going out again for a specified time.

13739. Otherwise you would allow all the paupers to go out every day, provided they did not abuse the permission?—That is so. I think

Chairman—continued.

they should. I cannot think of anything more terrible than to be pent up in a workhouse for a month with absolutely nothing to do, but simply sit and think one's thoughts, and only go out once a month, and then if anything is given you have it taken away as you are coming back. Every week we have reports of people who come in with a shilling or two shillings found on them, searched at the gates. I think that ought to be stopped. Then the seeing of visitors. We allow visiting by the friends of inmates once a month: two till four on Monday. I think it is the first Monday in the month; at any rate, it is one Monday in the month. Well, that can only be done in the presence of an official. Well, it seems to me to be treating the inmates very much as if they were criminals; in fact, as if you were in some way afraid that they were going to run away, of which I do not think there is even very much danger. But still, I think that it takes away any feeling of manhood or womanhood there is left in the man or woman, to have to sit there and only be seen under the supervision of one of the officials.

Visits of fr

13740–2. Does your visiting committee visit pretty regularly?—Every Tuesday one week and Wednesday the other week.

Recreati

13743. What is the next point you wish to mention?—Recreation in our workhouse they have practically none. The Brabazon Society are commencing a little work for the women; but I feel that that would be more successful if the women were allowed to own the garments and the things which they make under the supervision of the ladies who come down. As it is now, these things are sold to buy other material to be worked up afterwards.

13744. Do you mean that they should be presented with the cloth or linen, and the materials for making them, and that they then should appropriate them for their own use?—I have not seen linen worked up at all. I am thinking more of woollen shawls and socks, and that sort of thing.

13745. But you mean that they should be provided, at the expense of the ratepayers, with the wool, and then that whatever they worked up should be theirs?—Those that were necessary for their own comfort. Because that brings me to this: The clothing in our workhouse —I do not know what it is in others—in my own judgment is quite insufficient to keep the people warm. I asked the clerk to give me a list of the garments worn, and I took what I wear myself, and what is worn by my wife, and we wear very much more clothes than the old people in the workhouse. Now, what I feel is that if they could supplement their present clothing by making up these little woollen things, which add certainly to the comfort of other people, and would therefore add to their comfort, you would get very many more of them to undertake the work.

Clothing warm enough.

13746. Do you mean to say that the men are not clothed in a sufficient manner, or as other workmen would be within their own doors, within their own houses?—Yes; I do say that distinctly.

13747. In what respect are they wanting? Is

Chairman—continued.

the clothing thin, or have they no flannel?—They have no flannel. That is the first thing.

13748. No flannel at all?—Unless the doctor orders it, which he does not do.

13749. What have they — cotton shirts?—Cotton shirts, yes.

13750. And that is even in winter?—In winter, cotton shirts.

13751. Nothing but the cotton shirts?—That is all.

13752. And outside the cotton shirt a waistcoat and a coat?—Yes.

13753. And of materials not very thick or warm?—Not at all thick. It seems to me it is a dark blue kind of cloth that we give them—certainly not thicker than the coat I have on.

13754. Is it the same dress winter and summer?—Yes.

H.R.H. The Prince of Wales.

13755. Do they have an overcoat in winter?—No, Sir.

13756. Not allowed?—Not allowed.

13757. A comforter, I think I have seen?—A neckerchief, that is all, Sir.

13758. Made of wool, I suppose?—No, Sir; it would not be wool—cotton.

Chairman.

13759. Then with respect to the women?—I think any woman would tell you that the clothing is grossly insufficient. We have a Women's Visiting Committee, at Bow, and most of them are strongly against the clothing worn by the women.

13760. Have the visiting committee of women ever communicated with the guardians as to the insufficiency of the clothing of the women?—They have, and we are having an inquiry.

13761. Has any attention been taken of their statements?—Yes.

13762. There has been?—Yes; we are having an inquiry into the whole of the clothing arrangements, and I have no doubt we shall alter them.

13763. They are having one now?—Yes, sir.

13764. And then?—Well, then, I think that the whole system is bad, because it takes away all individuality from the people who are there. I cannot conceive of anything more likely to rob a man of any individual feeling he may have left in him, after the age of sixty, than to be taken into a workhouse, and there drilled into the regulations and discipline that are carried on there. I think that is all bad.

13765. Then would you abolish the workhouse altogether?—Yes, I would.

13766. Altogether?—For old people.

13767. Well, it is really only open to old people and children, with very few exceptions, now?—Oh, we have a lot of able bodied in our workhouse.

13768. Well, we are told that there are people called able-bodied who are really not—that they are people who, although of an age at which men and women usually are able-bodied, are practically incapable of earning their living?—Well, I have never been able to accept that view. I think that, under proper training, proper organisation, they would be able at any rate to earn their own living.

13769. Yes, but what are called able-bodied are hardly able-bodied as compared with the rest of the working classes?—Well, I should not like to admit that at all.

13770. But are there not among the old a considerable number of people who require looking after, require tending, and more than they can fairly look for outside the workhouse?—Yes, there are.

Suggests homes for infirm.

13771. And what would you have for them?—Well, I would have a different kind of institution altogether to the present workhouses. The only institution that I have in my mind that I have been to is the Home for Incurables at Putney, and though I do not know personally very much about it myself, it does seem to me that that is conducted on the sort of lines that we should conduct all institutions to which those who have become disabled should be sent; other than that, I do not think we ought to have workhouses for old people at all. There is one thing I would like to say about the officials. It seems to me that the class of officials that we have at workhouses—that naturally they degenerate into a very bad kind of men and women, if one was to believe a tithe of the tales that you are told. Well, I cannot think of anything worse; but, then, from one's own observation, one sees that these men consider that the inmates are a nuisance, and that they are to be treated as nuisances, and are to be made to feel that they are something else than other men and women. However poor a person has become——

Officers wanting in sympathy.

13772. Is that a deduction you have made from what you have observed at Poplar?—That is so, sir; and we have not, I believe, a worse staff there than there are in other workhouses.

13773. How do you know that, if you have not had an opportunity of comparing?—Well, from talk I have had with other people; not from my own personal knowledge, certainly; except Whitechapel; I should say distinctly ours are better. I do not know whether you wish to go into the out-door question at all.

Out-door relief.

13774. Oh, yes; we should like to hear about it certainly. Is there anything peculiar in your administration of the out-door relief at Poplar?—Well, that I am not aware of.

13775. What is the usual system of out-door relief to aged people?—The general system is that if a person has a little money coming in, we will give something to add to that; but if there is nothing at all—if there is nothing coming in—then they must go into the house; we will not give out-door relief.

13776. Then you give no out-door relief whatever, except to persons whom you know possess some small but inadequate income?—That is so; but even then our out-door relief is totally inadequate for the needs of the people.

Amounts.

13777. Can you tell us what sort of amounts are given?—Two shillings, half a crown, and three shillings.

13778. Is 3*s.* the largest?—Well, there are one or two cases of 3*s.* 6*d.*, but they are very few. The majority are half a crown.

13779. I ought to have asked you before;

Chairman– continued.

what proportion of the pauper population are relieved in the workhouse and out of the workhouse?—Well, I have not worked that out; but on Lady Day 1893, we had 698 men and women in-door over 60 years of age, and we were relieving out-doors 1,038 over 60.

Lord Lingen.

13780. When you say, 2*s.*, 2*s.* 6*d.*, and 3*s.* 6*d.*, what is the unit? Is that per person, or per family?—Per person.

13781. Then would three persons living together get 7*s.* 6*d.* a week, for instance?—Well, I have never heard of that, sir; not since I have been there.

13782. Not a widow and two children?—Well, we do not give a widow and two children, unless she is under 60 years of age; we do not give out-door relief except for a specified time, and then it is another scale altogether. That scale is 1*s.* each for the children, and one loaf for the mother and one loaf for each child; that is, if there is a woman and two children she would get 2*s.* a week and three quartern loaves of bread.

Chairman.

13783. What would be the age of the children?—Well, they would be under 14.

13784. They would hardly be her own children if the widow were aged?—No; this woman would have to be under 60, otherwise they would not be her children.

13785. There are a great number of women over 60 who are relieved out of doors?—The number of women that are relieved out of doors is 821 and the number of men was 217.

Mr. Booth.

13786. All of them over 60?—All of them over 60.

Lord Lingen.

13787. What would be the average sum you would give for an old man and his wife without children living together?—Five shillings; in some exceptional cases 6*s.*, but the majority would have 5*s.*

Mr. Broadhurst.

13788. Any bread?—No bread. But in my judgment—I have sat on the relief committee, and attended to that, I think, with more regularity than any other part of the duty,—I have come to the conclusion that out-door relief, as a rule, is a grant in aid of wages, and that it is always very inadequate for the needs of the men and women who come there for it. They have to supplement it by begging, very often, in the streets. I have seen women who have been relieved, and are being relieved, by the committee, selling laces and that sort of thing in the streets, which is only another form of begging.

Inadequate and so in aid of wages or begging.

Chairman.

Charities.

13789. Have you any local charities?—Do you mean connected with the parish, sir?

13790. Yes?—Well, there are the Bow Charities and charities connected with Bromley; but, as a rule, they are administered by a very small section, I mean they are administered by the overseers and people of that sort, who, as a rule, only relieve people who are recommended by the clergy of the particular parish. I mean

Chairman—continued.

to say there is no system of looking after the poor. And I think the reason that more relief is not given outside is because of the cost. The whole cost of out-door relief is on the local rates, as I suppose you all know, and the cost of in-door maintenance is borne by the Metropolitan Common Poor Fund.

Common Poor Fund check out-relief.

13791. That is so; they make a contribution, do they not, at so much per head?—There is from the Metropolitan Common Poor Fund a contribution of 5*d.* a day.

13792. How far does that go to support the in-door poor?—Well, we get a balance after paying into the Common Poor Fund. Last year I think the balance to our credit was 8,653*l.*, and I think the total cost of our in-door poor, that is, the officers, and the buildings, and everything, was 11,759*l.*, so that it very nearly covered it.

Mr. Pell.

13793. All but 3,000*l.*?—All but 3,000*l.* And that is a great argument for the ordinary guardian to send a person into the house, whether it is a suitable case or not. And that rather applies to the law of settlement. We have had case after case of persons coming up who would have been relieved if they had lived in the parish say six months longer than they had done; but because of the mere fact that they had only been in that parish six or eight months they were sent to the house. Well, it does not seem to me that that is a proper principle to go on at all there. A person has a right to relief outside the workhouse, and should not be degraded by the conditions that apply in the workhouse, and that principle should be carried out logically.

Law of settlement.

Chairman.

13794. Would you altogether abolish the law of settlement, of removal?—I would, sir.

13795. I suppose there are cases where a poor person would rather be removed to his own parish?—Well, then, let them go. I think that, broadly speaking, the law should be that a person over a certain age is entitled by mere right to relief when they are too old for work, incapacitated from work, and I think that they should receive that where they are; they should not be carted about the country to find out the exact place where they should be relieved.

Mr. Booth.

13796. You mean that the entire cost should be borne generally by the rates all over and not in the particular district?—I do not think it should be rates at all; I think it should be imperial taxation.

Chairman.

13797. Have you any other counts to your indictment of the Poor Law?—I think I have practically said all that I want to.

13798. Now, what would be the remedies that you would propose?—Of course, you are only dealing with the aged people, are not you?

13799. Yes?—Well, I think that we should give them a pension adequate to their needs.

State pension for aged, to be adequate to needs.

13800. Would you fix the age of the aged poor, or would you make it in any degree dependent upon the strength or weakness of the person?—I think that you will always have a large

Chairman—continued.

number of people who are under 60 who will be incapacitated from work. I think it is the duty of the community to look after those people; but I think that, roughly speaking, 60 would be the age when a national pension should commence.

13801. What would you do with those who at the age of 60, were not able to support themselves?—I would give them a pension sufficient to support them.

13802. Whom would you entrust with the duty of paying the pension?—Well, at present the only authority that I can see that could do it properly would be the county councils; or, if they come into being, the district councils, which would be practically the guardians, but differently constituted.

13803. They would be dealing, of course, with public money, and not with the money of the vestry or the district which they were administering?—That is so.

13804. Have you formed any idea as to the scale of relief which should be given?—No, I have not; I feel that that is a big thing to work out, and I do not think that I am capable of doing it, and therefore I have not attempted to bring it before you.

13805. What would you do in cases like those which, however favourable a view you may take of your fellow creatures, you must know must often occur; supposing the pension given to amount to 5*s.* a week, and supposing those 5*s.* were dissipated at the public-house in the first day or two, and that that was frequently the case, how would you deal with the pensioner?—I should not deal with him any different to what you deal with the ordinary people who have pensions now. I know pensioners who dissipate every farthing that they get in the public-houses, and they still draw their pensions and are entitled to them. You see, my conscience would be relieved, the public conscience would be relieved; it would be the man's own fault.

13806. Still, we could not allow them to starve. You know perfectly well that if such a person were to starve for want of food there would be a great outcry, and it would be absolutely necessary to supply some means for providing even for those persons who had abused the kindness of the State?—I should only say that that outcry would be very absurd and very silly; but if you did have to deal with them I should deal with them in the prisons as criminals.

13807. Have you any other suggestion to make?—No; I think that is the end of it so far as I am concerned.

H.R.H. The Prince of Wales.

13808. I want to ask you, from your knowledge as a guardian, do you feel convinced that there should be warmer clothes in winter than in summer?—Yes, Sir; I am certain of that.

13809. You think there should?—Yes, Sir.

13810. And do you think that a great coat would be a proper thing to be provided for the men?—Yes, Sir.

13811. And for the women?—Well, I think the women would have to have other clothes besides a big shawl; under-clothes, very many more under-clothes.

H.R.H. The Prince of Wales—continued.

13812. Do they wear the same kind of clothes winter and summer?—Yes, Sir.

13813. And you think they ought to have a warm cloak for winter?—Yes, Sir.

13814. Now, with regard to the food. You think there ought to be a little more variety, do you not?—Yes, I do, Sir. Diet.

13815. What is the suggestion you could make as to a change?—Well, I should take out altogether the question of giving the old people pea-soup and suet-pudding.

13816. Yes?—I think those are two things that have struck me in the dietary scale as being quite unfitted. Then with respect to the bread and margarine, in the summer time that is served up with the margarine just put on the top of the loaf—I do not know what is done in other workhouses—and it is not at all inviting on a summer's day to have a loaf of bread and a knife with the margarine running all over it, if one's appetite is at all off; and we find that the people do not eat the bread at Poplar; they do not eat it.

13817. You find that they do not eat the bread?—No, Sir.

13818–20. Why is that; is it that the taste is not good, or it is not well made, or what is the cause?—It is very good bread, but then they are not able to—I mean they give them a six-ounce loaf with the margarine, but it is not quite the sort of food that these old people need. That is my conclusion. I do not know whether it is a correct one.

13821. Then, to pass to another point, you think that the people object to what is called the workhouse dress? They dislike it; they dislike all wearing the same style, the same cut and colour?—That is the chief objection to it.

13822. That is what they dislike?—Yes, Sir.

Lord Playfair.

13823. I did not quite understand you when you said you thought Poor Law relief being given out of doors was a supplement to wages?—Yes, I did say that, sir. Relief and wages.

13824. Do you disapprove of it, viewing it in that way?—Well, I strongly disapprove of it, because I find in Bow and Bromley many of the old people who get out-door relief mind the children of their daughters who go to work for Bryant and May's, and Bell and Black's, the match people, and who shirt-stitch, and that sort of work, and it is always the very worst-paid work in the locality, and it seems to me that a woman who has got her mother at home to mind her children is able to compete very unfairly with the young woman who has got to get entirely her own living. That is the objection I have to it.

13825. I did not quite understand what was your proposal as a corrective for that?—Well, I think that if the mother had sufficient to maintain herself, that she would not want to be bothered, and would not be bothered either, with children of her daughter; and her daughter's husband then would have to earn sufficient to maintain them, because the mother could not go out to

Lord Playfair—continued.

work—I mean the mother of the children—without someone to mind the youngsters at home.

Aged should have pension adequate without work.

13826. I think I understand you. At home, you mean, that an aged person, above 60, although able to do some work, should on account of reaching that age have sufficient from the State to live independently of work?—That is so, my Lord.

13827. Although able to work?—That is so.

13828. You said that you thought there should be no rates at all, I think?—No poor rates.

13829. But that the whole expense of relieving the poor should be from the general taxation of the country?—Yes.

Mr. Hunter.

13830. Mr. Lansbury, would you give the pension which you propose to the old to those who were able to work?—Yes; over 60.

13831. At a fixed age?—Yes, sir.

13832. Have you considered whether it would not be better—supposing you are to give every person a right to, say, 5*s.* a week at 60—to give them a higher pension at a later age if they do not take it, say, for example, till a man was 70; give him the same value of pension, but amounting to a much higher sum per week?—No; I think that the advantage that would come to the general labour market of the country by withdrawing these old age men would more than counterbalance the increased cost. But then you are putting it rather from the point of view of the individual, are you not? I do not think he should be considered.

13833. Well, I was putting it the other way. You would make the condition that no pensioner should do any work?—That is so. I premised that by saying that the pension should be adequate to keep the pensioner.

13834. The other point I wanted to ask you about was that you said that you thought that those pensions should be paid from imperial taxation?—Yes.

13835. Now, there are two kinds of imperial taxation—there are such kinds of taxation as taxes on tea. Would you raise the money by taxes on tea, or commodities of that kind? Is that what you would mean?—No. I did not mean that it should be raised by tea. I thought that it should be raised from land values and income tax. I think those are the two things that should pay.

From central and not from local funds.

13836. When you said "imperial taxation," did you mean that the whole cost of these pensions should not be borne by the small localities, but should be shared generally throughout the country?—Yes.

13837. That is really what you mean by the word "imperial"?—That is really what I mean—that the nation should bear the cost, not localities.

13838. By "imperial" you do not refer to the mode of raising the taxes?—Not at all.

13839. But to the sharing of the burden generally?—That is all.

Mr. Humphreys-Owen.

Pensioners should not be allowed to work.

13840. How do you think you could ensure abstinence from work?—Well, I admit that that would be very difficult, but I do not think that it would be impossible; because I take it that

Mr. Humphreys-Owen—continued.

the distribution of the pension would have to be organised in the localities, and it seems to me that it would be tolerably easy to know whether a man or woman was doing the work. They would have to take it necessarily in the district in which they lived.

13841. However, it would be a considerable difficulty, which would require careful thought before it was dealt with?—Yes; but I do not think more careful thought than any other new departure that we might take.

13842. You know that the Friendly Societies have to exercise very rigid supervision over their members to ensure that they do not work while they are receiving benefits?—Well, I know that the rules are very rigid—the letter of the rules is very rigid; but I do not think the spirit in which they are carried out is very rigid, and I do not think they have very much trouble in carrying them out.

13843. Would you not be afraid that if a rule were not carried out rigidly the evils which you apprehend from the persons working would arise?—You see I do not believe men are so fond of work that after sixty years of age they would be if they knew—you see, I think, that what makes men go to work, as a rule, and what makes them eager to get money is to provide for their old age;—well, if they knew that they had an adequate pension coming in, I think that the most of men, and some at any rate, would be quite comfortable and satisfied. If you give them a miserable pension, which will only allow them to just exist, then, no doubt, I do not think you have any right to say they should not work. But given that the pension is adequate for their comfort and their sustenance, I do believe you would find—you might here and there hear of a case—but the most of them, I believe, would be satisfied.

13844. You think they would be above the temptation of wanting some little extra comfort or luxury which a little light work would give them?—Yes, I think so; and, apart from that, they would have friends, probably, who if there were any outside luxuries that they needed would supply them.

13845. Do you think that in time, perhaps, not at first, but in time there would be a sufficiently strong public feeling to aid the State officials in preventing the State being imposed upon by persons doing work when they were receiving a pension?—Well, I believe that that feeling is growing up now. There is a strong feeling, for instance, with county councils, and we find it with boards of guardians, in appointing men as night watchmen and porters, and that sort of thing—there is a strong opposition against appointing a man who has got a pension. It used to be the feeling that that was the right sort of man to appoint, because the wages were naturally rather low; but there is a strong feeling growing up amongst workmen certainly, that a man who has a pension should be satisfied with his pension.

Workhouse while kept should be made pleasant for old.

13846. You gave us some recommendations as to the condition of the aged poor in the workhouse; do not think that I am being too hard, but would you distinctly make the condition of the aged poor in the workhouse more comfortable than that of the ordinary labourer who did

Mr. Humphreys-Owen—continued.

not go into the workhouse?—You see I have already said that I am in favour of the total abolition of the workhouse. If the workhouse is not abolished, and it remains, and I as a guardian have to help to administer the interior of the workhouse, my policy would be to make it as pleasant and comfortable as possible for the old men and women who are there, irrespective of the conditions that prevail outside.

13847. Then you would not apprehend an altogether disproportionate and unfair burden being imposed upon those ratepayers who did not receive the benefit of public support?—No, I should not. You see that takes us to rather another question. What I feel is, that every man and woman who has worked in the community has the right to claim from the community in old age comfort and sustenance; and I do not fear—with our present methods of production, which are increasing year by year, and proper organisation of industry—I do not fear at all there would be any question of break-down or bankruptcy, or anything of that.

13848. And no fear lest you should encourage people to rely upon the State pension rather than upon their own exertions?—Personally I want the people to rely upon the State pension. I mean there is a difference of principle here between myself and Mr. Humphreys-Owen.

13849. I hope I am not going too far into questions of principle. I should like to ask the witness just one question more; that is: the State provision, of course, must ultimately come from labour?—Yes, sir.

13850. And until you have a higher standard of intelligence amongst the working classes, is there not still an apprehension that they, ignoring that, would cease to labour, and trust to their provision coming from some other indefinite source?—Well, I do not think that, of course, at all. Under present conditions I do not think there is any fear of that, because unless a man does go to work he will have to starve, practically, or go into the workhouse as an able-bodied man, and though you do here and there get a lot of able-bodied men into the workhouses, in proportion to the number of men who are struggling to keep themselves above water they are very few. And I look forward to labour being organized in the future very much more skilfully than it is organised now; so that I do not fear at all. I am quite aware that in the last resort—and that is what makes me rather careless as to how it is to be levied—in the last resort, of course, labour will have to bear the total cost of it all. I look for the proper organisation of industry to remedy any defects in that way. There is just one other thing, because, as a matter of fact, to-day economists tell us that production outstrips consumption, and causes gluts of things, and it seems to me that that is proof enough that we have not to fear not getting enough of things, but really too much.

Mr. Loch.

13851. I wanted to ask you one or two questions about administration. Are you satisfied with the nursing in the infirmary wards in your workhouse?—No, sir; I am not.

13852. What would your criticism be?—The wards in the workhouse are very much under-

Mr. Loch—continued.

staffed; there are not enough nurses, and we have to rely a very great deal—very considerably—on the inmates to assist in the work of nursing, and attending to the aged and infirm and sick.

13853. You have head nurses, who are trained nurses, but the under nurses are pauper nurses, as they ordinarily call them?—In the workhouse I do not think we have a single trained nurse; in the workhouse itself we have not a single trained nurse. We have one middle-aged woman who has been there, I think, 15 or 20 years, but who has never had any special training as a nurse at all. Her duty is chiefly to look after the midwifery cases; and then she has two wards for men and two for women who are sick from other causes; and she is assisted, not by any paid labour, but by pauper labour. Then we have our infirm wards, where we have an attendant for, say, two wards on the men's side, and a female attendant on the other. Well, they are not especially trained as nurses at all; they are simply ordinary people who come up in the ordinary way for the position.

13854. And the bulk of your old people would be in those infirm wards which you have described if they got ill or anything of that sort?—Yes, they would.

13855. And has it made any difference to your care in the past, in Poplar, in the way that you have developed the workhouse, or the infirmary wards of the workhouse, that you have had a district asylum at Stepney and Poplar?—I do not quite understand. District sick asylum.

13856. Has the fact of your having a district asylum for the Stepney and Poplar Unions at all interfered with your developing your arrangements in the workhouse, the infirm wards, properly?—Yes, because the principle that has guided the guardians is that all their sick people should go to the sick asylum, and then, naturally, they have made the barest provision at the workhouse. But then, what we are finding now is, that the asylum cannot accommodate these old people especially, and that we are bound to deal with them in the workhouse. Well, up to the present they have not dealt with it, as I think, in a satisfactory manner. I think we should have trained nurses, and that we should not have pauper nurses at all. I have been down at night, and found people lying with all kinds of ailments, with no one to look after them, but an old man who has been nodding asleep, and on one occasion people were wanting not food, but they were wanting water and things. One special case, a colleague visited a ward, a man was lying there suffering from pleurisy, and it seemed to me there was no one there to attend to that man at all, no one, only this man who was sitting just asleep, and the patient needed poulticing, and generally looking after.

13857. You are speaking of the infirm wards of Poplar workhouse?—Yes.

13858. With regard to the sick asylum shared by Poplar and Stepney, have you been to visit it?—Yes.

13859. Are you satisfied with the asylum?—No, not by a long way.

13860. What is your criticism of that?—The sick asylum is under-staffed, from the porter at the gate to the doctor. The doctor has very much too much to do; the porter has too much;

Mr. Loch—continued.

and everybody between those two has very much more work than they are able to perform; and the result is that the paupers have to help and are nearly disgusted; or, rather, they get sick of having to work in there, and they come out, because what they feel is that they may just as well come out and go to work and earn their wages. They come out before they are properly well, and over and over again we have to give "repeat" orders to take them back again because they have come out too soon.

Mr. Pell.

13861. Is it regarded as taking the place of the infirmary to the workhouse?—That is so.

Mr. Loch.

13862. Have any reports on the points you have mentioned been made to the Local Government Board, or has the matter been before your board of guardians?—I proposed a resolution asking the Local Government Board if we could compel the authorities at the sick asylum. I suppose you know that the people who manage the sick asylum are elected by the board of guardians of Poplar and Stepney. Well, they are always elected just before the board goes out of office, so that this board, of which I am a member, has had no hand in electing these managers. But all our sick have to go there. Well, the resolution that I moved, and which was carried, was to ask the Local Government Board whether we had any power to force the authorities at the sick asylum to provide an adequate staff of nurses for the sick; and the Local Government Board practically replied, so far as I understood the reply, that we had no control whatever over the sick asylum. Failing that, we have written to the sick asylum authorities, and they have refused to do anything in the matter at all. They say that their staff is adequate; and the evidence of every one who has visited the sick asylum, independently of the managers, is exactly what I am giving you this afternoon, that the staff is inadequate.

13863. In spite of difficulties of administration the numbers of persons admitted to the asylum are continually on the increase, are they not?—Yes.

Suggests institution in suburbs for infirm aged.

13864. And you do not think that under any conditions we could get on without some kind of institution for the aged, at any rate, in their sickness?—Oh, no; I think I have said that already; I think that you are bound always to have some kind of institution. My point is that it should be a better institution than those you have now.

13865. Now, what do you say to the idea that some of the Poplar aged people might go into the country to a separate institution altogether?—I am in favour of them going into the country. I think it would be much preferable. The workhouse at Poplar is situated alongside a railroad, and in one of the very worst parts of Poplar; and it seems to me that it would be infinitely preferable for those people to be, say, at Leyton, or somewhere just outside London; not too far away, because of the friends visiting them; but just round the suburbs of London.

13866. And the difficulty that you felt of their being able to get out and possibly sit in a nice garden, and so on, would be met in that way?—It seems to me it would, certainly.

13867. You have not heard opposition from the people themselves to such a change?—No; only I have talked about that a great deal. It has never been opposed.

13868. And there would be more facility in providing work for the old men in the country? Yes; work of a sort, there would, of course;—garden work and work of that sort.

13869. And do you think that by the Brabazon scheme, or in any other way, you can give the old men who are now in the workhouse work; old men I am speaking of?—The Brabazon scheme does not touch the old men, not in Poplar; only the women. Perhaps it is not developed. I do not want to say anything against the scheme.

13870. It ought to?—I think it ought.

13871. With regard to the clothing and such matters; those are in your own hands to settle, are they not; it is only the matter of getting a majority of the board in favour of changes that are before you?—Well, of course you would have to get the sanction of the Local Government Board. It is within those limits.

13872. There is no difficulty, as yet, experienced on this ground?—No; because I have never been able to persuade the board to agree to a resolution on the subject. I am not sure that the Local Government Board would allow us to go to any very large expense, because they are very careful of the Metropolitan Common Poor Fund.

Out-door relief should be charged to Metropolitan Common Poor Fund.

13873. But what would you think of the suggestion that out-door relief should be thrown on the Metropolitan Common Poor Fund; would that be desirable at all?—Yes, I think it should, certainly; that is, failing a national pension. I think that out-door relief should be a Metropolitan Common Poor Fund charge.

13874. That is, for the aged?—For the aged. Yes, altogether, I would. I would make the poor rate, if it is to be a rate, it should be for the whole of London.

13875. And you do not fear extravagance, owing to the local people not paying, but rather drawing from rich districts?—Well, you see, out-door relief now is only given in certain eventualities by the Orders of the Local Government Board. I mean we are restricted, so far as the able-bodied are concerned, as to whom we shall give out-door relief, and how it shall be given. I think that there would be no fear. The strong objection to it is that, for instance, in Poplar we give out-door relief; in Stepney they do not, neither do they in St. George's-in-the-East, or in Whitechapel. Whitechapel and St. George's say, "We have abolished pauperism." They have not done anything of the sort. In some cases they are pauperising the people by private charity, which, to my mind, is not anything different to giving it through the local rates, and, on the other hand, they have driven the poor into places like Bow and Bromley, and Poplar.

Effect relieving out-door relief.

13876. I would not go into that question in asking you for further information, but your own out-door relief has very largely increased?—Yes. Only there is a good deal of misconception about that. The increase in our out-door relief is, in a great measure, due to the fact that we have had

How [illegible] Popla[illegible]

Mr. Loch—continued.

no end of sickness in our locality, and we find that it is "in kind" that the increase has gone up; the proportion is greater "in kind" than in money; and the "kind," in most cases, has been ordered by the medical officer. There has been a good deal of low fever in Bow, and the fever hospitals have been full, and we have had to treat them there. Diphtheria has been very bad there.

13877. I notice that your dietary table for the able-bodied is better than your diet table for the aged; is that because the latter is about to be changed?—Which should you say; what part of it do you say is better?

13878. Well, relatively, take supper. For your aged you have bread, tea, margarine. Take supper for the able-bodied: bread, cheese, margarine, tea, coffee, cocoa, and broth?—Well, I understood Dr. Downes to say that cheese would be a very bad thing indeed to give our aged people at night.

13879. I only wish to draw out the point whether you were not going to alter the dietary for the aged?—No; it is a new dietary here; what you have there is a new dietary altogether.

13880. I think you have some experience about trades unions, have you not?—Just a little, yes.

13881. The trades union age for retirement from work, or eligibility for benefit in old age, varies very much; 55 is sometimes the age; do you think that, owing to changes of that kind on the part of trades unions, there is more desire to have pensions so as to make good out of common funds what is a difficulty if the whole pressure falls upon the union funds?—Do you mean, is there a greater feeling on the part of trade unionists for national pensions?

13882. Exactly, in consequence of the pressure on the supply of the funds for old age from their own resources?—Well, I have not any information about that at all. The union I belong to is the Gas Workers and General Labourers' Union, and we have no old-age benefit there at all, so that I could not give you any information on that subject.

Mr. Stockall.

13883. Will you give me the number of the able-bodied, male and female, in your workhouse?—Well, I did not take that out. I think, perhaps, I could. The total number in the workhouse would be about 1,300, and out of that number you might reckon 50 children and 700 old people, so that there would be about 500 able-bodied men and women. That would include sick people as well; I mean women in for confinement and that sort of thing.

13884. You have a woman's visiting committee; are there any working men's wives among the number?—Yes, there are three. The committee consists of 12, and there are three workmen's wives members of that committee.

Mr. Booth.

13885. You spoke of the objectionable way in which the in-paupers had to see their visitors, with the officials standing by, making it almost as though they were criminals. How is that exactly arranged; do you mean that actually the official would overhear what was said, or merely that he is in a different part of the same large room?—Well, at Poplar we have not provided a room at all up to the present, but the place where they met was in the corridor, at the end of the corridor; and now we are having a casement put round that way, there will be a room, and the officer will be in that room; it will not be a very large one. Unless they talked in whispers the officer would be able to hear everything that is said.

13886. Then any who had to receive visitors would go to this room?—Yes; it is exactly the same as with lunatics.

13887. Was that your idea, that there should be a visitors' reception room, into which they would go with their friends without supervision?—That is so, yes.

13888. Not that they should be able to be seen anywhere on the premises?—I think that would be inconvenient; but I think there should be a common room where they could go and meet their friends and talk just as freely as if they were at home.

Settlement.

13889. With regard to the suggested abolition of the Law of Settlement, is that with regard to the old only?—I think that it should apply all round. I think it is because of no end of money being spent between unions. There is one union (the West Ham Union), I am told, is continually fighting over questions of settlement. I think a great deal of time and a great deal of money is wasted in that way; but of course the root principle that I contend for is that the poor are the national poor, not the poor of a locality or district.

13890. That they may, in fact, make their applications for relief anywhere?—That is so.

13891. Then supposing they were living in one district, and wished to be removed to another district, they would have to remove themselves there, and then make application?—Well, I have not thought. I do not think there ought to be any objection to removing a person to his own locality, especially an old person, if he really wished it, desired it, to die where he was born. I mean the cost would be so very small, that I do not think there could be any objection to the removal.

13892. If there is a more suitable place for them to be relieved in, you would have them removed to it?—Yes.

Old should have to take pension and not work for wages.

13893. You would suggest that those who would receive the pension should not be allowed to work at all; that they should abandon work if they apply for a pension?—That is if the pension is sufficient to maintain them.

13894. Yes, that is what I was coming to; that, with an adequate pension, that you would suggest as being the right plan?—Yes.

Chairman.

13895. I did not understand you to say that every man or woman at 60 should be obliged to receive this pension; if they felt themselves able to work without receiving the pension and support themselves, that they should be at liberty to do so, but that when they applied for a pension that they should be prevented from working. Is that your position?—No, sir; I think they should be obliged to take this pension.

Mr. Booth.

13896. Obliged to take the pension, and then obliged not to work?—That is it.

13897. I was under the impression, with the Chairman, that they might have a choice; but you would give them no choice?—I would give them no choice.

13898. But how would you, in that case, define work?—I think that a man should do anything he pleased for leisure, but that he should not go into the ordinary work of competition. I mean he should not go to work for wages; that is the better way of putting it.

Or keep savings.

13899. But supposing a man was, well, say, interested in a shop, which did not absolutely need his attendance behind the counter, you could not say that he was working, but that he was getting his living as a shopkeeper, a well-to-do shopkeeper; would he receive the adequate pension in addition to his income from the shop?—I would merely say he would have to retire from his business just in the same way as the workman would have to retire from his work.

13900. And would it be possible to find out whether he had retired or not?—Well, as I have already said, I think it would be pretty difficult to; I do not think it would be so difficult that it could not be overcome, and I think you would have to count on the public opinion, which I feel is growing, that people who take pensions should not add to those pensions.

13901. Well, then, if they have their savings invested in some way that brings them in an income; they would not be expected to give that up, would they?—Yes, I think they should.

13902. That is to say, that if they take this adequate national pension, it should be all they have?—That is so, sir.

13903. They should give whatever they have to their children, or what should they do with it?—Or give it to the community if they like.

13904. But would you consider it to disqualify them if they did hand it over to their children?—No, I do not think so at all.

13905. A man, when he got to be 60, would have, in fact, to die financially?—That is so, sir, exactly.

13906. And become a pensioner?—That is so.

Proposals part of a scheme of State socialism.

13907. But that would not be the case, unless the whole of this argument turns upon the pension being adequate?—That is so.

13908. You have not said, and do not wish, I understand, to say, what an adequate pension would be; but I think we may assume at once it would be more than 5*s*. a week?—Yes, very much.

13909. Very much more than 5*s*. a week. So that, in considering the question of the proposal of a small pension, that part of the argument would not apply?—No, sir. Of course, I ought to make it perfectly clear that I am arguing for this pension for everybody, from the point of view that the State would organise industry, and that it would not be organised by private individuals.

13910. I see; it is part of a large system, Mr. Lansbury?—Yes.

Chairman.

Same pension for all.

13911. When one talks of the working classes, one speaks of people who are receiving very different scales of wages?—Yes.

Chairman—continued.

13912. There are artizans and colliers and others who are sometimes getting from 40*s*. a week and more, and there are labourers who are gaining their 13*s*., 14*s*., and 15*s*. a week?—Yes.

13913. Are all to be provided with the same pension, or would there be a difference, having some relation to their previous earnings?—No, sir; I should make the pension the same.

13914. The same?—Because from my point of view the whole of the labour of these men is quite necessary.

13915. Well, then, however handsome your pension; say 10*s*. or 12*s*. a week; that would be absolute loss and ruin to many artizans who are making from 40*s*. or 50*s*. a week?—I question very much whether there are very many artizans over 60 years of age who are able to make over 40*s*. a week.

Mr. Booth.

13916. But I understand that the proposal of the adequate pension is really part of a general socialistic scheme?—That is it entirely. I come to the consideration of this question from the socialist standpoint; and of course you only want me to give evidence of what I am thinking about it. Well, I only want that to be understood; because, of course, it does seem ridiculous, looked at from the present-day competitive system, but from the point of view of a socialistic organisation of industry it seems to me to fit in well.

13917. That is to say the state of things to which you would apply this proposal does not include those differences of income from earning that Lord Aberdare referred to?—No, sir, it would not.

13918. It is only applicable in a state when people, whatever their work, if they work honestly for the community, are equally remunerated?—That is so.

Mr. Booth's scheme is better than present Poor Law.

13919. And in the present State of things, previous to any radical alteration of that sort, would you prefer the universal pension of 5*s*. a week to the present Poor Law system for the old?—Yes; if that is distinctly understood, I would prefer that, instead of the workhouse system of to-day, and the jumbled-up out-door relief system, we should give a national pension of 5*s*. to each person that came along.

13920. While recognising it as inadequate you would prefer it to the other?—That is so, sir; exactly.

Mr. Pell.

13921. The question put to the witness was a "universal pension." I suppose he understands this to apply to the rich as well as to the poor?—Yes, exactly.

Mr. Booth.

Workhouse system.

13922. With regard to your criticisms of the present in-door system, you rather object to the whole system more than to any particular part of it?—Yes, that is so. I do object to the system as a whole rather than to it piecemeal. Of course one had to take it in piecemeal to get at the whole of it.

13923. That is to say you admit the difficulty of maintaining discipline and order without regulations which may seem to press rather hardly on

Mr. Booth—continued.

the individual?—Yes, and without, as I feel, demoralising the men who have to administer these laws, as well as the people for whom they are administered.

13924. But if you gather together 600 or 700 or a thousand old people into a building it is very difficult, if not impossible, to treat them as you would like to see them treated?—Especially if they are able to get about at all, and if they are not incapacitated from walking and taking part in the every-day occupations of life. I mean, for instance, being able to go for a walk and to read and to play games, and that sort of thing—I mean games of chess, draughts, dominoes, cards, and that sort of thing.

13925. But, nevertheless, though the difficulties are great, you think a good deal could be done, accepting the present system, to mitigate its evils?—I am certain a good deal in administration could be done.

Mr. Broadhurst.

13926. Are we to understand that when a person, under the condition of things which you desire, becomes 60 years of age, and entitled to his State pension of 5*s.* or 10*s.* a week, it is your desire that if he had savings which were bringing him in 50*l.* a year, that he should give those savings up; surrender those to the State and take his 10*s.* a week?—In a socialist state of society, of course, a man would not be able to save; as Mr. Booth put it, he would have done his work for the community, and in return the community would be taking care of him in his old age, and there would be no question of savings.

13927. But supposing the outcome of this Commission was that a State Pension Scheme was proposed, and carried through Parliament, and that in two years' time every person of 60 years, or 65, was entitled to a State pension?—Of how much?

13928. Five or ten shillings a week—whatever Parliament might decide—would you then propose to interfere with the savings?—If the pension was only 5*s.* or 10*s.* a week, I should say it was inadequate, and, therefore, you had no business to interfere with the savings. Do you not see. My whole point is, whether the pension is sufficient to maintain a man in decency and comfort.

13929. What would you consider to be sufficient to warrant interference with his savings?—Well, I have already said I feel that I am unable to say under present circumstances what would be an adequate pension. I am sorry not to be able to do so, but one would have to have so much information as to the different rates of living in the different parts of the country, and I have not that information, and therefore I cannot give it.

13930. A varying scale?—It seems to me it would be.

13931. I want you to address your mind to this point: If the State decided on this universal pension scheme, would you agree to any difference being made in the case of those who had made part provision and in the case of those who had made no provision whatever for themselves?—No, sir.

13932. You would give exactly the same pension?—Yes.

Mr. Broadhurst—continued.

13933. That is, that the person who had been very thrifty and very careful and provided a pension of 7*s.* or 8*s.* a week from his trade union, you would give him the same as you gave the man who had made no such a provision?—Yes. That is so.

13934. And you would give the man who had made no such provision exactly the same as he who had made provision?—Quite so.

Working class unable to save.

13935. So that you do not suggest any reward whatever for thrift?—Well, thrift, to me, is an unknown quantity. I mean, I do not understand how the mass of workmen are able to be thrifty. You must look at this question, it seems to me, from the point of view of the mass of men and women; and so far as I know anything about my own class they are unable to make provision for their old age.

13936. In their trades unions?—In their trades unions. I am a trade unionist, but it is only a very very small number of the population that are trade unionists. The bulk of men are outside trade unions.

13937. Necessarily?—That is exactly my point. They are unable to be in the trade unions, and therefore it should be no charge against them that they are not able to provide for the future.

13938. But there is no reason why they might not be in some other investment on the same lines. I mean a person—take an engineer who earns 30*s.* a week; his 30*s.* a week is no more to him than the warehouseman who earns 30*s.* a week. If the engineer could through his trade union, could not the warehouseman through some other means of investment, provide a pension of 5*s.* a week?—But you are assuming a great deal, you are assuming that a warehouseman's wages are 30*s.* a week, whereas, I should say that the bulk of warehousemen's wages are 1*l.* or 22*s.* a week.

13939. That is not the point. I only took that as an illustration. Take a foreman warehouseman—any one—earning the same money. You say everyone cannot belong to a trade union. I only desired to meet the case of the person who cannot belong to a trade union and yet earns the same money as the man who does belong to the trade union?—Yes; only where I join issue with you is that, in the fact that the mass of men are not able to belong to a trade union, or to make any provision for their old age, my contention is, that the majority of workmen are unable because of their limited earnings, and the irregularity of their earnings, to make provision for their old age.

Would not reward thrift.

13940. Oh, yes—the irregularity—that I quite agree with: I entirely agree with that. But I am speaking of those whose earnings are on a level. You do not propose to make any difference whatever?—No, sir.

13941. There is no reward for thrift?—There is no reward for thrift; no.

13942. Before we leave the pensions, would you deny the State pension to a man who is clearly and evidently crippled and prevented for the remainder of his life from earning his living, simply because he is under 60 years of age?—No, Sir; I want to make that clear; men and women who are incapacitated from earning their own living, and persons over 60 years of age.

Mr. Broadhurst—continued.

13943. By physical incapacity?—Yes, physical or mental incapacity.

13944. Your previous evidence excluded those people?—Well, I did not mean it to at all; I meant to include them, certainly.

13945. Well, then, with regard to receiving a pension, you say you know persons who now receive a pension who spend the whole lot in a public-house, or in some other undesirable manner; but supposing all working people had a pension, do you think that the minority who would so use that money would be infinitely small?—Yes. I do not think I said that there were very many who did it; I said that if a man did do that, or a woman did do it, and became destitute and in danger of starving, I should take them to prison. I hold with you that it is only a very very small number that would so use a pension.

13946. Infinitely small?—Yes; I think very small indeed.

13947. People who spend like that are to be found in all classes, at all times?—Yes. I think in proportion to our numbers that we are as virtuous as any other class in society; I do not know that we are not more so.

13948. The Metropolitan Rate-in-aid is really a premium on driving people into the workhouses, is it not?—That is so, sir; it is.

Metropolitan Common Poor Fund.

13949. And as such you would like that altered to the same lines now contained in the County Council Act?—I would extend the Metropolitan Common Poor Fund, so as to cover the whole of the Poor Law charges for the Metropolis.

13950. And the country through? Are you aware that the County Council Bill, when first introduced, contained a similar provision, which was ultimately knocked out of it in Committee?—No; I do not know that it did.

13951. At any rate, you wish to do away with such contributions made in such a form that leads to the driving of the people into those great barracks, the workhouses?—I think we ought to be quite clear about this. I am in favour of the Metropolitan Common Poor Fund, but then I want it extended to cover the out-door relief charges, as well as the in-door charges. Then the evils that I complain of would be obviated.

Clothing.

13952. That is just what I really asked. Now, with regard to the clothing. You said you would like the old ladies who make the woollen garments by knitting, or whatever it might be, to retain them for their own bodily comforts?—Yes, sir; I did.

13953. Well, I suppose what that amounts to is this: that you mean to say they ought to have sufficient of what they make to meet their own bodily wants, and the surplus, beyond what they themselves could wear, might fairly be used as a recompense for what they themselves are using; their labour; work in that way?—Yes. What I feel is, it is a very tantalizing thing: it would be to me; to be knitting a very nice shawl, which I really needed for my own warmth and comfort in the winter, and then for that shawl to be sold for somebody else.

13954. Do you not think everybody would share in that feeling if they were in that position?—I should think they would; at any rate I do for myself.

Mr. Broadhurst—continued.

13955. And your meaning is this, not that they should get every article they make; because they could not use it?—No; that is so, exactly.

13956. But that they should have sufficient? Now, then, with regard to the men's clothes; I suppose you never tried them to judge as to the effect of them upon your own body; but would you suppose from the make of the cloth, that it is not at all a warmth-giving material?—Yes; it is very cold stuff, indeed; it is not warm stuff; it is shoddy altogether.

Mr. Pell.

13957. Woollen shoddy or cotton shoddy?—Well, I should say it is very much cotton shoddy; very little warmth about it.

Mr. Broadhurst.

13958. However thick it is, it only adds to the weight, not to the warmth?—Yes. Well, it is not thick.

13959. And it is the same summer and winter?—It is the same summer and winter.

Diet.

13960. Now, in your workhouse, do they ever give the old people apple dumplings in the season?—No, sir; they only give them the scale.

13961. You never heard of their giving currant or gooseberry pudding?—No, sir.

Mr. Pell.

13962. It is in the diet?—Not in this diet, it is not.

13963. It is in some?—We do not give them any at all.

Mr. Broadhurst.

13964. They never by any chance get any fish?—There is one day a week they get fish.

13965. Each week?—Each week.

13966. What fish?—No, they have altered it; they did get fish.

Mr. Pell.

13967. They did not like it?—No, they did not like it; they used to give them fish. I notice here in the new dietary scale, which has only come into force a fortnight, that we have taken it out.

Mr. Broadhurst.

13968. That depends what kind of fish is given to them; I should object to fish myself if it were of a particular kind?—It was haddock they gave them; fresh haddocks, boiled.

13969. Fresh; you are quite sure they were fresh?—I mean they were supposed to be fresh.

13970. Do you ever give them any green vegetables?—No greens, only potatoes.

13971. Nothing but potatoes?—And onions.

13972. Potatoes and onions?—Yes.

13973. Would you like to see, in seasons when they are cheap and plentiful, the old people having a change of apple dumpling and sometimes currant puddings?—Yes; what I feel is that old people never want a lot of anything, and that it would not be any more cost to give them these little changes.

13974. In the workhouse I visit a great deal and have to do with they are so fed?—Yes.

Mr. Roundell.

13975. With respect to the defects in the workhouse of which you have spoken, diet and clothing, and the nursing arrangements in the infirmary, is your board of guardians disposed to remedy them?—Yes, sir, they are.

13976. Do you look for considerable improvement in all those matters?—Yes.

13977. So that you expect that the board of guardians of themselves, sooner or later, will remedy them all?—Well, they will if they do not get frightened of the rates. Guardians, as a rule, think very much more of the rates than they do of the poor.

13978. But they are in the way of improving them?—They are at Poplar, because we are fighting rather hard for it; but there is already an outcry because of the rates, and we may get pulled up at the next election because of the rates. That is why I am proposing that the charge of the poor should be national instead of local.

Mr. Pell.

13979. I understand generally from your evidence that you desire to get rid of the workhouses, and to substitute for the old who require some artificial home what you would call homes, and that then you would have a general system of pensions to apply to all classes?—Yes.

13980. And that that pension should be adequate for subsistence, and that the person receiving it should be debarred from adding to his income by his own private exertion; that is the general view which you take of the question?—Yes.

13981. I want to come to particulars. I will take my own case; for instance, I am old enough to be entitled to have, and suppose I had, an adequate pension, which I should like to be sufficiently large in my own case, and I should follow your rule too. I do not attempt to add to it by working, but I go down to Newmarket on Monday morning and I lose the whole of my own money, or spend it in going down, and I am then destitute at Newmarket or Liverpool-street when I come back; what are you to do with such a case as that?—You mean, put it on horses.

13982. Yes, I mean I do not do work; I am prohibited doing work, but I spend the money.

Chairman.

13983. The witness has said, very manfully, "I would send such a man to prison."

Mr. Pell.

13984. Then that would be the end of anybody who abstained from work. You prohibit me trying to earn more money to have any enjoyment; you prohibit me doing that. Every human being has a natural inclination for pleasure, and a very proper one. I yield to that natural inclination; say that I spend my pension making an excursion to Herne Bay or Ramsgate with my wife and children—and it would be a legitimate way—in giving them amusement. I am not extravagant, but by Wednesday I have not got a farthing, and I am not permitted to work to get money for Thursday, Friday, and Saturday and Sunday. Under the rule am I then to be condemned to be locked up till the end of the week, and then let out

Mr. Pell—continued.

again when the new pension time is come; I only want to know what you mean?—Certainly. Of course the manner in which you put it is, after all, a very extreme one, and not one likely to happen; but my own feeling of compassion for people who are poor is because I am not sure that it is their own fault or not. If I was sure it was a man's own sin or folly that had brought him to destitution, I do not think I would be very compassionate with him at all; and if a man, or a woman either, who had an adequate pension to maintain him in decency and comfort, were fool enough to use his money in such a way that they were destitute in the middle of the week, I would still say they could go to prison, or they could starve. I would have no pity for those people at all.

13985. Then you do not believe in the proverb "Come lightly, go lightly"?—No, I do not at all.

13986. You do not believe in that proverb?—No.

13987. Then I am afraid we must not argue any further upon that?—I want to say that, after all, it would not be "come lightly" in time. The larger proportion of working men now are realising that all these public burdens have to be paid, and in the last resort they have to be paid by their labour; and men would realise, I believe, they will realise more in the future, that the money they are spending is, after all, only equivalents for somebody's labour, and therefore they will be chary in spending it in a foolish or wasteful manner.

13988. At the same time, do you not see any danger in stopping the labour of people who are willing to labour after 60 years of age?—No danger at all, because our machinery and the means we have of producing commodities now are so great that very often we are at a stand still, because we cannot consume them.

Whitechapel and Poplar compared.

13989. You made a comparison between the three unions in the East of London, Whitechapel, St. George's, and Poplar, and you said there was a very strict out-door relief parish, which there is at Whitechapel and St. George's-in-the-East, and the result, after all, taking a view of pauperism, was in favour rather of Poplar. Now here is a return before me, an official return, which shows that in Poplar you have 26 in the thousand paupers; that is with lax, very lax out-door relief, I would call it; and Whitechapel 23; that is rather at variance with your answer?—Do you say it is 23 in Whitechapel?

13990. No, I only take the official return, which I hand over; 19 in the thousand are in-door paupers, in Whitechapel, and four are out-door paupers, making a total of 23 in the thousand?—And what do you say it is in Poplar?

13991. In Poplar you have as near as possible half and half, 14 in-door and 12 in the thousand out-door, making a total of 26 in the thousand?—Of course, in considering those figures, I suppose you have taken into account the Jewish Board of Guardians of Whitechapel.

Jewish poor.

13992. Oh, certainly?—Yes, but then if you take the number that they relieve, which you ought to do in fairness, and add them to the 23 per thousand that are relieved by the White-

Mr. Pell—continued.

chapel Guardians, I think you will find that Whitechapel would come out unfavourably with Poplar.

13993. That is what you referred to when you spoke of private charity?—That was one form, but another form was this: that when the Christian or Gentile part of the population—I was a resident in Whitechapel when the guardians took that step, and, in common with a good many other soft-hearted and soft-headed people, we set to work for old people that we knew, to get them between 6*d.* and 1*s.* a week each to make that up. Well, in that way we were pauperising the people, only by private charity. My contention was that Whitechapel did not get rid of the problem of pauperism by stopping out-door relief; they had only shifted it; that it was still there, but that it had to be dealt with by other people and I emphasise that still more by saying that if you take the population of Whitechapel Jews as well, mass them together, and add to the numbers that are relieved by the Whitechapel guardians the numbers that are relieved by the Jewish Board of Guardians; though I have not the figures at my finger ends.

13994. That is what I was going to ask you?—I believe they can be got. I believe they are accessible; the numbers; I know it is very large.

13995. And do you not think that is extremely creditable to the Jews, that they should put their co-religionists in a position not to fall back upon any public fund?—I do not see that there is anything specially creditable, except that it is a part of their religion; they give one-tenth to the poor. I know one very wealthy Jew; with him it does not seem to me to be a real virtue now that he gives one-tenth. He gives it in a lackadaisical way.

13996. What, a Jew?—Yes; it is his duty to give it.

13997. Are you acquainted with the method which is pursued by the Jewish Board of Guardians as to relief; do you know any Jew relieved?—I beg your pardon; you were asking whether it was not very creditable to the Jews that they take care of their poor. I said it did not seem to me that there was very much virtue in it, because they did it in a lackadaisical sort of way.

13998. That is why I raised the question. How do you know that they do it in a lackadaisical sort of way; do you know any Jew relieved by the Jewish Board of Guardians?—No, I did not say that they did. I beg your pardon. I did not say that they did their relief in a lackadaisical sort of way. I said that they gave their contributions, their one-tenth of their income, in a lackadaisical sort of way; that it ceased to be a virtue from the manner in which they looked upon it.

13999. I have been for a much longer number of years connected with the East End than you have, and I know something of the Jewish Board of Guardians. I wish to assert distinctly that the Jewish Board of Guardians never relieve except upon the principle that it is adequate relief, which is the thing you would have them do?—I am quite certain of that too.

Nursing. 14000. There is a statement which you made which puzzled me rather; you complained, and

Mr. Pell—continued.

I think very justly, that in your asylum the nursing is supplemented by pauper help?—Yes.

14001. Well, how are you able, under those circumstances, to draw upon the Metropolitan Common Fund, because one of the conditions of the Metropolitan Common Fund, at least the distribution of it, is that the assistance and the medical treatment in the infirmary shall not be of a pauper character, and shall be given by trained nurses and proper medical men?—I do not know how it is got over; I only know the fact that the inmates do have it to do as I say, and it is not denied at all.

14002. You have a mixture of trained nurses and pauper nurses attending to the aged poor there?—Well, of course they do not call the inmates nurses.

14003. They call them scrubbers, probably?—Yes, they may call them scrubbers, but assistants, I think, they would call them.

14004. But are they allowed to be at the bedside and to administer the medicine?—I should not like to say that they administer the medicine, but they have to bring round the food and carry the things away. It is part of the nurse's duty in the sick asylum to bring the food from the kitchen and to serve it round.

14005. You say, and I believe say truly, that they have food put before them which on account of their age and infirmities they do not care to eat; it distresses and disgusts them?—Quite so. Dietary.

14006. Have you formed any plan how you would get that altered; would you have it altered by the medical officer?—From my experience of the medical officer it is no good; I mean from the experience I have had of the medical officers there, I should say so.

14007. Would you ask for the Local Government Board to give a greater latitude to the guardians in substituting a change of diet, to be approved by the Board?—That I should think is the better remedy.

Mr. Henley.

14008. I should just like for one moment to be certain about this dietary. I see that a new dietary was passed by the Local Government Board on the 8th January this year?—Yes.

14009. From that dietary the things you object to are excluded?—Yes.

14010. Both suet pudding and pea soup?—Both suet pudding and pea soup.

14011. And aged people have six meat dinners a week?—Yes.

14012. And one broth dinner?—Yes.

14013. So that the dietary now may be assumed to be satisfactory?—I do not think so at all. It is still all the same for everybody. There are 698 people to have the same kind of dinner. You see my objection is that whatever you put down there would be sure to be a large number of them to whom that particular dinner was not palatable.

14014. But for an ordinary aged infirm man or woman do you consider the diet sufficient?—It may be sufficient if they can eat it; the difficulty is that when I go round after dinner, or after any meal, so much has to go to the pigs' tub of that which the people have had put before them.

Mr. Pell.

14015. The expression is that they cannot stomach it?—Yes, that they cannot eat it.

Mr. Henley.

14016. Yes, I quite understand that, but this diet was approved by the guardians, the medical officer and the Local Government Board?—Well, it was approved by the majority of the guardians, that should be understood; I was one of the minority that tried to alter that.

14017. It is a most excellent diet. Still, with regard to that alternative diet that you were speaking of, you were aware that a medical officer can substitute a diet for any individual if he likes?—Yes.

14018. He can do that?—Yes.

14019. With regard to an alternative diet, have you ever considered what a great difficulty there would be in auditing the accounts if there was an alternative diet?—You mean whether there was authority to spend money. Well, I think Mr. Pell has shown you that that can be got over by allowing it to be done by a resolution of the board, and the resolution would be on record for the auditor.

14020. It has been tried and the difficulty has been in the auditing?—Well, really that ought not to be an insuperable difficulty, should it?

14021. With the authority of the medical officer to alter the diet for any individual it ought to be sufficient?—I do not know if you know—of course you know—the superficial manner in which workhouse doctors do their visiting; they have generally got a very large private practice. Our doctor has, and he seems to me to have a very great deal too much to do.

14022. It is his duty to report in writing to the guardians any defect in the diet, drainage, ventilation, warmth, or other arrangements of the workhouse; if he does not do it he is neglecting his duty?—Yes, I am sure they do neglect their duty. Workhouse doctors do neglect their duty very largely.

Mr. Pell.

14023. Are we to understand that you said, in answer to Mr. Henley, that the workhouse doctor is allowed to take private practice?—Yes, he has got a very large private practice.

14024. You know it is not the case in St. George's?—Well, I have already moved a resolution (and been handsomely defeated) to try to alter it.

Mr. Henley.

14025. I did not quite hear what you objected to about being stopped at the gate?—I object to the searching of people altogether.

14026. Well, that is according to law; to what particular articles do you object being taken from inmates?—Well, I think, that if I gave a man or woman a present of a pot of jam, or a pound of apples, or some oranges, or nuts, or any things of that sort, they should be allowed to retain them, and I think that if a man has a shilling—this is a case in point; I have an old man in the Whitechapel infirmary, and a friend of mine now and then sends him a couple of shillings by me to buy him some tobacco. Well, you know, it is a miserable thing to have to smuggle that into the old man's hand when no one is looking, and that is what I have to do.

Mr. Pell.

14027. Is it not granted now?—Not in Whitechapel.

Lord Lingen.

14028. Suppose he came in with gin or other spirits?—That is the only objection I make, intoxicating liquors. **Prohibited articles.**

14029. How do you find he has not come in with gin unless you search him?—Well, in the case of a person who drinks gin, as a rule, somebody or other will very soon smell it. I mean you cannot take gin without it being known, and then a bottle is a very difficult thing to smuggle in.

Mr. Henley.

14030. In a bag?—We do not find there is very much intoxicating drink brought into the workhouse.

14031. These are the articles prohibited, not allowed; spirituous liquors?—I think they should not be allowed.

14032. Articles of food not allowed in the dietary?—I think they should be allowed.

14033. Letters or printed papers of an improper tendency?—I think that immoral literature should not be allowed.

14034. Cards or dice?—Well, cards; dice I do not know anything about; but cards, I do not think there is much objection to cards.

14035. Or dice?—Well, I have never played dice; I do not know anything about it.

14036. You would not object to cards?—No.

14037. Matches or highly combustible articles?—Matches, no, certainly not, because they can get light in the workhouse, of course.

14038. How are the guardians to stop this, as Lord Lingen has said, unless the people are either searched or watched?—Watched, certainly; but there is a difference between watching and searching; you will soon get to know; in fact, I have never heard of them taking matches away.

14039. I have?—In Poplar we have a report every week from the master, and the things that he has taken away from people invariably resolve themselves into money or something eatable.

14040. I asked you this question because you objected, and there is something in it, to an officer being present when the visitors came?—Yes.

14041. Unless you have somebody to watch, how could you tell, especially in large workhouses, that there had not been an introduction of matches and spirituous liquors?—Well, as I say, our experience is not that they try to bring these things in; the things that are taken away in the main, in the bulk, are money and articles to eat.

14042. Are you sure that money is taken away?—Oh, yes, for I am continually getting into hot water about it, because I always move that it be given back; but, of course, it cannot be, and it goes to the treasurer of the union.

Mr. Booth.

14043. May I put one question; how would you treat those that bring liquor in; in the same way as those that come in drunk; would you refuse to allow them to go out again?—I should punish them.

Lord Lingen.

Pension scheme on socialist basis.

14044. I think I understand from the general drift of your evidence that you are not very well satisfied with the present constitution of things. A great many of your answers have been with reference to improvements which, in your opinion, ought to take place and would take place in time; and you have not undertaken to define many of your positions, assuming that the present state of things is right, but looking forward to quite a different state of things?—Quite so.

14045. That is the drift of your evidence, is it not?—Yes.

14046. For instance, if we take that case which you put forward, there were to be equal pensions; and then I think a member of the Commission asked you, if wages were unequal, was the man who got the higher wages, and above the necessities of life, what was to become of his surplus, and I do not quite clearly understand, but I thought you inferred that in a reformed state of society he would not work for himself but for the State, and that that surplus would rather go to the community; was that your opinion?—Yes.

14047. It would come, then, generally to this, that all the workers should work for the community, and that the community should undertake to support those that were aged; that would be the drift of your opinion?—Yes.

Standard of comfort in workhouse should not depend on that outside.

14048. Now there is only one question further that I would ask you, and that has to do with the present state of things. There were a good many matters in your workhouse, clothing and food and inconvenient hours, and so on, which you thought required improvement. What sort of standard had you got before you; your own standard of what is a comfortable and decent home, or the standard of people outside the house, and of more or less the same rank as the people inside it; what standard do you take when requiring those changes, your own standard of comfort?—I should take the general standard of comfort; it is rather hard to define a standard of comfort except from a general point of view, and I should say what the community decided was a fair and equitable standard of living for old men and old women.

Lord Lingen—continued.

14049. But in the present state of things?—You want me to define the standard of comfort that the workhouse should be run on to-day; is that what I understand you to mean?

14050. No; what I rather wanted to find your opinion about was this: supposing it were urged against the changes that you advocate that that is a great deal above the standard that these people ever could have commanded if they had kept themselves off the rates, should you feel that an objection at all?—No, I do not think that has anything to do with the question at all.

14051. Never mind that, if you will allow me just to ask your opinion on that point; if it were urged against what you require in the workhouse that it was a great deal above the standard of those who kept themselves out of the workhouse, should you feel that a serious objection?—I do not think it is a serious objection, because I think that if we undertake to look after these people at all it is worth doing well. And because outside there are people merely able to drag on an existence because of their horror of going into the workhouse, I do not think that is any reason at all why we should not make the workhouse as humane as we possibly can.

14052. There, you see, you use a good many words that want defining; "as humane as we "possibly can;" but the point I wanted your opinion upon, and which you have given, is, that you do not think the outside standard of living among the class of people from whom the paupers come is a standard that ought to regulate what you do for them in the house?—No, sir. With reference to the searching, what happens at Poplar is that such and such an inmate was searched, and so much was found on him or her, and the workhouse official has paid it over to the treasurer of the union; that is the mode in which the thing is carried out at Poplar.

Mr. Henley.

14053. Perhaps the guardians have instructed him by resolution to do it?—I think they have, sir.

The Witness withdrew.

Adjourned till To-morrow, at Noon.

FORTIETH DAY.

Wednesday, 14th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B. CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. A. C. HUMPHREYS OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. THOMAS PITKIN, Swanbourne, Buckinghamshire, called in; and Examined.

Chairman.

14054. How old are you?—Sixty-seven last birthday, my Lord, 68 on the 2nd of next April.

14055. Where are you living now?—Swanbourne, Bucks.

14056. In what union is that?—Winslow Union.

14057. In the County of Bucks?—Yes, my Lord.

14058. Are you living in a cottage?—Yes, my Lord.

14059–60. Have you any land attached to it?—There are about 10 poles or something like that; it is a nice little garden.

Mr. Booth.

14061. Is that a quarter of an acre?—No, 40 poles is a quarter of an acre; no, it is only one-sixteenth of an acre, it is something about that, that is what I judge it at, I have an acre of ground besides.

14062. What do you pay for the cottage and land?—Three pounds a year.

14063. And how much rates do you pay?—That is included in the rent.

Lord Playfair.

14064. The landlord compounds?—I pay the rates myself and then deduct back out of the rent.

Chairman.

14065. Then your rent and rates altogether come to 3*l.*, is that it?—Yes, my Lord.

Mr. Booth.

14066. Does that include the allotment?—No, sir.

Chairman.

14067. During your life what wages have you been able to earn?—Well, at one time it was very low, as low as 8*s.* a week at one time it was, but it has gradually risen up now to 13*s.* Wages.

14068. Do you get any extras to the 13*s.*?—Well, there is something in hay time and harvest.

14069. Is that the only occasion when you get some addition?—These are the only occasions.

14070. How much additional do you think you get?—Well, they get about 4*s.* a week for two months, 4*s.* a week for a month in hay time, and 4*s.* a week for a month in harvest; 4*s.* a week each time that makes 16*s.* each month.

14071. How long ago was it that you were getting 8*s.* a week?—It is 40 years, I daresay; I cannot say exactly, my Lord, just now; it is a long while.

14072. You were a grown man, were you?—Yes.

14073. And then they gradually rose?—They gradually rose up until they have got to 13*s.*

Chairman—continued.

at present; that is the regular pay about our place.

14074. And what work were you doing then?—I was at agriculture; I used to do a deal of threshing in my young days.

14075. Threshing?—Yes, when the flail used to be used they used to thresh in the barns.

14075*. Did you get anything extra for that?—I used to work piece-work; sometimes we used to thresh by the quarter; so much a quarter, sometimes I could get 1*s* or 2*s*., and sometimes I could not.

14076. Did you learn to read and write?—A bit; just a little; I was friendless brought up; I had not any friends in my young days, and what education I got I had to look out for myself.

14077. How old were you when you married?—Twenty-one.

14078. And you married upon 8*s*. per week?—Yes. It might have been almost nothing at that time; it was a very bad winter, and we hardly got anything that winter.

14079. Was your wife able to earn anything? No, very little.

14080. I suppose a little in hay time and at harvest time?—No, she did not use to go out.

14081. How many children have you had?—Eleven; bred up seven out of the 11.

Allotment.

14082. Have you anything to help you besides your wages and a bit of land?—No, I have not anything; I have got an acre of ground.

14083. You have got an acre of ground?—Yes; of course, I keep a pig or two upon the proceeds. I use my own proceeds, what the land produces.

14084. Do you pay rent for your acre of land?—Yes.

14085. How much?—Well, I pay 30*s*. an acre on three roods and the rates; on one rood, one 40 poles, I pay 15*s*. for the 40 poles, that is 3*l*. an acre. It all belongs to Lord Cottesloe. The last 13 years that I worked I worked for the late Lord Cottesloe.

14086. That is not included, I suppose, in the rent and rates that you first of all told us of; the 3*l*.?—No.

14087. It is outside that?—Oh, it is outside that.

14088. You are still working?—Well, I am working on my land a bit, and catch a few odd jobs. I left Lord Cottesloe's about two years last Michaelmas. I used to look after the cattle, and I thought a young man would do it better, and so I left it, and worked on my land. I have done a little on the bye road this winter, and now at the present time I am agent for a seeds merchant, and sell a little seed. I sell a little garden seed and such things at the present time just for two or three weeks.

Once had relief when ill.

14089. Have you ever received any parish relief?—Well, I received a little once. I was taken very ill with the influenza.

14090. How long ago is that?—I think 40 years ago it was when I had a small family about me. I found my own doctor. I was in a club at that time. I think I received about 13*s*., as near as I can guess. I was ill a month, and that was about all that I received; since then I have received nothing.

Chairman—continued.

14091. You have supplied your own doctor?—Yes.

14092. And your own medicine?—Yes, I had the club doctor at that time, and they gave me this from the parish, this that I have been mentioning; I had 8*s*. a week from my club.

Belonged to sick club.

14093. And were you getting something from the parish as well as from the club then?—I think I received altogether during the month about 13*s*.

14094. But were you at that time receiving also the 8*s*. a week from the club?—Yes, for that month.

Mr. Booth.

14095. At that time your wages were only 8*s*. a week?—It was about that same time; I cannot say just exactly the time now.

14096. The money received from the club was about the same as your regular wages?—Something like that, they gave me a little for a fortnight; I think it amounted to something about 13*s*. to the best of my remembrance.

Chairman.

Rates on allotment.

14097. Is your acre of land an allotment?—Yes, my Lord.

14098. Do you pay rates for that?—Yes, I pay them direct.

14099. How much?—Well, it depends upon what the rates are, sometimes more, and sometimes less.

14100. Well, generally, what does it come to?—Fourpence in the pound, I think it was this time, I think that was it.

Mr. Humphreys-Owen.

14101. How many rates in the year?—Two rates in the year; but I think there is an extra one this time coming in.

Mr. Pell.

14102. Do you get off for 8*d*. in the £.?—Yes, that is it, I think. I think that was it.

Chairman.

Assistance of relatives.

14103. Have you any children living with you?—No, my Lord; I live by myself.

14104. Have you any living near you?—I have one daughter; that is all I have.

14105. Have you received any help from any of them?—No; I have had to help them when I can. They have got large families, most of them. I do what I can in that sense. I do not get anything from them any way. The daughter that I have lives about the length of this room, perhaps, from me, and she looks after my house.

14106. How many children have you got living?—I have five now; four sons and one daughter.

14107. What are the sons doing?—One, the youngest, is a caretaker over a Board school in Oldham, in Lancashire. He lives on the premises, and looks after the large school; that is the youngest son; and the others are agricultural labourers. There are three agricultural labourers, and one is in the Board school in Lancashire.

Chairman—continued.

14108. Have you any relations in receipt of parish relief?—Not that I know of. If I have, they are very distant.

14109. Have you any friends in the workhouse?—Not any relations.

14110. Have you had any?—Well, in fact, I was in once myself for a little while when I was a lad; about three weeks, I think.

14111. Have you any friends there?—No, I have not anybody in there. There is one man from our village; but, in fact, he would be either there or in the asylum. He had nobody to take care of him; and I consider he is in the best place, you know. There is not anybody else in from our village.

14112. What is the population of Swanbourne?—A little over 400—about 430, I think, or something like that.

14113. Are there some receiving outdoor relief?—Yes, there are some.

14114. What sort of people are they?—Very old people.

14115. Do you know what sort of relief they are receiving?—About 3*s.* a week is the price, I think.

14115*. Had they, like yourself, belonged to clubs?—Some of them have.

14116. Some of them have?—Yes. Well, there was one. Now the club has just run out with him. They have 8*s.* a week for six months, and then, after the six months, they have 4*s.*; and then, after that six months has gone, they have no more. They are run out. That is how the clubs are.

14117. I suppose none of these people have been able to lay by anything except what they gave to the club?—No, I do not think so.

14118. I suppose their rate of wages was very much the same as yours?—Yes, about the same; yes, there was no difference in that that I know of. Of course, that is the wages of regular men; jobbing men, as we call them, would get what they could, sometimes their earnings do not average so much, I daresay.

14119. Have they got allotments like yours?—Well, these old men that are on the parish have not; not now.

14120. They have not?—No.

14121. Have they ever?—Yes, they have had them, but they have got past it.

14122. They cannot cultivate it?—No.

14123. I suppose the allotment helps to keep men off the parish, does it not?—A good deal it does; yes, it is a great help to our parish, these allotments.

14124. It does not appear that your wages are very flourishing now, but they are very much better than they were in the past altogether?—Oh, yes.

14125. You say that for 40 years you have received no assistance?—No.

14126. I suppose during that time you have had very hard times to go through?—Yes, my wife was ill for six years, and could not walk without being led.

14127. How did you manage to get on then?—Well, I do not know how I did get on, I was nearly starved.

14128. Now what do you say to the question whether children should be called upon to assist their parents, or not?—Well, I think in some cases, it ought to be done, and in some cases it is a great hardship on the people.

Chairman—continued.

14129. What are the cases in which you think they ought to be compelled to assist their parents?—Well, there are sometimes young men who have no wives at all, and there are young men married and no families at all; I think in such cases as that they ought to do what they can.

14130. But where they had children you think that their children have a first claim upon them?—Well, I had thought it over in this way, my Lord: I do not know whether my own ideas are correct; so long as a man is compelled to do so, so long he will have to do it, because it would go on perpetually. If I had to bring up my family and I had to help to support my friends, my children would have to support me on the same system, because I could not support my friends and labour for myself. How could I when a young man if he is breeding up his family, and he pays his club, provides his own doctor, and in our place now generally there is the Prudential, most of them try to insure their children, so that they should not be a burden, and when they have done all these things, there is not much to spare out of 13*s.*

14131. Were you called upon to assist your parents?—I had not any; I was left friendless; I have had no friends to help me since I was eight years old, I think.

Hard cases.

14132. Have you known in your immediate neighbourhood and from your own knowledge cases that you consider hard cases where men have been obliged by the magistrates to support their parents?—Yes, the greatest thing that I have noticed is this: I have known cases where some that have been well able to keep their friends have been let off, if they have been in favour with the guardian or the relieving officer they have been passed by. I can state cases to you that I know. I know two brothers.

14133. I do not want to go into that, but you have known cases?—Yes, I have known cases.

Cases of favouritism.

14134. You have known cases where men who in your opinion ought to have been compelled to assist their parents were not, through favour, as you think?—Yes, I know.

14135. And have you known others who were compelled to support their parents, although, in your opinion, they ought not to have been so compelled?—Yes, I have known that case, and I know some to-day.

14136. And you know some at this time?—Yes, I know some to-day.

14137. Now about this 3*s.* a week, which is the outdoor relief; how do persons having only 3*s.* a week contrive to live?—I cannot tell how they contrive it.

Outdoor relief not enough alone.

14138. They must get assistance, I suppose, from some source or other?—Well, they do get assistance somewhere, I suppose, because I look at it on my own account; the rent of my house is the general rent of the houses; there are some rather less, but 3*l.* or three guineas is about the average, and I look in this way at it, that I pay 1*s.* to be looked after for my bed-making, and my washing, and so on, and 1*s.* firing, and about 3*l.* or 4*l.* for my rent; there is over the 3*s.* gone. I have not a halfpenny to live.

Chairman—continued.

14139. These people do live?—They do live in some way.

14140. Can you not make a guess how they contrive to live?—No, I cannot; I do not know how they live; it is a puzzle to me, and always has been. I never can imagine how they live; they do live; they get on someways, but it is a very poor living; it must be; I don't know how they live.

Club broken up when too old to join another.

14141. Did you ever belong to a club for old age?—Not an old age club; I belonged to a club, but they broke up, the members ran old and the funds ran out, and I was too old to join another, so I have not been in one the last few years.

Mr. Roundell.

14142. How many years were you in that club?—I do not know: it was a club, chiefly old men were in it, and it lasted a time, but it ran out, and I was too far.

Mr. Pell.

14143. It met at the public-house, I suppose?—Yes, that one did; that was at Winslow; that was at a public-house; it did not make any difference to me, though.

Chairman.

14144. Do you know anything of the treatment of the poor in the workhouses?—Well, I do not know a great deal, only what I have been informed.

Dislike of workhouse.

14145. By the inmates themselves?—By people, yes, I know, there is a great dread of going in.

14146. But when they are once in?—Well, I don't know; there is nobody wants to go in twice.

14147. What are the sort of complaints now that are made to you, if there are any complaints made to you, when they once get in, besides that dislike that all men have?—I think the greatest complaint is—I do not know that there is a great deal of fault about the food and about the clothing—but it is the confinement that is the greatest evil.

Loss of liberty.

14148. Do you know, at your union, how long they are allowed to go out?—No, I do not know exactly.

Leave of absence.

14149. Do you think if they were allowed to go out every day that they would make a good use of the permission?—Yes, I think so; I think if they were allowed to go out on a Sabbath day they would, if they were allowed to go to church or chapel where they thought proper, I believe it would be a great improvement.

14150. I want to ask you, suppose they were let out for a few hours every day, do you think they would make a bad use of it?—I do not think so.

Clothing sufficient.

14151. About the clothing, have you ever heard them complain that the clothing was insufficient?—Well, not exactly. I have heard—well, there was one man told me that his clothes were not right, but I inquired of the guardian, and he said he was generally on the grumble.

14152. When he said they were not right, did he say they did not fit?—Well, he said his shirts and that were very short, and did not keep him warm.

Chairman—continued.

14153. They did not keep him warm?—That was what he told me. I mentioned it to a guardian. I knew the man, and I did not take a great deal of notice of him. I asked a guardian, and he said he generally was upon the complain.

Mr. Henley.

14154. Was he an old man or a young man?—An old man.

Chairman.

14155. I suppose you know most of the people from your part of the world who are in the workhouse?—Yes.

Inmates of paupers fr[illegible] own fault.

14156. What sort of people are they?—That are in the workhouse, my Lord?

14157. Yes, those that you know?—This man that I was telling you about, I think he ought not to have been there if he had looked out. Well, he was a man that was given to drink in his young days.

14158. He was there you mean by his own fault?—Yes, they think so.

14159. Now about the women who are there?—Well, I do not know but very little of the women who are in now; but I know the case of a good many young women who were in there when they have not been what they ought to have been.

14160. But about the old women?—I do not think there are very many old women in; only about 28, I think; I do not know exactly how many women there are in.

Nursing.

14161. Do you know who wait upon the sick?—Well, I have been informed during the last few week they have appointed somebody to help the matron because they should not have any complaint that those in were cruel.

14162. You mean somebody to help the matron; a trained nurse do you mean?—Somebody independent; something of that kind.

14163. Somebody from outside?—Yes, independent of the inmates; yes, that is how I understand.

Bad companions.

14164. Well, you do not think as far as you can gather that the nursing was properly conducted when it was done by the inmates?—I have been informed so, my Lord. Another complaint I have heard a good deal about is that they have been hustled together too much. Some people were rather—well, we ought all to be seriously concerned; there is a good deal to be put up with, you see, when they are put in they are somewhat a kind of rabble swearing and singing, and all these things, while there are other people who do not wish to hear any such things, and, of course, people who have been used to being by themselves a bit get depressed a good deal.

14165. You would like to see the decent people separated from the rabble?—Yes, I should.

Young ca[illegible] pay for p[illegible]sions.

14166. Have you ever heard of any scheme for assisting people to provide against old age?—Well, I have seen several schemes, and I could not see hardly my way with them how it could be done well. The cheapest scheme that I have read was Mr. Chamberlain's, and I could not see in what way a young man could pay in the way he pointed out.

14167. That is to say you could not see how a man in your condition of life with your low rate

Chairman—continued.

of wages?—Yes, to pay 5*l.* at 25 years old; and then there was something else I looked at, I could not see what those were going to do who had got advanced in years.

14168. Mr. Chamberlain proposed that people should begin young?—Yes, I know.

14169. And, after subscribing towards an old age pension that they should receive as much from the State as they had subscribed themselves?—Yes.

14170. Well, now what is your objection to that scheme?—I do not think that they would be able to pay it, not while they were breeding up a family.

14171. There is one question, being able to; but do you think that young men generally are willing to make that provision against old age?—I think not; I have heard a good many say a good deal contrary to it.

14172. I suppose, as an old man, you would not have been sorry if there had been some such scheme when you were young?—If there had been a scheme, my Lord, I never could have paid it.

14173. You had not the money to pay it?—I never could have done it; I am sure it would have been impossible for me to have done it.

14174. I gather from you that you consider that if out-door relief is given at all it ought to be given more liberally than it is now?—Yes, my Lord, I do think so. If you will excuse me, I was reading a discussion on the proposal to send so many from London to Winslow Union, about six or eight weeks ago I think it was, and they estimated the cost at 8*s.* 6*d.* a week. I said, well, I thought it was very strange if they gave 8*s.* 6*d.* inside, they could not give a poor man 5*s.* out. It seemed strange to me, that did. One of the guardians told me that some of the guardians put it down at 9*s.* a week.

14175. You have found decent old people who, after the club had ceased to pay them, were obliged to go into the workhouse who did not like being called paupers?—Yes, I have, my Lord.

14176. Can you think of a name to call them?—No.

14177. If you called them poor, why a great many men are poor who do not get anything from the State; is there another name, do you think, that they might have which would not hurt their feelings?—Well, I like the name of aged poor best of all.

14178. Aged poor?—Yes, I think that is more; of course I do not know what it should be. I do not know what the meaning of a pauper is, I am sure. I have been told that it is not an English word at all. I do not know, I do not study the dictionary much, but I have been informed so; I know it is a word very much disliked.

Pauper.

H.R.H. The Prince of Wales.

14179. I think you said you began in life earning 8*s.* a week, did you not?—Yes, Sir.

14180. How long did it take you to rise to 13*s.*?—It used to rise and sink very often at that time, according as the markets were. Sometimes we would get 8*s.* in the winter and 9*s.* in the spring time; as soon as the spring time came on; but wages have always been rather better since the railway was cut through our place; they began to rise.

14181. When did you get to 13*s.* permanently?—I should think we have had that 17 or 18 years now, something like that.

14182. Seventeen or 18 years?—I think so, Sir.

Mr. Henley.

14183. When you were working for Lord Cottesloe as cowman did you work seven days or six?—Seven days, but I considered the 13*s.* for the week.

14184. You worked the seven days for the week?—Fourteen shillings for the seven days.

14185. And you are working on the road now?—No, I am not working at all only on my own account now, sir.

Charity land.

14186. I think I am right in saying that there is some allotment in the parish belonging to a charity, some 18 or 20 acres, at Swanbourne?—No, there is not above nine acres.

14187. Who holds these nine acres?—It was a long way from home, and that is let to a man, and the money is distributed at Christmas, according to what it makes. That is about two miles from home, this bit of land, and it has fell down, I might qualify, it has gone out of cultivation almost.

14188. It is not occupied as allotments now?—No, it is not occupied.

Aged poor of union mostly out-door.

14189. I think a great majority of the old people at Winslow who are destitute get out-door relief, do they not?—A great many of them get out-door relief from Swanbourne, at least.

14190. Taking the people who are over 65 years of age, in the return I have before me, I see that there were only eight people over 65 years of age altogether in the workhouse?—Yes, sir.

14191. Some of these, no doubt, are sick and some are imbeciles like the man you spoke of?—I know there are not many in.

14192. Well, there were five men and three women?—Yes, sir.

14193. Would it not be a little difficult to overcrowd three women; I mean you spoke, and spoke very properly, that they sometimes heard language and associated with people that they did not much like?—Yes, I know I did, sir.

14194. How could they when there were so few people in there?—It is very short now, but it has been; I know it has been, sir.

14195. And at the same time there were 131 old people over 65 years of age receiving out-door relief?—In the Winslow Union, sir. I did not know of that.

14196. So it is quite clear that the workhouse at Winslow is not pressed upon the aged poor?—No.

Out-relief.

14197. With regard to the administration of out-door relief, does the relieving officer take the relief round to the different parishes?—Yes, sir.

14198. And does he deliver it?—Yes; he goes to a certain cottage, and they go there for it.

14199. A pay station?—Yes.

14200. He is furnished with a horse and cart, I think?—Yes, sir.

Mr. Henley—continued.

14201. So he takes it round?—Yes.

Relieving Officer.

14202. Have you ever heard any complaint against the relieving officer as to the way he administers the relief?—I have heard a good deal.

14203. What sort of complaints?—Well, sometimes he has not been civil to them, I have heard them say at certain times.

14204. And anything else?—No, I do not know that I have heard of anything else. Well, he is an old man, you know, and I daresay he is like some of the rest of us, he is a little touchy sometimes; you see he is getting towards 80 years old.

Amounts of relief.

14205. I did not quite catch what you said the ordinary relief was for an old man, out-door relief?—Three shillings.

14206. I see your scale is 3*s.* 6*d.*?—Three shillings and sixpence in the winter; in the winter season they give them an extra 6*d.* to help buy them a bit of firing.

14207. What do the old people get, married couples?—I think it is 5*s.* in the summer and 6*s.* in the winter.

Mr. Pell.

14208. Do you say that some children should be compelled to assist their parents, if their parents are in want?—Yes, sir.

14209. But not all?—Not all, sir.

14210. I suppose you would agree with me that all are not compelled?—I suppose not.

14211. Do you know that no child can be compelled to assist its parents by the boards of guardians; that boards of guardians have nothing to do with it?—I do not know.

14212. You do not know that?—That is how it is generally carried.

14213. Therefore that no child can be compelled to maintain its parents, except upon evidence taken upon oath before the magistrate; you are aware of that?—Yes, I understand you.

14214. I do not complain of your evidence upon that point at all?—No.

Out-door paupers do not work for wages.

14215. With regard to the out-door paupers, we will take your parish only; can you call to mind any that are out-door paupers there now?—Yes, I know some.

14216. Do any of those people work?—No, they dare not.

14217. Never mind about dare not; some of them do, do they?—No, they do not go to work.

14218. They remain in total idleness?—They might work a little bit in the garden.

14219. They do not work for wages?—No, they do not go to receive any wages.

14220. Is it the practice in your parish, and therefore in the union, for the old people to go on to relief in the winter and then to come out and work for the farmers in the summer?—It has been sometimes.

14221. Not so much now?—No; sometimes men, if they have been able to do a little in the summer, have come out, they have chosen to do it.

14222. We will take the case of an old widow woman who is having out-door relief; does she never do a little charing?—No, sir.

14223. Never assist in taking in washing?—No; nothing of the kind.

14224. Really they are very strict about that?—Yes.

Mr. Roundell.

His own savings put in land on which he lives.

14225. If your had had your present wages, 13*s.* a week, when you began life, should you have been able to lay by at all?—Well, I did lay by a bit, or else I should not have been in the position that I am now.

14226. I thought you told us that you did not work now?—No, sir.

14227. Then, is the land you occupy sufficient to keep you going?—The way I did was this: I put by 10*l.*—I will tell the truth as near as I know—I put by 10*l.* in the Savings Bank, and when I got the land I put that out on the land, and the land pays me a very good return.

14228. And enables you to get on?—I get on with my land and a little work; and, as I say, at this present time of the year I sell a few garden seeds to help, and try and get on as well as I can, and I am very comfortable as far as that goes.

14229. Your vegetables and things, are they grown for your own use or to sell?—For my own use; I consume most of them.

Mr. Pell.

14230. Are you selling seeds as an agent?—As an agent, yes, for a few weeks just now.

14231–2. Not grown on your allotment?—No, sir.

14233. You have got an agency?—Yes.

Mr. Roundell.

Chief evil of workhouse.

14234. One other question: you have told us about workhouses, and the way in which decent people are mixed up with others?—Yes.

14235. And they have no liberty to go out?—Yes.

14236. If it were so arranged that the decent people could be kept together, and that there was more liberty to go out, do you think that that would lessen the objection to the workhouse?—I do think so.

14237. You do think so?—It is the confinement that causes the great dislike as much as anything.

Mr. Broadhurst.

Nursing.

14238. You spoke of the recent addition to the staff for nursing?—Yes, sir.

14239. And that the object of it was to secure more attention?—Yes, sir.

14240. Had you heard rumours of neglect or cruelty to the people inside?—Not of late years I have not, but I do not know what the reason was. One of the guardians told me that they had added to the staff.

14241. Do you know whether it is a certificated nurse that they have sent?—I do not know, sir.

Use of allotment.

14242. You say you consume the whole of the produce from your acre?—Yes, generally I do; I sell a few potatoes when I can.

14243. But you consume it by feeding pigs, I suppose?—Yes, I do as much as I can possibly.

14244. Several pigs a year?—Yes, I generally keep two, and I feed them with my own produce.

14245. And they pay?—And I find that pays better than selling it, a lot.

14246. You can sell it better in the form of bacon than you can in the form of cabbage?—

Mr. Broadhurst—continued.

Yes, I can sell it better in the form of bacon better than I can in the form of cabbage, as you say.

14247. And you do not think that the labourers generally could meet the demands of the pension scheme?—I do not think so.

14248. Not at their present wages?—No, I do not think so.

14249. Is 13*s.* a week the lowest wage paid now?—It is about the average in our place.

14250. It is about the average for winter?—It is about the average for winter, and it is a little extra in the summer; this summer there was not any extra.

14251. Why?—Because there was not much to do.

14252. You think that a person earning good wages, and having no wife, or a wife and no children, might fairly be asked to make a contribution to his aged parents?—Yes, I have no objection to that; not the least.

14253. But you object in the cases where they have a family of their own to bring up?—Yes, I do object to that, I have thought that there would not be so much objection to a young man trying to give his parents something, if that was added to the 3*s.* a week, instead of taking one off, and giving less in consequence. That is what they grieve about in a general way; you see, it is making their friends no better; not the least.

14254. They would not object so much if their contribution was an addition to the parish relief?—Yes, that is what I mean.

14255. Do you think the people in your part would much prefer a system of pension paid unconnected with the association of pauperism, and to remain outside the workhouse rather than to go in?—Yes, I think they would like outside the best; in fact, I know they do.

14256. You think that would be a popular thing to do?—Well, I think if there could be a scheme got up, sir, to make any provision that it would be right, but, for my part, of course, I cannot say myself.

14257. In your own opinion do you think it would be more just towards old people who are poor, through no fault of their own?—Yes, I think so; that is my opinion on it, if a scheme could be brought out. On children having to keep their parents, I know that it causes a good deal of ill feeling among their wives and that, and causes things very unpleasant.

14258. Family bickerings?—Yes, it does, sir.

14259. And are you of opinion that in some cases money so forced from the workman is money much wanted for his own family?—Yes, I am, and I know cases where they are able, and have been able to pay, and I have had it from the men's own lips, where it has not been forced on them.

Mr. Booth.

14260. Then you would like out-door relief, or pensions in some way to come in addition to what might be obtained from children on small earnings?—Yes, if there was a little more paid to the club money, in that kind of way, I think it would be a good lot better.

Mr. Booth—continued.

14261. So that you would usually have to get it more generally, that all who are badly off should have it irrespective of their particular circumstances?—Yes. **How far relatives should help.**

14262. With regard to your three sons who are agricultural labourers, do they live near you?—About three or four miles away.

14263. Are they married men?—Yes, sir.

14264. With children?—Yes, sir.

14265. You say that, so far, it has rather been your part to help your children than to ask help from them?—Yes.

14266. But if unfortunately it were otherwise, would they be in a position to help their father?—Not a bit; two of them have seven children each, and one has four; I do not see how they could help me.

Mr. Humphreys-Owen.

14267. If you were a magistrate, and a man were summoned before you to contribute to the maintenance of his parents, and it was found that he had fairly good wages, but that he was paying into a club, would you force him to contribute to his parents at the risk of having to drop his subscription to his club?—No, I should not like to do that.

14268. You think that a subscription to a club ought not to be counted as part of the man's income?—No, I think not.

14269. Now you are getting on in years; may I ask how you contemplate providing for yourself, when, as I fear may be the case, you would hardly be able to cultivate your allotment?—No. I have no idea whatever of what I can do. There will come a time, perhaps; but I cannot say anything about that, what will happen. I am in great hopes that it will not come for a year or two; for two or three years. **His own future.**

14270. At all events, so far as you can see, it may be necessary?—I shall never be able to get enough to carry me through I do not expect; I do not know how I can, but I shall keep on as long as I can; I want to be independent as long as I can.

14271. Now, I daresay you know a certain number of elderly persons amongst your neighbours who are in the same condition as yourself; that is to say, they possibly will have nothing to live upon in their old age, when they have nothing to support themselves, but they have been brought to that condition not simply by inability to work, but in consequence of misconduct in their youth?—Some have, I daresay. **How far treatment of pauperism could depend on causes.**

14272. Well now, how would you discriminate between them and a person like yourself?—I could not; you see we could not turn them up and say: "You shall not have anything"; you cannot do so.

14273. A person who has worked all his life, and has helped the community in the way you have, does require different treatment from a man who has wasted all his substance; you could not help us in any way as to how you would distinguish between those two?—I cannot see how a line could be drawn. You see a man, as I have known cases; I know men who do strive hard, and I know some that do not try.

14274. Would you think that it would be unfair to refuse to relieve men of the undeserving class except in the workhouse?—Well, I know

Mr. Humphreys-Owen—continued.

cases; there is one, for instance, that I knew well, died in the workhouse about a month or five weeks ago; that man never could have done outside, he was so fond of drink, and his son told me himself; he said: "My father "has no business in there at all, and provided "he had looked after himself he need not have "been there."

14275. Do you think that the certainty of having to end one's days in the workhouse would deter a young man from living riotously in his early life?—I do not know that it would; that anything will deter them when they are taken wild.

14276. But persons of that sort do not look sufficiently far forward?—No, they do not.

14277. What club were you in?—I was in one at Winslow.

Was in a village club.

14278. It was not an Oddfellows or a Foresters club?—No, sir.

14279. Only a common village club?—Only a common village club.

Mr. Henley.

14280. A public-house club?—Yes, it was.

Mr. Humphreys-Owen.

14281. Who was it patronised by; was it much patronised by the gentry?—No, it was not patronised at all.

Chairman.

Is a teetotaler.

14282. I have heard that you have been a teetotaler for a good many years?—Yes, my Lord.

14283. How long?—Fourteen years.

14284. What made you become a teetotaler? Well, I did it for example more than anything else.

14285. You did not want it for yourself?—I did not want my sons to drink, and I did not want my neighbours, and I thought I would show them an example.

Mr. Chamberlain.

Causes of pauperism.

14286. Do you think that all the old people who go to the workhouse go there because they have misbehaved themselves?—Not all of them; there are some cases where there are not friends to look after them.

14287. You yourself have said that if your life is spared for a good number of years you might be forced to go to the workhouse?—I do not know but what I might.

14288. Do you think there are many people, of those people at Winslow, of whom there are 131 who are receiving outdoor relief, and eight who are in the workhouse, how many of them do you think are in that condition owing to their own fault?—I cannot say.

14289. Do you think there are many of them who really have not been faulty?—Well, there are some, no doubt; I have known some from Winslow that have been in through their own faults; I do not know any to-day that I know of; in fact, I do not know who they are that are in just at present.

14290. Do you think that the majority, that the greater number of the old people who have to ask for relief after they are 65 years of age have brought it upon themselves by misconduct?—No, not the majority, I think.

Mr. Chamberlain—continued.

14291. Not the majority?—No; there is now and then a case in which it is so, but not the majority.

14292. Do you think then that the great majority are really brought there by poverty which is beyond their own control?—Yes, I do think so.

How far possible to discriminate.

14293. Those people, you would think, are more deserving of assistance than the people who have come here through their own fault?—I should think so; but then at the same time, as I have said, I do not know how a line can be drawn; not in that case.

14294. Could not the officers of boards of guardians—do they not know what the history of these people is; could they not tell that a man was there because he had been a drunken man all his life?—Yes, they know that.

14295. Or whether he was there in his old age simply owing to illness, or simply because he could not support himself?—Yes.

14296. If you came to ask them for relief they would know all about you?—Yes.

14297. They could distinguish between you and the man who died a month or six weeks ago who had been drunken all his life?—Yes.

14298. Do you think they ought to make some difference between a person like yourself, if you had unfortunately to ask relief, and a man like that who had been drunken?—Well, selfishly, I think so.

14299. But, speaking for others, would you not say there was a clear line to be drawn between a man who was known to have been respectable all his life and a man who had been drunken all his life?—Well, anybody would think they ought to be treated differently, you know, but I do not know how you could; you could not be inside except you were classified inside the house, if that is what you mean.

Deserving homes should have prop out-relief.

14300. Do you think that people who have been respectable all their lives in that way should not be forced into the workhouse?—I do think so.

14301. You think they ought to have out-door relief?—Yes, that is what I think if they have any friends at all; some people, you know, have not any friends.

14302. You mean they might have to go into the house because they could not be taken care of outside?—Because they have not any friends outside.

14303. But if they could find a home outside you think that people who have been respectable ought to have out-door relief?—Yes, I think so.

14304. And that that out-door relief ought to be sufficient to enable them to live?—Yes, I do think so.

14305. Very well, then, when they come into the house again you would like to see some distinction made in the treatment of those who have been respectable and those who have not been respectable?—Yes, I do.

14306. With regard to married people, are there any married people in the house, do you know?—I do not know that there are.

14307. What do you think ought to be the amount of out-door relief; what is the lowest sum that is necessary in order that a man should

Mr. Chamberlain—continued.

be able to live?—Well, I have thought 5*s.* you know.

14308. You think 5*s.* would be a fair sum?—Yes, I think so.

14309. And if every respectable working man who required relief were offered 5*s.* out-door relief you would have nothing to complain of the Poor Law system?—No, I should not.

Social facts. 14310. What age were you when you married?—Twenty-one, sir—nearly 21; 21 the next birthday.

14311. What was the amount that you paid weekly to that friendly club?—Eighteenpence a month I think it was.

14312. At what age did you join the club?—I was getting into years when I joined it.

14313. That was 4½*d.* a week then?—Yes.

14314. And when did you lay by the money that you spoke of?—Well, I was working for Lord Cottesloe.

14315. What age were you then?—It was the last 13 years of my life—well, 15 years now. I left two years ago, and it was thirteen years before that.

14316. Therefore you were not able to save anything while you were a young man?—No, I was not; and my wife was very ill, and I had a large family, and I could hardly get food, and it took me a long time before I could save a pound—a long time, it did. My wife was so ill, and altogether, that pulled me right down to a thread, as the saying is, in body and everything else, and it took me a very long while before ever I could recover it.

Chamberlain's scheme. 14317. You say you have made yourself acquainted with what is called my scheme?—Yes, I have.

14318. Have you seen it; do you know actually what it is, or have you only got general ideas about it?—Well, I have read of it.

14319. Did you look at it from your own point of view to see what it would do for you?—Well, I could not see that it would do anything.

14320. No, you are perfectly right, it does not do anything for those who are already advanced in years?—For those who are already advanced in years.

Would pay pensions. 14321. Now I want you to think of what it might have done for you if it had been in existence when you were a young man?—Yes.

14322. Do you know that one of the proposals is, that if you had been able to save 2*l.* 10*s.* before you were 25, and to pay afterwards ten shillings a year, which is only twopence a week you know, it would have given you a pension of five shillings a week now?—Yes, sir.

14323. Do you not think that you might have—you must have been very thrifty from what you have told us—do you think you might have been able to save 50 shillings by the time you were 25?—I do not know whether I could or not. In my young days food was very dear. When I married food was very dear, very dear indeed, and was for several years; the price ran up to 11½*d.* for the quartern loaf at one time. The gentleman that I worked for sold wheat at 3*l.* a sack; 15*s.* a bushel at that time; just after I was married.

14324. Perhaps I might put it to you now: do you think that now-a-days the young men are better off than they were in your time?—Yes, of course they are.

Mr. Chamberlain—continued.

14325. Do you think now that your sons could manage to save 50 shillings before they were 25?—Well, I do not know, they might have done, I daresay.

14326. If they had been thrifty?—Yes, I daresay they might.

Wages and out-goings of labourers. 14327. Do you think they could pay twopence a week?—I do not know I am sure whether they could or not; they pay their clubs and keep on in that way, their insurance you see; I do not see how they could meet all those things; you see all these littles going out soon waste 13 shillings, and you have got house-rent to pay, and firing to buy, and three or four children to keep out of 13 shillings; I hardly know how you could spin it out.

14328. Are your sons agricultural labourers?—Yes, sir.

14329. Do they not get now and again a good haul at the time of harvesting?—No, not in our country they do not, 16 shillings each month, that is 32 shillings for the summer.

14330. Do they not get any piecework for mowing or anything of that kind?—No, it is done by machinery now; there is not much piecework for mowing now; almost every farmer has a machine for hay time and harvest both, there is but very little piecework.

Mr. Broadhurst.

14331. Or the turnip hoeing?—No, there is not very much.

Mr. Chamberlain.

14332. But if you were able, without any assistance at all, to bring up a family and keep a sick wife upon 8*s.* a week, which only became 13*s.* a week very recently, do you not think that they who begin with 13*s.* a week could save twopence a week out of it?—I do not know.

14333. They are 5*s.* better off than you were, are they not?—Yes.

14334. And you lived upon 8*s.*, you would have been able to save 5*s.* a week out of it?—Well living, it was not living at all, it was not a living, sir, it could not be called so.

14335. I do not say that you would have saved the whole of the 5*s.*, or that it would have been right to do so, but if you could manage to live, poorly as you did live, upon 8*s.* a week, surely a healthy young fellow now, who gets nearly double, could save twopence a week?—Well, he might do so, I did not say that they could not. My ideas are, that when a man has a family, and I cannot alter my opinion on that, because I have proved it, and I know what it is, I cannot see how he can make provision in every way. You see, if they make provision while they are young, they pay into their club to maintain themselves while they are young if they are ill, or for accidents, or anything of that kind, and pay for their doctor, and a great many of them insure their children; there are all these twopences going out, you know, for those things. Club payments and insurances.

14336. What do they pay to their clubs?—Well, they pay a shilling a month, about a shilling or fifteen pence a month, I think.

Mr. Chamberlain—continued.

There is a great many in the Prudential, making provision for their children in that way.

14337. What is the provision which they make for their children?—Well, they pay so much a week, it is provision if they die, or anything of that kind.

14338. Yes, it is a provision for death, it is not a provision for the children if they live?—One of my sons has insured me, my son who lives in Lancashire, he is rather in a better position than the others; he has insured me that I would not be any burden; he has insured me for 10*l.*, I think, and he pays it, I do not pay it; he pays it for me.

14339. Where a poor man, who is over 65, comes to the parish, and they find out that he is getting something from his club, do they take that into account in making him an allowance?—Very little allowances, they make very little indeed. I have known people who have been ill for weeks, and have not had a penny, only their 8*s.* a week; they have not had a penny extra from anywhere, only their 8*s.* a week from their club, if that is what you mean.

Mr. Chamberlain—continued.

14340. What I mean is this, that supposing a man has, we will say, 3*s.* from his club, and he cannot live upon that?—No.

14341. And therefore he comes to the parish and he asks for assistance?—Yes.

14342. Would they give that man the same assistance that they would give to a man that had nothing?—I do not know that I have heard of any case where they have gone to try; they have 8*s.*, and when that is run out they have the 4*s.*, and when the 4*s.* is out they go on for assistance; I do not know that they go any other way; I do not know of any in my own parish doing it.

14343. You do not know of the two things running on at the same time?—No, I do not, sir; I know that while they continue the 4*s.* a week they are not a burden on anybody else.

The Witness withdrew.

Mr. John F. Ladd, called in; and Examined.

Chairman.

14344. Where do you live, Mr. Ladd?—Swan-lane, Sellinge, near Hythe, in the county of Kent.

Occupation and position.

14345. What is your occupation?—My occupation at present is that of a wood dealer; I buy a little underwood that stands on the ground, and provide myself with my own work a good deal. I am in an agricultural district, and suffering from chronic bronchitis. I am not able to go and take work with a lot of strong able-bodied men; I do a little piecework for farmers as they require it that I can do.

14346. Were you a carpenter before?—No, my Lord; I have not been a carpenter, only I do a little that I have learned myself at woodwork when I am asked to do it.

14347. Did you ever follow any manual occupation?—Yes, I have been through a great many occupations on a farm, my Lord.

14348. Of what sort?—Of harvest work, hoeing; I have gone to mowing, and I have gone into various kinds of haymaking, turnip hoeing, and all those kind of things.

14349. Were those in the nature of odd jobs, or had you regular employment on a farm?—I had no regular employment.

14350. Never?—Never regular employment beyond three or four months in the summer occasionally.

14351. What is your present age?—Forty-five years.

14352. You are connected with the London and Counties Labour League, I believe?—I am.

14353. In what capacity?—My capacity is as auditor to them.

14354. And do you come here to day as representing their views?—I do, my Lord; they have appointed me as such.

14355. What is the point that you wish to press upon the consideration of the Commission?

Chairman—continued.

—The point I think I referred to in my letter to the Secretary, my Lord, was the inadequacy of the relief granted at present to the out-door pauper in the district in which I live, particularly, the amount as at present granted to those who are receiving out-door relief.

Elham Un amounts relief too

14356. Now, you will confine your remarks, if you please, to the old people?—Yes, to the old people, my Lord.

Mr. Pell.

14357. May we know what union?—Elham, sir, in the county of Kent.

Chairman.

14358. What is the allowance usually made?—2*s.* 6*d.* a week each person, my Lord.

2*s.* 6*d.* a

14359. Is that the average?—That is the average amount.

14360. Is any difference made on account of advanced old age?—No, my Lord.

14361. Do you know how much is given in the case of a husband and wife, both old people?—Yes, I have some living next door to me at 5*s.* a week, the two.

14362. Is it all given in money or partly in kind?—In money my Lord.

14363. Is Hythe a union?—Hythe is a parish attached to the Elham Union, it is within the area, Elham is the union district; Hythe is one parish, Hythe is the postal address.

14364. Have you got with you the number of those who are in the union, who are in the workhouse, and the number of those who are receiving out-door relief?—I have not got the return of those.

14365. What is the sort of allowance which you think ought to be given to those who are relieved out of doors?—We think that a sum of something like 5*s.* per week should be given to those who are out, to those deserving cases, persons of old age who have not in any way

Should be doubled.

Chairman—continued.

misconducted themselves, so that they might live with their children, instead of being compelled to go to the workhouse.

14366. Who is to judge who are the well conducted and who are the badly conducted?—I think the person that is appointed guardian of the parish should know really who are those that have conducted themselves well or not; he should be acquainted with the people generally.

14367. Is the line always sharply drawn between a well conducted man and an indifferently conducted man?—It is not.

14368. I suppose you would expect to hear a great many imputations of favouritism, would you not?—Well, I believe there are those.

14369. How do the poor people get on with only half-a-crown a week?—Well, that is a question that I hardly know how to answer myself. It seems to me they manage, but they receive in the parish, particularly in which I live, speaking distinctly from the union at large, there are some charities allowed occasionally; they get a little relief in that way and that helps them.

14370. Are those endowments public charities, or are they private charities?—Public charities.

14371. Are they considerable?—They only amount to a few shillings a year, my Lord, there are a few shillings given in money and a few hundredweights in coals.

14372. Doles?—Doles.

14373. Who are they administered by?—By properly appointed trustees.

14374. Do you know who the trustees are?—I know the trustee of one charity is Frederic George Crow, a gentleman living in the Isle of Thanet, and a man by the name of Ames, a retired builder, in Sellinge, is a trustee of a charity.

14375. Are the charities fairly administered with regard to the wants of the poor people?—I believe they are.

14376. But that does not amount to much?—It does not.

14377. And that hardly explains how they could possibly live upon half-a-crown a week?—I do not know how it is that they do live unless their friends help them.

14378. Do you know many of these people who are receiving this outdoor relief?—Yes, I could give you the names of a number of them.

14379. I do not want that, thank you, but you know a good many?—I do.

14380. Do they seem to you to suffer from poverty?—Some of them have. I think, perhaps, a few of them have been a little thrifty, and have saved a few pounds; that perhaps helps to keep them now, with the assistance of that which is given them from the parish.

14381. Do they usually live in their own cottage, or in their own room in a cottage, or how?—Yes, they do as a rule.

14382. What sort of rent do you suppose they pay out of the half-a-crown a week?—Well, some people—we have one old couple renting a cottage now at the present time—about 2*s.* or 2*s.* 6*d.* a week, but they sub-let part of it to another person.

14383. But that is a case where they are receiving the 5*s.* a week?—Yes, it is.

Chairman—continued.

14384. And out of that they pay, you say, 2*s.* or 2*s.* 6*d.* a week, and they get something back from a lodger?—Yes.

14385. Take a simpler case, take the case of a single old person?—I have one single old person living within 100 yards of myself that is receiving 2*s.* 6*d.* per week from the union; but at the same time, if not totally, is almost blind, and receiving 2*s.* from a blind society, and on that account she lives with a woman who has offered to take care of her, and so I think is tolerably well provided for on that.

Assistance from children.

14386. Do any of these people receive assistance from their children?—I think they do a little.

14387. Have you ever heard a complaint as to the manner in which the assistance of children towards their parents is enforced?—Yes, I have heard complaints as to the manner of enforcing assistance from children to parents in cases where wages are low.

Sometimes harshly enforced.

14388. Are there cases which appear to you to be hard and unfair?—Yes, I have known cases that have been before the Ashford Police Court, that have appeared in the papers in which a man who has not been earning above 12*s.* or 13*s.* a week, with a family, has been ordered to support his parents.

14389. To support them absolutely, or to contribute towards their support?—Well, to contribute towards their support.

14390. You have known such cases?—I have known such cases.

14391. How long since?—Well, we hear of such cases perhaps occasionally, once or twice during the year.

14392. Was it from a newspaper, or from your personal knowledge?—These are cases that come from the Ashford Police Court.

14393. I attach a great deal of importance to anything within your personal knowledge, but do not much mind what you may have seen in the newspaper?—I am not aware of any case particularly, not within the area of the Elham Union, in which a child has been summoned to contribute towards the support of his parents.

Wages.

14394. What is the rate of agricultural wages in your district?—Fourteen shillings and 15*s.* a week.

14395. Have they anything besides that in the way of larger earnings in certain periods?—There are some that have a little more work in the summer, and there is a little extra in the harvest, but not so much as there formerly was, because of the machinery that has been introduced; and a great many of the farmers have laid the land down to grass, so that the labour has not been so much required.

Refusal of out-relief.

14396. Is there any other point that you would like to press?—I have nothing particularly to press, my Lord. I might mention one or two cases in which I have known persons who have been refused outdoor relief. I know a case of a person, a widow woman by the name of Beer, who within the last 12 months has had her 2*s.* 6*d.* a-week taken away. She is living with her son, who is in precarious employment, and he is not an able-bodied man; he has had the misfortune to lose a leg. They paid the relief until within these last few months, and now, at the age of 81 years, it has been stopped.

Chairman—continued.

14397. Do you know the reason they assigned for stopping it?—I do not.

14398. Did she have her relief when she was living with her son?—Yes; she has lived with him the whole of his life.

14399. Are the circumstances now the same as they were when she got her relief first of all?—Yes, exactly the same.

14400. And how many years has she had it?—Nearly 10.

14401. There must be some reason, although you have not been acquainted with it?—Well, it is a difficult matter in inquiring into those cases to get hold of the reason, my Lord. I know another case of a man named Hart, at the age of 65, for sickness was refused relief from the parish, because he was receiving 1*s.* a-week from a local benefit society.

14402. Did they consider that 1*s.* a-week was enough to support him?—I do not know. The woman went out and did a little charing and such work, and they refused to allow it, but the particular grounds I could not say.

14403. Is there anything else you would like to say?—I have nothing more beyond, as I said, that we think 5*s.* a-week each would be a fair sum to provide them with relief outside.

Mr. Hunter.

Tribunal as to aid from children.

14404. With regard to the Ashford Police Court, is there a stipendiary magistrate there?—No.

14405. Are the magistrates Justices of the Peace?—Yes.

14406. I suppose they would probably be ratepayers?—Yes.

14407. And perhaps large ratepayers?—Yes, sir.

14408. Do you think it desirable that large ratepayers should adjudicate upon cases of that kind; you do not happen to know how we do in Scotland, do you?—I do not.

14409. You do not know that we do not allow justices of the peace to adjudicate on matters in which they are interested like that?—I think that, as a rule, persons who are disinterested, whatever they did, would be accepted with more favour.

14410. Would it not be better that the jurisdiction should be transferred to the county court judge, or some impartial person?—Yes, sir, I think it would.

Mr. Humphreys-Owen.

Village club.

14411. What clubs have you in your parish?—We have a local benefit society established in the parish, held at the village public-house.

14412. Are you a friendly society man yourself?—Yes, I am a member of the London and Counties Labour League.

14413. Is that a friendly society?—It is a friendly society.

14414. Do you happen to know anything about the Table of Benefits and Contributions, whether they have been certified by an actuary?—Oh, yes.

14415. I am speaking now of your club, the one that meets at the public-house?—No. It is established on the principle of sharing-out and having a dinner once a year.

14416. What becomes of the old men in that

Mr. Humphreys-Owen—continued.

club?—Well, the old men, as a rule, pay as long as they can, and then they leave off paying. A good many of them, when the time comes that they are not able, receive parish relief. As long as they are able to work they keep paying, and in illness they get 10*s.* per week, or 12*s.* per week for 15 weeks during the year.

14417. When they are no longer able to pay this they are out of the club?—I believe it is voluntary on their part principally. I have not the rules of the society as regards the old men.

14418. Are they entitled to any regular old age pay?—Not at all, sir.

14419. And I suppose after a certain age, when a man is too old to contribute, he simply goes out of the club altogether, does he not?—Yes. Virtually the club is really reconstituted every year.

Friendly societies.

14420. Exactly; then you have no permanent clubs of any Oddfellows or Foresters, or Rechabites?—We have, and a good many men living in the village in which I live belong to these societies.

14421. What is the average rate of wages in your village?—Fourteen shillings and 15*s.* a-week; some farmers are paying 14*s.*, and some are paying 15*s.* a-week.

14422. Do you happen to know what the payment to a Foresters' Club is?—It is on a graduated scale of age, according to the age at joining; if a young man joins at 20 he pays 6*d.* or 7*d.* a-week, and if he is an older man he pays so much more in proportion.

Foresters' superannuation costly.

14423. You have not heard any talk of having any superanuation pensions, have you?—A scheme was considered some years ago by the Ancient Order of Foresters Society; they prepared a scheme of superannuation for their members; but it was not considered practicable on account of the amount of contributions that each man would have to pay.

14424. They could not afford it?—They said they could not afford it, as it was calculated that a young man starting at 20 would have to pay 21*s.* or 22*s.* per year to secure 5*s.* a-week after arriving at the age of 65.

14425. That is in addition to his payment for sick pay?—Yes.

Workhouse guardians humane.

14426. About the workhouse; is there reluctance to go into the workhouse?—I am very happy to have to say that we have got some very humane guardians, men that are striving their utmost to do what they can for those inside, but there seems a reluctance generally to go inside on account of the confinement.

14427. What do those humane guardians that you speak of do to brighten up the lives of people in the workhouse?—They visit the workhouse to see how things are prepared, and they do all they can to make provision for the comfort as far as they are able, consistent with the support they get, of those that are there.

14428. You could not tell us the details of how they provide for the comfort of the old people, could you?—I could not; I have no means of visiting the house; we get a report of the Board of Guardians in the papers as I hinted just now, every week.

Discrimination.

14429. Have you thought at all whether it would be possible to discriminate between the

Mr. Humphreys-Owen—continued.

deserving and the undeserving old poor?—Yes, I have thought of that, that it would be possible, because I have thought that there are those who have been addicted to drinking habits, and perhaps are brought into destitution partly from their own indiscretion, that there should be some discrimination, and have thought that a properly appointed person as guardian, who knows the people in the parish, would be able to discriminate between those persons.

14430. In some cases it has been found, where the guardian of the parish has a powerful voice in that kind of discrimination, that he favours his own fellow parishioners unduly, takes too sanguine a view of their character; do you think that that is to be at all apprehended?—Yes; there is that, perhaps, to be feared.

14431. Have you ever thought of any means by which that could be checked?—Well, the question of pensions for the aged poor, being comparatively new to me in the light in which I view it now, I have not ever thought it out in the matter.

14432. Have you ever thought of the suggestion that the pension should be a charge upon the rates of the parish, while indoor relief should be a charge upon the rates of the whole union?—No; I do not know by what it could be effected. I am not acquainted sufficiently with the matter.

Mr. Loch.

14433. Did you have any idea that the 5*s.* a week should be paid to old people of a certain definite age?—No, sir, not at a definite age, because there are some old people who are gifted with a stronger constitution than others, and are able to earn a living up to a comparatively older age than another person. I do not think that a definite line ought to be drawn in that case, because where a person is able and is willing to work I think he does not like to be the recipient of charity generally if he is able to provide for himself.

14434. And so you mean that when it came about that outdoor relief was asked for you would just simply have a larger amount given?—Yes, sir.

14435. The present outdoor relief, the small sums that you have referred to, do they do more than just pay rent?—I can hardly imagine sometimes how they do it; it has been a question I have often asked myself as to how they managed with it.

14436. I did not quite mean that, but does the outdoor relief, the 2*s.* which is given, simply amount to the payment of rent by the guardians?—In some cases; we have a case I know, as I mentioned just now, of an old man and his wife that are paying about 2*s.* a week rent and are receiving 5*s.* a week, half-a-crown each, parish relief; well, they are sub-letting a room and getting part of the rent back again.

14437. Still the amount that they get from the guardians would not very much more than cover the rent that they pay?—Very little.

14438. If there was this assurance that all what I may call better class men and women should have this sum of say 5*s.* a week, do you think that the people would save as much as they

Mr. Loch—continued.

are in the habit of doing now?—I think they would.

14439. And when you referred to the cases of persons who had committed some fault or were drunken or something of that sort; did you mean that those cases should go into the house and not have outdoor relief?—Well it is a case that wants thinking out. I think sometimes if outdoor relief were given to those persons who were addicted to drink, it would not benefit them much, for that is a failing that takes as much hold of a person in his old days as it does in his young, and he would not receive the benefit that the giver intended it should be.

14440. Would you be inclined to let those cases go to the house?—I would be inclined to let the local authorities deal with them, to enable them to give the best support for those as they stood in need.

14441. There has been no complaint about the indoor relief in your place?—I have heard no complaint at all.

Mr. Booth.

Small casual earnings allowed.

14442. Do the outdoor paupers earn money or do the guardians refuse to give to those who are earning money?—As a rule the guardians refuse to give while they have any means of earning any money. They will allow a woman to do a little work, a woman who is able to go out and do a little charing in receipt of parish relief; they will allow a woman to do that; I have never heard of any refusal in that direction, where the man's wife has been able to go and do a little work, nursing or washing or such a thing as that to earn a little money in that way; that is done and the relief has not been disallowed.

14443. Supposing an old man was to work in somebody else's garden and got a little that way would that be objected to?—No, if he were able to do that, I do not think there would be very much objection to it.

14444. Small casual earnings?—Small casual earnings, yes.

14445. You suggest that more should be given, that 5*s.* should be given, but would you take into account the circumstances of each individual case and give them more or less according to circumstances?—Well probably it might be well to do so. The cases that I happen to have around me at the present time are those that are really deserving, that we have not had the necessity to discriminate on another point on which they were not so deserving.

Aid from children.

14446. I was not referring so much to questions of desert as to questions of necessity; supposing an old woman could get some assistance from her children?—Yes.

14447. Would you then reduce the amount given, would you give the full sum only to a woman who had no children or no assistance from her children, and a smaller sum to one who did have assistance from her children?—I should not be inclined to reduce the sum very much unless the children were in a great deal better circumstances, and, taking purely the agricultural labourer with his family, I should think that even if the children agreed to render what assistance they could it would not be sufficient to warrant a reduction in the amount.

Mr. Booth—continued.

14448. You would wish the old people under those circumstances to be a little better off, to benefit a little by the efforts of their children?—Just so.

Mr. Broadhurst.

His own earnings.

14449. You work every day for your living, Mr. Ladd?—I do, sir, when my health allows me.

14450. And at unskilled work?—At unskilled work, yes.

14451. You are a man not earning more, I suppose, as a rule, from your wages than 1*l.* a week?—No, sir, I do not earn that as a rule.

14452. Your position as auditor of your union is an occasional duty?—Yes. When I was asked that I thought you understood, as to my position in connection with it, that that is only an occasional duty once a year to go through the accounts to see that they are correct.

14453. Your income from that would not be more than 10*l.* a year. I suppose?—No, it would not amount to that, clear of my expenses.

Pension schemes.

14454. Have you considered any of the pension schemes that have been propounded to take the place of Poor Law relief?—Well. I have considered some of the schemes. I looked on the one mentioned just now as enumerated by the Foresters some years ago, and I did not consider that that was workable for a labouring man, and I only had the pleasure of listening to Mr. Chamberlain this morning to know what his scheme was. I had never seen it, and I was not able to look fully into it, but from what I gathered from what he said this morning I think it was within the reach of a labouring man to try and do something towards it.

Out relief.

14455 Do you find any feeling in your district in favour of some scheme of pension instead of out-door relief through the rates, some scheme of State pension?—No, I have never heard it mooted in the district; the question of giving more as out-door relief in the form which I have before suggested has been mentioned by those, the collector of rates and others in the parish in which I live.

14456. They give out-door relief liberally in your Union, do they?—They give out-door relief, they do not as a rule press to go into the house, they give a little amount, half-a-crown a week.

14457. They give outdoor relief freely; but the scale is considered insufficient?—Yes, they give it freely. We hear cases of some unions where they offer the house instead of outdoor relief, whereas, if a person applies for outdoor relief in our district they get it without the offer of the house.

14458. What do you think would be a fair allowance for a decent man and woman?—A man and woman, 10*s.* per week; 5*s.* each.

Provision for old age not popular.

14459. And do you think that a scheme whereby the labourers would be requested to make yearly contributions; do you think that that would meet with any support?—Well, I am afraid they would want educating somewhat up to it, for it is a question that has not been considered, and it would be comparatively new in an agricultural district.

14460. With regard, I suppose, to the sick societies; it is a different matter?—Yes, it is.

Mr. Broadhurst—continued.

14461. Because they might want that, say, tomorrow?—Yes.

14462. But 65 years of age is a long way off?—Yes.

14463. Is that the point of difficulty, do you think?—Yes. We have, we should have a difficulty in some cases with that; there would be some who would say: "I am not going to provide for that that I might never want;" they look at it in that way.

Workho

14464. You have not heard of any complaints from inside your workhouse as to insufficient food?—No, not for some few years; we have had a strenuous endeavour on the part of some of the guardians to improve the condition of things in the house, and I believe it is generally done so at present.

Wages.

14465. And the wages in your district are 14*s.* a-week, you say?—Thirteen and sixpence and 14*s.*

14466. Does that rate prevail in Kent?—In the western part of Kent and Eastern Sussex we find that it is only 12*s.*—12*s.* and 13*s.*; and in some places it is 11*s.*

Mr. Pell.

14467. You live at Sellinge?—I do, sir.

Endow charitie

14468. Do you know what the amount of money is for endowed charities in your parish?—I could not tell you the amount, at present.

14469. You never concerned yourself about it?—Well, I have never been able to get at the true facts, or have not known the way, perhaps, to get at the true facts.

14470. You do not know that there is a return, which you can buy for a trifle, showing exactly how it is; however, it is stated here in a book which you will find almost everywhere, that it is 80*l.* a year, and that it is bestowed entirely on blankets, I think, and fuel; is that about correct?—That seems to me to be alluding to a return at present known as Fordreds Charity; it is given away in fuel, but the blankets have been discontinued some few years.

14471. I am very glad to hear it, whatever it is; is that charity generally confined to old people?—No; every *bonâ fide* working man has a right to a portion of it, and a widow woman or an old person has the greater advantage.

14472. Now if you men could agree among yourselves, as has been done in some parishes to my knowledge, to elect trustees or to get trustees to act in this way, that that money should be distributed in a way that the working men thought right and fair and most useful to their class, should you be inclined yourself to limit that 80*l.* a year to the assistance of the old, or would you still let it go to the young and able-bodied; I only want your opinion?—Well, I should not like to interfere with the present arrangement, as it seems to have given such general satisfaction throughout the village, the way in which it has been distributed; expressing my own opinion, I should not like to interfere with the present arrangement.

14473. They used to give blankets, but I suppose when the blankets got so thick on these young fellows' bodies they thought they would give up the blanket scheme?—I do not know anything about that generally; the scheme of

Mr. Pell—continued.

giving blankets was discontinued when the distribution of the charity came into fresh hands.

Chairman.

14474. Now they give an occasional 3*s*. worth of coal?—Yes.

Mr. Pell.

14475. And that is distributed to all the labouring men, I think?—But they have other charities that are not mentioned in that book, perhaps; there is a charity of 5*l*. a year expressly for the old people in the village in which I live, to be given in 10 doles of 10*s*. each.

14476. That is something additional, thank you. Well, now, you have not heard this question of pension schemes, either Mr. Chamberlain's or anybody else's schemes, have you, much talked about among the labouring people?—It has never been mentioned.

14477. Have you ever heard the Post Office Annuities mentioned among your class?—No, I have never heard them mention it.

14478. You do not know of a man who has put his money into the Post Office Annuities paying a small sum per week for 5*s*. a week when he is 65 years of age?—No; I am not aware of it.

14479. You have no friend that has done it?—No.

14480. Do you think that the people of your class, and it might be, indeed, of other classes, are disinclined to that form of applying their savings?—I think the disinclination may be traced a great deal to the want of education on the matter. It has never been brought before their notice sufficiently clear to be understood, and therefore I think that that is a great deal the cause of the indifference towards it.

14481. But suppose you made it perfectly clear, it would not be very difficult to understand, that if a young man put by a small sum per week he would be entitled, if he lived, as you said just now, to a certain annuity when he is old; in your class would people be inclined to make that use of their money, or would they rather invest it in a pony, an allotment, or a pig, and so be able to do whatever they liked with it whenever they wanted it; which do you think?—If I take the majority, I think the majority would be for keeping it themselves.

Mr. Henley.

14482. We have heard here that some persons are in favour of doing away with the workhouse; what have you to say to that?—I cannot see my way clear to that, sir. I cannot see where it could be quite done away with.

14483. You would not be in favour of it?—I would not be in favour of it at present, unless some other arrangement could be made for those who are left destitute, and perhaps have no children that they could look to for any support or shelter whatever; that there must be some scheme provided whereby they could be attended to.

14484. Looking to the age of those over 65, I see you have had in your workhouse in the last return 65 men and 14 women, a total of 79; do you think that these people generally could be

Mr. Henley—continued.

provided for better than they are at present in the workhouse?—I am not aware that they could, because I do not know them.

14485. Have you ever been in the Elham Workhouse?—No, I have never been in as visitor.

14486. You do not know the infirmary there, which is built at the back of it?—I do not.

14487. But is there no place where they could be better provided for with greater comfort and care than they are in the present workhouse?—No.

Extent to which labourers can pay to clubs

14488. Then, following up the question which Mr. Pell asked you, do you think that the young agricultural labourer who is married can afford to pay out of his present wages more than into two societies, the Prudential and the Foresters or the Oddfellows?—No, I do not think he can.

14489. Do you think he can afford to pay a third payment, which would be a payment for old age?—Well, it would depend upon the amount that he was required to pay.

14490. Oh, but I am taking the two things; he pays now to the Prudential, which is a penny a week, and then he pays to the Foresters; you have told us that that is on a graduated scale; he begins when he is young; do you think that many agricultural labourers, married men, could afford to do anything beyond that so as to make a separate payment for old age?—I do not think he could at the present rate of wages.

14491. We have not heard exactly what the agricultural cottage rents are in your district?—Half-a-crown per week.

14492. That is upon wages of 14*s*.?—Yes.

Out-relief and club pay.

14493. With regard to your 5*s*. payment to the aged people, I gather from you that you would only give it to people who apply for relief; who are destitute, in fact?—Just so.

14494. You would not add it on to a person's club money?—Oh, no, not where they are receiving anything like 6*s*. or 7*s*. from the club.

14495. Well, I knew a case the other day where a man was in a club and he was getting 18*s*. a week; you would not give it to that man?—No, certainly not.

14496. Would you give it to a man who was getting 5*s*. from a club?—No, I do not think I would

14947. You would keep to the present law that a man must be really destitute before he receved your 5*s*. a week?—Is incapable of supporting himself.

Distribution of out-relief.

14498. In the Scotch words I think it is "are incapable and destitute." Have you heard any complaint of the way that the outdoor relief is administered to the poor by the relieving officers?—Not at all.

14499. Do they generally take it themselves to the cottages, or do they take it to a pay station?—Some of the cottages are in a direct route through which they tra el, and in those cases they leave it with the pe sons themselves, but where the cottages, as some of them are, lying across a field or two which they cannot get at with a conveyance, it is left at a station, and they call for it.

14500. But they do not give relief in kind to the aged?—They do not in the parish in which I live.

Mr. Henley—continued.

14501. But in the union? —I think they do in some places, because there is the contract every quarter for outdoor distribution.

Mr. Booth.

14502. That might be for widows?—I do not know; that might be, but there is a contract that goes out every quarter.

The Witness withdrew.

Adjourned till Tuesday next, at Noon.

FORTY-FIRST DAY.

Tuesday, 20th February 1894.

In Committee Room A, The House of Lords, Westminster, S.W.

Present:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Playfair, K.C.B.
The Right Hon. Joseph Chamberlain, M.P.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. Alfred Roger Jephcott, Working Engineer, Hockley, Birmingham, called in; and Examined.

Chairman.

Position and occupation.

14503. Mr. Jephcott, you are a working engineer?—Yes, my Lord.

14504. You have filled, or are still filling, a great number of posts of public trust at Birmingham?—Yes, my Lord.

14505. Would you be good enough to state what those are?—I am a member of the Birmingham School Board, an artisan representative; a member of the Birmingham Municipal Technical Committee, elected by the City Council as an artisan representative; a member of the Birmingham Trades Council, representing No. 1 Branch of the Amalgamated Society of Engineers; and for three years I was a representative upon the executive of the National Independent Order of Odd Fellows.

14506. Would you be good enough to tell us what you believe to be the feeling of the working classes towards the Poor Law, as at present administered?—I understand you by that question, my Lord, to mean what the working classes feel with regard to the administration of the old-age poor.

Chairman—continued.

Poor Law stringent to aged.

14507. Yes?—The feeling among the working classes is that it is too stringent; that more leniency should be shown to aged people; that they should not be called upon to enter the house where it is possible for them to spend their remaining days along with their friends, by having administered to them a better system of out-door relief.

14508. Is it your opinion that the number of persons who go into the workhouse is increasing?—It is my opinion that the number is increasing, and will increase.

14509. I will ask you some questions hereafter as to the cause, as to why you think they will increase; but you think it is increasing now?—I think it is increasing; the tendency is to increase.

14510. When you say that, do you include those who go into the workhouse and those who go to the infirmary?—In Birmingham it is somewhat exceptional.

14511. What is exceptional?—The infirmary from the ordinary workhouse. The Birmingham

Chairman—continued.

people do not view the infirmary quite so much as a poorhouse as it evidently is viewed in some parts of the country, owing to the guardians themselves making special provision, in a liberal sense, I must admit, for attending to their wants while they are ill; so that in Birmingham the admission into the infirmary does not have the tendency to degrade that the admission into the workhouse itself would have.

14512. No; but we had before us, I believe, a very competent witness, Mr. Fothergill, who stated that the average increase in the number of those who were received into the workhouse was due to the fact of the great increase of those who were admitted into the infirmary; and it has been stated to me, that within the last ten years the accommodation in the infirmary has been increased from 500 to 1,200. Is that so, do you know?—That is true, but the accommodation in the infirmary before that increase was notably wanting, and the increase was made not only for present necessities, but for future necessities.

14513. But it is greatly frequented; I am not entering into the question of the policy, I am only dealing with the fact?—Yes, my Lord,

14514. It is greatly frequented, is it not?—It is.

14515. And the number of those who frequented it would appear on the return as persons receiving in-door relief?—I cannot answer that question directly, because I believe the returns are classified by the Poor Law officials of Birmingham from the workhouse separately to the infirmary.

14516. We have been told, we have had evidence, I think, to the effect that in large towns, where the attachment to homes is not so strong as in the country, where people are brought up in cottages and live there all their lives, whereas in large towns where people shift a good deal about from one lodging to another, and the attachment to a home is therefore weaker, that where the workhouse is managed humanely and decently there is, with respect to a considerable class of men, a considerable attraction towards the workhouse?—That may be so in towns where the flat system is in existence, where families reside together; but in Birmingham it is totally different.

14517. You think that in Birmingham there do not exist the same conditions?—There is a home tendency in the city of Birmingham.

14518. Do you think that workmen generally have homes of their own?—In Birmingham there are very few people, comparatively; very few people reside two or three families in one house, two it is rare; houses range from 3*s.* 6*d.* up to 8*s.* 6*d.* for the various classes of artisans in Birmingham, and probably to-day there are at least 10,000 houses occupied throughout the whole city and its suburbs. So that the whole tendency of Birmingham life is for each family to occupy a house, no matter how dear it may be for itself.

14519. And the lodger, I suppose, usually is an unmarried man?—Usually.

14520. Would you state what other reasons exist you believe for the unpopularity of the Poor Law, among the working classes?—My reason for thinking and believing that the Poor

Chairman—continued.

Law as administered among the aged is unpopular, is owing largely to the officialism attending it I can give you an instance in point. A member of my society—the Amalgamated Society of Engineers—a superannuated member, fell ill; he was residing, and had resided for many years, with a woman who was not legally his wife, not legally in the sense that the law would recognise. He fell ill, and was taken to the infirmary. The parish officials demanded the sum of 7*s.* per week from my society for his keep there. When he died they buried him as a pauper, and then claimed from the society the funeral allowance that he was entitled to as a member. We objected to it, because the members of my branch felt that, although the woman was not legally married to him, she was purely entitled to receive through him the amount that was allowed for his superannuation, and with the consequence that, through her not receiving that, she was destitute, because she had depended upon that which she received from his society. That showed to the members that the officialism of the Poor Law system deterred to a large extent our members from having any sympathy whatever with the Poor Law system as established; and further, we felt that in a case of that description the man had made provision for himself in his old age and those who relied upon him, that it ought not to be given in relief of the rates, but should be given in relief of those whom we considered, at any rate, were legally entitled to them. Again, a man who was employed at the same establishment that I am employed, fell ill; that man was in receipt of 18*s.* a week; he was unable to obtain the services of a proper qualified doctor, while ill, because he was a married man with four children, and his money did not give him the opportunity that he ought to have. At his request I wrote to the parish officers asking for inquiry to be made, and the parish doctor to see him. The next day inquiry was made by one of the relieving officers. The relieving officer took the man to task for not being in a sick society, and told him he was not a fit subject for parish relief, and generally spoke very harshly to him. The man sent for myself, with the result that I wrote to the Chairman of the board of guardians. He caused inquiry to be made, and the outcome of the special inquiry he caused to be made was, that the relieving officer was called to account for the way in which he had treated the man on whose behalf the application had been made. Now, that man did not at the finish get the parish doctor; friends stepped in and provided him with a dispensary note in the Birmingham General Dispensary, and the West Birminghan Relief Fund, of which Mr. Chamberlain is President, provided him with money and food during his illness. These sort of cases, my Lord, make the working classes fight as shy as they possibly can, and as long as they possibly can, from having to come upon the rates under the Poor Law system.

Dislike of the Officialism of the Poor Law.

Hard cases.

14521. From the statements of these two cases I gather that you have two separate charges. One is the general principle of refusing to give relief to those who are receiving a weekly payment from the friendly society, and the other is

Harshness of refusing relief to those with club pay.

Chairman—continued.

individual instances of harshness and roughness of treatment; they are two special cases?—Yes.

14522. We will take the first. With respect to the general question, you know that the Poor Law, as it now stands, is for the relief of destitution. I suppose you could hardly say that as long as that principle is maintained, and that is the law which the guardians have to administer, that a man receiving 8*s.* a week is a destitute person?—That may be true, provided he only has himself to keep; but the working-men do not make provision in that sense, simply for their own keep, but because they have others depending on them, in case they fall ill, or become in a sense dependent on the parish, and the system of the workman is that he shall make provision not only for himself but for those who have to live with him.

14523. At any rate, the principle upon which the Poor Law has hitherto been administered would have to be modified before assistance could be given to men receiving 8*s.* a week either from a society or from funds which they themselves had saved?—I do not altogether see that, because the National Independent Order of Oddfellows have that rule, which has been certified by the Registrar, and which becomes force of law, that prevents any board of guardians attaching the money that the man would receive as sick pay, providing he came upon the parish as a lunatic or in any other capacity. We have the power to administer that money ourselves, and the guardians have no power whatever to touch it.

14524. Yes, but they have the power of refusing to give?—It may be in some cases; in the case of a pure ordinary illness they may have the power, but in the case of a man who becomes mentally deficient they would not have the power.

14525. We have heard in the course of our evidence that, as a matter of fact, in most cases the guardians do consider the fact that a man has insured his life, by taking into account half only of what he receives from his Society?—That may be so. I have never heard of it in connection with any trade society or friendly society I know of.

14526. The case of the woman who had not been legally married; had she gone through any form of marriage?—Not that we are aware of.

14527. Supposing that she could have proved that she had been legally married, what would she have received?—We could have made the provision for her out of this fund, because the man himself, before he went there, drew a kind of a declaration up, giving the branch officials authority to pay the money to her, so that we could have done that.

Case of money withheld from woman not legally married.

14528. I am not now dealing with this case, but generally?—Yes.

14528*. If a person had died under those conditions, leaving a wife—a legally married wife—what would he have received from the society?—If he had died under the conditions, he would have received 12*l.*

14529. She would?—She would, rather, providing she was not his second wife. I think in that case she would have received 7*l.*

Chairman—continued.

14530. Well, but do you recognise the principle that persons living as large numbers do, who are not legally married, ought to be treated as married people?—No, we do not recognise that. But it is a difficult matter to make men, working-men especially—I will not say especially—believe that when a man and woman have lived together, and have been true to each other through a long course of life, it is difficult to make men think that they are not married, in the eyes, not of the law, but of the Creator.

14531. That may be. But do you think that public bodies——?—No, no.

14532. Are not compelled to recognise the distinction between alliances that are legalised and those which are not legalised?—I would not, my Lord, say that public bodies should not recognise that, because that is the basis of morality and of law, I admit.

Mr. Chamberlain.

14533. In those cases, Mr. Jephcott, the guardians claimed from your society the amount which they would have paid to the man, did they not?—Yes.

14534. They did that in order to repay themselves for their expenditure?—Yes, that is correct.

14535. If they had not made that claim the man would have been able to arrange with you that the money should be paid to the woman living with him?—The branch would still have paid the money over to his representatives, and the guardians would not have touched it. It was only through an accident the guardians found it out.

14536. And your complaint is that by making this claim they deprived the society of the power of giving the money to this woman?—Yes, they deprived the branch of the power—I speak of the branch, not of the society—of the power of handing the money over to his representative, who was in this case the woman of whom I speak.

Mr. Roundell.

14537. Do you contest the right of the guardians to deduct the expenses of the man's funeral?—With regard to the funeral——

14538. In that case we are upon now?—In this case I do not contest the right of the guardians so much to deduct the amount of the man's funeral. My point was, that the man was buried, without notifying the society, as a pauper, and then the guardians came upon us for the amount of his burial. That was the point. We would not contest so much the guardians being recouped for their expenses in burying the man. We would pay them willingly, of course, as just men.

Chairman.

14539. Now, we come to the cases of individual harshness. Do you think they are frequent in Birmingham?—I do not, my Lord, think that cases of individual harshness are very frequent. The guardians, as guardians, do all they can to prevent their officials treating the poor with harshness; but there is an undoubted

Harsh inq[illegible] of Poor L[illegible] officers.

Chairman—continued.

feeling—well, I am not able to particularise, only the cases of which I have spoken—but there is an undoubted feeling among workmen, and among the women portion of the working classes, too, that the officials treat them with undue harshness in making inquiry into their circumstances in life.

14540. In one of the cases that you mentioned when you brought the subject before the guardians, the guardians appear to have reprimanded the relieving officer for improper harshness?—Yes, my Lord.

14541. Did they do anything else than reprimand him?—No, they did not.

14542. Now, as to the inquiries, you say they are too harsh. Do you mean that they are uncivil in their manner, or that they adopt methods of ascertaining what a man's previous life has been, and what his means are, which, in your opinion, are too inquisitorial. What is the nature of your charge?—They may not be uncivil in their manner of speaking, but the inquiries that they make are very—well, what term shall I use—they are not calculated to inspire the respect that should be shown to the Board of Guardians or its officials. As I stated with regard to that man, they did not ask the man about his illnesses, about his position in life so much as to tell him that he ought not to be in that position; and that is the general feeling, that is the general spirit of the inquiry of the officials—not so much to find out if the man is really deserving, but to find out if it is possible that he shall not receive relief, because we working men in Birmingham always feel that the effort of the officials is not so much relieving the poor as saving the rates, and we always feel, whether we are justified in the feeling or not remains to be seen, we always feel that the Poor Law officers, at any rate, endeavour, first of all, to save the rates, and, secondly, to assist the poor.

Effect to the rates.

14543. We have heard a great deal from various witnesses as to the necessity of discrimination in granting out-door relief; and many have urged that when you have ascertained the character and antecedents of a man, that if you find that he has led a decent, industrious life, he should be better treated than a man of a different character. Now, how are those facts to be ascertained without making the inquiries, which are, I daresay, very often distasteful to the individual?—I admit that inquiry must be made. My complaint is that the inquiry as to a man's position does not range over a proper length of time. The tendency of the officials is to inquire into the man's position at the moment rather than into his position for some course of years. I have found many men who have come in a sense on the parish, yet who before they have come to that position have been industrious—they have been careful men—but, owing to being out of work, and the attendant evils of being out of work, they have probably been made to do many things that they otherwise would not do while they were in full work, or while they were enabled to earn an industrious living. What I mean by that is this, that it is impossible for the Poor Law officials to judge of a man's character, to discriminate fairly between what a man is at the present time and what he was a few years before, without making inquiry into his character as to a previous life rather than the present one. It is possible to discriminate. I believe that trades unions can oftentimes, and do, discriminate as to a man, whether he is a fitting subject for relief or not; and what, I think, the relieving officer should do, is, not to inquire just into the present circumstances of the man, but into the circumstances which led up to his present position, and they would find then that, in many instances that they now condemn, that, on the other hand, they would have to commiserate and pity the man.

Do not afford sufficiently into the circumstances of the man.

Chairman—continued.

14544. Still, what the guardians have got to deal with is, what a man's present condition and character are. He may, by misfortune, have been demoralised, and may, in consequence of misfortune, have led a different life to what he did when he was a prosperous man; but the guardians have to deal with the man as he is; they have got, in giving him outdoor relief, to consider all the circumstances—whether he is a sober man or a drunken man; whether the money is likely to go to the public-house or in supporting those about him, and so forth. That, I think, you must admit to be a necessary and inevitable part of their duty?—Yes; true. But, then, the guardians must inquire into a man's antecedents, if they are to get at the true position of the man; because he is out of work, and other circumstances, would make him appear actually what he has not been all his life—the man may have been industrious all his life.

14545. Now, with respect to outdoor relief, are you satisfied with the present mode of administering outdoor relief?—No, my Lord. I think that the administration of outdoor relief should be more liberal than it is. The amount paid by Birmingham for outdoor relief is 3*s.* 6*d.* That amount is impossible, on the question of food alone, to keep a person among his relatives on the outdoor relief. Four shillings is the very lowest which I should estimate—the very lowest which I should estimate would be the amount on which a man could be kept in food; and I am certain there is a great tendency among working men not to shirk their responsibilities with regard to their aged parents, but to accept them; but the precariousness of their occupation, and the fact that they are out of work themselves, very often prevents them being in a position to have the means to find, at any rate, the food for their aged parents. If it were possible for the Poor Law system to be more liberal in granting a little more outdoor relief, then I am certain the great bulk of the working-classes would hail with pleasure the opportunity of their aged parents living with them rather than having to go into the house.

Amount of outdoor relief insufficient.

14546. Does that mean that in your opinion the moment a person was considered entitled to outdoor relief he should receive not less than 4*s.* a week?—I think not less than 4*s.* a week.

Chairman—continued.

4*s.* should be the least sum given.

14547. And that should be of universal application?—That should be the lowest; yes, the minimum.

14548. Is there any other cause for dissatisfaction as to the manner in which outdoor relief is administered?—Not particularly that I am aware of, except as I state.

14549. Is it administered with fairness?—Generally speaking, so far as my knowledge goes. Allowing for what I would term the wants of the system, it is generally administered very fairly, except, so far as Birmingham is concerned, I am inclined to think that the Irish receive more relief than the average amount of the Englishmen do there.

Given too much to squalid.

14550. What do you think is the cause of that; not because they are Irishmen?—No, no, not the least. I would not have myself understood in that sense; but because the very poor class of Irish come over from Ireland and settle in our great towns, the same as we are told the foreigners come; and they are not skilled workmen, they are among the very poor labouring classes. And it is impossible, necessarily so, for them to make any provision, of course, for their old age; and in greater numbers according to their population in the city they come upon the Poor Law relief of the city.

14551. Is it possible that their houses present an appearance of poverty and misery which is not found in those of the English residents in Birmingham receiving the same wages?—I was going to touch upon that. The mistake of the Poor Law inquiry lies largely in that direction. If a man has and endeavours to have, notwithstanding he is extremely poor, a decent covering over his head, a decent home, he does not seem so fit a subject for relief as a man who has wretched surroundings, a miserable home, and no furniture whatever in it; that man has a greater opportunity by the show of his poverty to obtain relief over the man who endeavours in his family arrangements to keep his house clean and comfortable, and to hold as long as he can his furniture together. There is that distinction that the Poor Law officials should remember and should endeavour to allow for in the various homes of the workmen.

14552. It would require, I suppose, a great deal of discrimination to allow properly for that difference, the difference between poverty and neatness, and poverty and squalidness?—It would require discrimination, but we, who are members of friendly societies and trade societies, discriminate between our steady workman and our improvident workman, and I am of opinion that if the Poor Law officials went with the same spirit of inquiry that the working men go with in connection with their various societies, they would be able to discriminate far better than they do.

Societies discriminate more justly.

14553. I suppose that working men have a considerable advantage over a relieving officer in the fact that they are better acquainted with the circumstances and character of their fellow workman than a relieving officer can be, who is brought perhaps for the first time into communication with the applicant?—That is true to a certain extent. We are very much scattered

Chairman—continued.

in Birmingham, at any rate in our trade societies, and we oftentimes have to inquire into the antecedents of a man of whom we know nothing. And with regard to the officials, they are classified in districts; the Poor Law officials, and nearly everyone in the district knows who a man is, and he knows plenty of them that know who he is. He did not come to them as a stranger, unless, of course, he necessarily is a new man.

One-third of pauperism due to misconduct.

14554. Have you formed any estimate as to the proportion of old age pauperism which is attributable to misconduct on the part of the applicant?—I do not think there are above, at the outside, one-third of those who have Poor Law relief who are in the sense that you spoke of.

14555. Does that include all who receive Poor Law relief, whether in the workhouse or in the infirmary, or out of doors?—I think so.

14556. Do you think there are as many as one-third if you take in all classes of paupers who are in that position in consequence of drunkenness and other forms of misconduct?—There would not be above one-third.

14557. Has that number ever been estimated as greater than one-third?—I cannot tell that. I have not read the Poor Law officials' Returns upon the subject, so that I am not able to tell what estimate really the Poor Law officials make.

14558. Here we have had evidence as to the proportion of those who receive relief in consequence of previous misconduct, but I think it has been almost entirely limited to the inmates of the workhouses, and the estimate does not apply to the whole body of paupers. You have not looked into that question?—No, I have not been able to find out that.

Power of saving for old age.

14559. Do you think it is the duty of a man, as far as he can, to make provision in some form or another for old age?—Yes.

14560. I suppose you would limit that by the amount of his earnings?—Well, it would necessarily be limited, first of all, by the amount of his earnings, and, secondly, by the size of his family.

14561. What limit would you place?—The amount that he could save, do I understand you?

14562. No, I mean what amount of wages, do you think, would, generally speaking, enable a man to make some provision towards his old age?—Men in Birmingham?

14563. Places like Birmingham?—You refer, of course, to a man joining a trade society or a friendly society, and making provision in these societies?

14564. No, I want you to answer the question generally. In a place like Birmingham what amount of wages should a man receive to enable him, if he is married, with a family, to make some provision against old age?—Not less than 25*s.* per week to be able honestly to make a provision, small it may be, for his wife and family.

14565. But as a matter of fact, do you not think that a great number of persons in Birmingham, working men who are earning less than 25*s.* a week are members of friendly societies or clubs of some sort?—It may be so in some cases, but not to a very large extent. There are men,

Chairman—continued.

in receipt, I know myself, of 18*s.* a week, married men, who cannot afford to join friendly societies. I do not think that we should find a great quantity of men at any rate, they would run out when they got married, who would be able to keep up "their friendly societies" much under 25*s.* per week.

14566. I suppose your answer refers to married men?—Yes, my Lord.

14567. And you would admit that an unmarried man with 25*s.* a week might spare something?—Certainly.

14568. Is there any feeling with respect to early and improvident marriages among the working classes in your district?—I have never been able to get my fellow workmen into a discussion upon the point, whether it arises from an ignorance of the marriage laws or a disinclination to discuss such problems, I am not aware; but there seems to be a disinclination among those with whom I happen to discuss that question, that is the question of improvident marriages or early marriages.

14569. Do you think that as the standard of living has improved, which I take it for granted it has, and as the spread of education and the consequent increased intelligence of the people has enlarged, do you think that those effects have produced any influence upon the age at which marriage is contracted?—I think it will have that influence that it will make marriages later in life than they have hitherto been.

14570. Well, you would expect beforehand that it would do so, but have you observed yourself any tendency to act more prudently than in the past in that respect?—I should only be able to answer that question as to my own acquaintance, and not generally.

14571. Are you of opinion that the number of the aged poor, taking them at 60 or 65, who are receiving parish relief is increasing?—I am of opinion that it will increase, and because of the great stress of work as we arrive towards old age, the difficulty of men as they emerge towards old age is increasing year by year in their effort to get employment, and consequently there will be a greater liability to come upon the Poor Law for relief in their old age.

14572. Then you think that is a thing rather of the future; perhaps of the near future; than of the present?—Of the immediate future.

14573. I suppose one may put against that the general fact of improvement in wages, and also the greater cheapness of food?—That is true. But we have to remember that the increased competition for employment among working men makes it extremely difficult for aged men even to get the amount of money that would provide them with the food or with the comforts necessary. For my knowledge of the work in Birmingham in the factories is in that direction; that as a man gets up, even when he gets up to fifty; if he shows grey hairs in his head, it becomes increasingly difficult for him to obtain a situation, and consequently it makes his liability to come upon the Poor Law greater than it has been before.

14574. What are the trades in which that difficulty presses most strongly?—I could speak

Chairman—continued.

of my own trade, the Amalgamated Society of Engineers. I do know; and I have seen it, and I have heard it in my conversation of many men who have told us that they have been refused employment because they have been showing their grey hairs, and because they have been told that the employers wanted younger men than they are. And there is that tendency, from my conversation with men in other trades; generally speaking, I may say, that in nearly every trade that I have any acquaintance with. Where men work in factories there is the tendency not to employ a man when he begins to get up in years.

14575. Well, you mean not to take an elderly man into employment. But do they also get rid of men who have reached a certain age sooner than they used to do?—There is not the tendency to-day to consider old age services that there was years ago. Unless a man is specially skilled in the work that he is doing, he has as much liability of being dismissed from his employment as a man, say, who has been in the service not much above twelve months.

Trades unions and employers.

14576. To what do you attribute that fact?—I attribute it to the feeling, largely of employers, of the action of trade unions. But employers should not take that view of the case, because it is by the action of trade unions that the standard of work is kept up, that the competency of the workmen is guaranteed; and if the employers would only endeavour to meet the unions when any man who belonged to the union does not act straightforwardly to him, the feeling between the employer and the union would be strengthened, because the union would prevent that man acting dishonestly to his employer.

14577. I suppose, in your opinion, the employers look rather too exclusively to the fact that by the action of trade unions wages are kept up?—Yes; they look at it in that light, forgetting at the same time that the action of the unions has directly and indirectly been the means of saving the employers many thousands of pounds that they would have had to pay through the rates.

14578. The action of the unions has been directed towards keeping up the rate of wages in the case of those, who, from advancing years, are incapable of doing so much work as formerly?—That is substantially true.

14579. If so, the employer does not get so much for his money as he would if the man were a more vigorous man?—That may be also true. But we have to remember this, that if we allowed that man, when he arrived at a certain age, to work for less wages than what may be termed the strong and lusty, the employers would at once take the opportunity of causing a downward tendency to the wages of the general body of workmen. I answer this question, my Lord, of course, as a trade unionist, and as a workman.

Ageing members of trades unions not allowed to work for less than recognised minimum rate of wages.

14580. Would you like to enlarge upon that subject?—I would like to say, my Lord, with regard to aged men, my own society does not recognise men after a certain age accepting less than what we term the minimum rate of wages. We have no general rule, neither have we a

Chairman—continued.

local district rule, allowing a man, when he arrives, say, at the age of 60, to work for less than the ordinary rate of wages. If it does take place, it is usually winked at by those who are friendly to the man who is employed, and is not brought forward under the cognisance of the society's officials; if it were we should directly call that man out. On one occasion in Birmingham, when we raised our minimum rate, two or three years ago, from 32*s.* to 34*s.* a week, we allowed elderly men to remain in their employment, but if they came out and sought another situation, they would have to obtain the 34*s.*, and generally speaking, from inquiries that we have made, and from my own knowledge, the tendency is not to allow aged members to work below the recognised minimum rate of wages.

14581. Well, but what would happen if a master were to say, "You unfortunately can no "longer work so well as you used to; you can-"not do more than half the work you used to; "I cannot go on paying you the same wages as "if you were an able-bodied man, and therefore "if you do not take lower wages you must leave "my service"?—He would go upon the funds of the society.

14582. And what would the society do for him?—We should keep him while he was out of work, and in the case that you speak of, with regard to my own society, the man in all probability would be entitled to superannuation benefit, and he would be enabled to claim that then as a right.

Man thus losing work comes on union fund.

14583. Does that often happen, which I have supposed just now?—It often happens that when men get up to a certain year in life, when they get out of employment and are not able to get in again, we have many members of my own branch at the present time who find it extremely difficult even to get a few weeks work together, through their advancing years; but if they are not just upon the border line of their superannuation they go, of course, struggling along, with the assistance of the society, until they attain to that time.

14584. Have you made any computation in your society as to the age which your members attain?—Would you allow me to look at my figures, my Lord?

14585. Certainly?—I would like to say, before I answer that question, if you will allow me, that I have made inquiries in other directions with regard to men when they arrive at a certain age being allowed to accept less than the minimum rate, and I find from inquiry that the Stonemasons' Society do not allow their members under 60 years of age to work at a less rate than the able-bodied men.

Mr. Booth.

14586. Under 60?—Sixty, sir; but when they arrive at 60 they are allowed to make special arrangements with an employer who may take them on to work for him at a less rate. That seems to be the general run of trades societies. There may be few exceptions; and very few, I think, they are.

Chairman.

14587. Is it the case in your society?—In the case of our society, yes, it is, my Lord; and in the case of the printers' society, I believe, likewise. Now I will answer the question.

14588. What is the opinion, as far as you have ascertained it, of your fellow-workmen as to a system of old-age pensions?—The system of old-age pensions in my own society has not been discussed, because we have a superannuation fund of our own. With regard to the general question, apart from friendly societies, of old-age pensions, the feeling is one in favour of old-age pensions. Generally speaking, the feeling is in favour of old-age pensions. It is well known that Mr. Chamberlain's name is mentioned in this matter, and working men generally ally that gentleman's name with any scheme, or any scheme that is touched upon, the great objection that working men seem to express to the consideration of that scheme is the age at which they would come on superannuation benefit. The time is so great from when they can have regular employment to the time when they would come upon the superannuation benefit at 65 years that it makes them feel an objection to it in supporting it, because they feel that that age is too remote for them. But, even while I say that, there is a general feeling among men that I have conversed with that Mr. Chamberlain's scheme would be very useful indeed, and would be successful to a large extent, if only as an experiment of the question, to see whether it would not be possible that a national scheme should be the outcome of Mr. Chamberlain's experiment.

Old age pensions.

Feeling in favour.

Mr. Chamberlain's scheme.

14589. Have you made any calculations as to how many men would be in a position to receive it by attaining an age of 65?—In my own society there would be only one in eight. The returns of 1892–93 are not issued yet. In my own society there was one in eight members who died over 65 during the year 1892.

14590. Is there anything in your occupation that is particularly trying and wasting to the human constitution?—No, I take it that my trade, generally speaking, is as healthy a trade as any, although it is manual, of course, to a large extent.

Members of the live beyond.

14591. Then do you think that people would be content to subscribe all their lives upon the chance of their arriving at the age of 65, with the knowledge of that fact that you have just now mentioned?—There would be many who would subscribe with the probability of living to that, because we none of us know that we are going to attain old age; when we commenced paying we pay to it, it would be an unknown quantity what number would arrive at that age, so that it would be hoped that it would spur men on to pay, notwithstanding that the figures would show that only 8 out of 100 lived to that age.

Mr. Stuart.

14592. Is it 8 out of 100?—Yes; according to the last annual report of the Engineers' Society, of the members who died only one in eight reached the age of 65. That is the answer I intended to give, if I did not give it.

Chairman.

14593. Have you ever heard a suggestion made that this payment should accrue at an earlier age than 65?—There is a feeling for that; the men think that they should arrive at least at the age of 60; 60 should be the age at which they should receive it.

14594. Of course they would have to face the fact that they would have to subscribe somewhat more?—Yes; we admit that fact, and that is why we are afraid that, generally speaking, nationally speaking, the scheme would not be successful; but there is a certain body of workmen who are exceptionally situated, who are very well paid, who would be enabled, and would feel disposed, to enter into a scheme of this description with the probability of being able to pay for it until 65.

14595. I suppose the people with whom you have conversed on this subject have been generally middle-aged people; people advancing towards old age?—No, I cannot say that they would be middle-aged people; they would be men, probably, from 25 up to 40.

14596. I suppose you would recognise the danger that, at an earlier age than that, say 20, before a man was married, with the desire to enjoy life so strong, and the want of proper prudence with regard to the future so prevalent, that you would have difficulty in getting young men to begin early enough?—We do not find any difficulty in getting young men to join a society; the difficulty we find is to keep them when we have got them; they join readily enough.

14597. So we have heard; but your society offers many advantages before a man attains the age of 60 or 65; it is a system of sickness, and he sees, by the examples of all about him, that men are constantly in sickness, at a comparatively early period in life; but is not the case different when you come to deal with the question of a deferred annuity?—I admit that the time seems remote. But we look forward, as workmen who take an interest in these matters, to the spread of education and to a desire on the part of the workmen, with opportunities that are offered to them through a scheme of this description, to take the matter up and to carry it out.

14598. Then you are of opinion that a considerable number of young men would be found who would be prepared to contribute their portion to the payment required to ensure the pension under Mr. Chamberlain's scheme?—I believe there would be a considerable number of young men prepared to commence.

14599. A portion of Mr. Chamberlain's scheme supposes co-operation with the friendly societies?—Yes.

14600. What is your opinion as to the probability of the friendly societies co-operation in giving that effect?—My opinion is, that eventually the friendly societies will be brought into co-operation with some scheme of this description. The opposition to Mr. Chamberlain's or any other State-aided scheme previously has been an opposition of friendly societies, not so much to the schemes themselves, but to the official

Chairman—continued.

element that looks, or rather that objects, to State control. The working members of the society, I speak for my own, I do not speak for others; but the working members of my society, at least in a large degree, do not view with disfavour Mr. Chamberlain's scheme of assistance to friendly societies on the superannuation question. It is the official element that hitherto has applied a break wheel against any approaching the friendly societies towards Mr. Chamberlain, or Mr. Chamberlain back again; and I really believe that when the vast bulk of the members of my society understand aright the position that Mr. Chamberlain has taken upon this question, that the official element will have to either alter its tactics, or other men will have to be provided to carry out any scheme of superannuation that may be decided upon. Briefly stated, I would say that it is the official element that has prevented, either through their fear of State control causing them to look without any favour upon any State-aided superannuation scheme——

14601. Is what you call the official element hostile to it from a jealousy, which often is just and honourable, but which, in your opinion, in this case is misplaced—of State interference?—True. I would not say it was not just or honourable. It arises far more than anything from a mistaken notion that Mr. Chamberlain, or any other gentleman who may have a scheme of that description, desires to introduce State control with regard to friendly societies. Now, for my own part, I do not object to State control. The State has interfered on several occasions with regard to friendly societies, and on every occasion it has been not to loosen the foundations of the societies, but to broaden the base of their operations, and to make it possible that members can really rely on the promises that are made to them. The whole tendency of the State interference with the friendly societies has been for their good rather than to their detriment; and I do not think that the State, with regard to old-age pensions, would in any sense interfere with friendly societies carrying out their proper and legitimate work, but rather would support them in it, because we know it means saving in many instances the rates of the country.

Fearing State control.

14602. Are the opinions that you have just now expressed very widely entertained among members of the friendly societies?—My opinions I expressed at two conferences of my own society. At one conference I was defeated when a vote was taken; but in the Birmingham district I have visited our 12 lodges; I have discussed these questions with them, specially discussed them; and on no occasion has any member uttered any protest, or spoken in any sense adverse to Government or to Mr. Chamberlain's scheme, or to any other scheme of State-aided control; and I really believe, as I stated before, that the more this thing is understood, and when men will brush away the fear that they have of State interference, the more friendly societies will desire to co-operate with any body of gentlemen or any Government who may desire to introduce a State-aided scheme.

Mr. Chamberlain.

14603. May I ask you whether you did not make a slip just now? You said "Mr. Cham-"berlain's scheme of State-aided control," did you not mean Mr. Chamberlain's scheme of State assistance?—Yes; I meant it in that sense.

14604. Because mine does not provide any control?——

Mr. Henley.

Improvements made by guardians at Birmingham.

14605. I think you said the guardians of Birmingham, as a rule, were disposed to save the rates, and not to relieve the poor?—No, sir; I did not say the guardians. I said the system of the relieving officers seemed to be, first of all, to see how they could save the rates, and, secondly, to assist the poor. That is the tendency I expressed.

14606. Your remark did not apply to the guardians?—No, sir; not to the guardians, as guardians.

14607. Have you lived long in Birmingham?—All my life, except when I was born.

14608. How long?—Thirty-eight years.

14609. You must remember very well what the Birmingham guardians have done with regard to the poor of all classes. First of all, I daresay you remember that they bought a very good estate out in the country at Marston Green for the purpose of sending all their children out into the country?—Yes, sir, I know the place.

14610. Thus relieving the workhouse to that extent. Then I daresay you remember that the guardians built a large office for the purpose of giving better relief to the out-door poor, having a place for their relieving officers, and all other departments?—Yes.

14611. I daresay you remember the guardians provided an out-door dispensary for the whole of the out-door poor of Birmingham parish?—Yes.

14612. For the purpose of giving them better and quicker treatment. Do you remember that?—Yes, I know that.

14613. I daresay you remember that the guardians, finding that the medical officers, being engaged in private practice, did not devote sufficient attention to the poor, provided a staff of officers to devote their whole time to the duties of their offices?—Yes, sir.

14614. Then, I daresay you remember the new infirmary being built at the workhouse?—Yes, at Spring-hill.

Distinction felt between relief in workhouse and in infirmary.

14615. Is any distinction drawn between the infirmary and the workhouse by the people of Birmingham?—There is by the people themselves.

14616. Are you aware that the guardians, for the very purpose of preventing the infirmary being considered as not belonging to the workhouse, refused to make a separate entrance into the infirmary, and compelled every person to pass through the gate into the workhouse?—I am quite aware that there is not this separate entrance; but I have never heard, and I have not understood, that the guardians made two entrances for the purpose of making the distinction of which you speak.

14617. On the contrary, the guardians decided

Mr. Henley—continued.

that there should be only one entrance to the workhouse, including the infirmary, and the persons should all enter into that one gate, and have their names taken down as ordinary paupers, to prevent persons drawing any distinction between the infirmary and the workhouse. Were you aware of that?—No, I am not aware of it in that sense, although I know the entrance of which you speak.

14618. So that practically there is no difference between the infirmary and the workhouse, except that they are under a different staff of officers?—I admit that practically there is no difference; but in the mind of the workmen, or the women, who have to go to the infirmary, there is a great difference. They make a distinction which is very great.

14619. It is a distinction without a difference?—That may be; but still it operates.

14620. Has not the complaint in Birmingham been that the guardians have spent too much money upon those establishments?—Upon the establishments, as distinct from the amount that they have spent upon the poor.

Large sums spent on establishments.

14621. Upon these buildings, including establishments; that has been the complaint?—Yes.

14622. But are you aware that the guardians have endeavoured to check the great influx of persons into their workhouses and into their infirmary?—I do not understand you hardly, in what sense you mean, except that you may mean that they have what I should term a roll-call throughout the workhouses as to the parishes that the various people belong to. I do not understand you in any other sense.

14623. I mean every year they have a revision committee, which generally extends over 14 days?—Yes.

14624. To ascertain whether there are any persons, either in the workhouse or in the infirmary, who ought not to be there?—I have always understood that inquiry has been not only for that purpose, but to apportion the people who are there to the parishes that they really belong to. I may be wrong in that assumption; but that is my opinion.

14625. Now, with regard to the outdoor poor, have you ever attended any meetings of the relief committees?—No.

14626. You have not?—No.

Complaint of relieving officers, &c. guardians.

14627. You are aware that until lately the relief committees met five days a week, at nine o'clock in the morning?—I am aware of the system at present, where they work in sections or districts, but I was not aware of anything that took place years ago with regard to the system.

14628. Well, it has gone on for many years, so that we may assume that every poor man or woman in Birmingham who is destitute has an opportunity of being fully heard before one of those committees?—I admit that. But what the workpeople complain of is, not that they have to go before the committee itself, but the routine they have to go through before they get there. When they are before the guardians themselves, they, generally speaking, get a different system of treatment to what they get before they arrive

Mr. Henley—continued.

before the guardians. Their complaint is not so much against the guardians, as guardians, but against the official element, as official element.

14629. In fact, the relieving officers?—Yes.

14630. Well, the relieving officers can only do one of two things: they can either give an order for the workhouse between the meetings of the guardians, or they can relieve the people in kind up to the next meeting of the guardians. That is all they can do. So that every person has an opportunity, has he not, of going before these committees every week?—Yes, they have the opportunity of going before the committee; it is before they get before the committee of which we complain. They do not like the amount of what we usually term red-tapeism; the questionings they have to submit to, and the way in which the questions are put; they recognise that certain inquiries must be made; and while they do not want everyone to appear smooth with them, they do ask a little different treatment from the officers.

14631. It amounts to this, then: the inquiries made by the superintendent relieving officer, the cross visitor, and the relieving officers are too exhaustive?—They may actually take place, but, I think, in practice, they do not get all those inquiries. Before a man comes up for relief from the individual himself, the relieving officer generally reports, as I understand it, to the official, Mr. Fothergill, as the case may be, and he presents his report to the committee. It is the first man who visits of whom the greatest complaint is made, not afterwards.

14632. You do not object to the conduct of the relieving officers, but to the very minute inquiries they make with regard to the condition of the poor?—I do not object to inquiry that is necessary.

14633. You do not?—I do not object to inquiry that is necessary. I object to the spirit of the inquiry. It seems to me to pre-suppose that you must not expect relief, and that you have no right to ask for it.

14634. But every person in Birmingham ought to know when they can get outdoor relief and when they cannot, because this printed paper which I hold in my hand tells everyone in Birmingham what classes may receive out relief, and those who will not be relieved except in the workhouse. "Single able-bodied men," we have nothing to do with them, "single able-bodied women, able-bodied widows without children, married women (with or without families), whose husbands having been convicted of crime are undergoing imprisonment." Well, they are not eligible, as a rule, for outdoor relief. Do you see any objection to that?—None whatever.

14635–6. I will take the others:—"Married women deserted by their husbands, whether with or without families; persons residing with relatives where the united income of the family is sufficient for the support of all its members, whether such relatives are liable by law to support the applicant or not; widows with children, during the first six months of their widowhood, if on the death of their husband they receive money from a club, which, in the opinion of the committee, was lavishly spent in mourning or funeral expenses; any person who fails to satisfy the committee that their destitution has not been caused by improvidence or intemperance." Now, is there anything in the "spirit" of these things—I think that is the word you used—that you think objectionable?—Yes; but when I used the word "spirit," I used it in the sense of the spirit of the man, not of the written words; the way in which the man makes his inquiry is the "spirit" of which I spoke, not the written words which the guardians issue. I have no objection to those inquiries, or to these statements laid down here. What we complain of mostly is, as I say, the spirit in which the inquiry is conducted, the word of mouth.

Mr. Broadhurst.

14637. His tone?—Yes.

14638. And conduct?—Yes; that is what we complain of.

Mr. Henley.

14639. Do you see anything to object to in these regulations?—Well, that would be impossible to answer straight off, and say I do not object to this, or I agree with that other, because I could not do it straight off. I would not attempt to give a definite answer.

14640. But I think you will admit the guardians of Birmingham have made every provision they can for due inquiry into cases of all persons who apply for relief?—That I do admit. I admit it.

14641. That they have made ample provision with regard to the medical attendance of the aged outside the workhouse?—Yes.

14642. That they have made excellent provision for all the sick and aged who may come into the workhouse, in the sick wards?—Yes.

14643. And it is only to the mode in which these inquiries are conducted in some instances that you object, I think?—I object in no measure to the system, and to the work of the guardians of the parish of Birmingham, as guardians. As the system is at present administered, I am really of opinion that there is no better workhouse or no better conducted system, generally speaking, than the Birmingham one is. What we, as working men, ask, is a different system of inquiry, and a greater consideration to old-age members, rather than dragging them into the workhouse. We ask, first of all, for more consideration to be given to the people when inquiries are made, and, secondly, an increased opportunity of aged men or women residing with their families, rather than having to go into the workhouse to end their days.

Out relief should be more readily given to the aged.

14644. And is that feeling widespread in Birmingham, do you think?—It is very widely spread among the workmen.

14645. And why are the guardians not turned out?—Because of the old system of election. When we have wider suffrage we may turn some of them out.

Mr. Pell.

14646. Just to come to the last question: you would wish to see guardians elected who

Mr. Pell—continued.

Value of popular election.

would be more liberal with outdoor relief, and less ready to resort to the test of the workhouse?—Well, my opinion, when we have guardians more popularly elected, is not that they will be elected primarily to spend the money of the ratepayers, but, first of all, to remember that the rates are provided for the relief of the poor, and make that their first consideration. If more money is spent, I do not fear but they will spend it properly; and it will be money well spent in the cause we have——

14647. Still if there is a more liberal amount of relief, it must come out of the rates. You do not contemplate it coming from anywhere else, I suppose?—Not in the least. But, if you would allow me, we working men say that while we help to make the wealth of the country, we do not have the opportunity that our more favoured brethren have of making a provision for ourselves like they do, and that consequently we are not so depauperised as some would attempt to make us, because our wealth has been conserved in another direction. We have not received it to the extent, but we have helped to produce it, and we are justly entitled to a portion of it without being termed, in its broadest sense, paupers, although we may not actually have received the money during our working life.

Working class entitled to aid from rates.

14648. Then, am I to understand you that a person who has reached old age after a respectable life, and who has been a person employed, I suppose, on manual labour, if he has not got that which might be considered sufficient for a comfortable existence, he has a right to have it furnished by the rates of the community. Is that what you are prepared to say?—If he has gone through a life of labour without having a sufficiency to make a provision, then I would not brand that man as a pauper, because it is his position that has made him what he is, and the want of opportunity, probably, has not made him better than he would be.

14649. That was hardly my question. My question was to get at your mind, whether you think, under the circumstances I stated, that man would get the right of relief?—I would say that a man after the life of labour that I have depicted would have a right without being branded as a pauper.

14650. But apart from that; we will not say a word about the branding?—No.

14651. And, therefore, if you hold that he has a right to relief, you would say that that would justify you in saying that he had a right to a pension, as one form of relief?—Well, not altogether. We assume a pension to be that a man has either received lessened payment in his salary, or by a provision made by himself for himself, along with other people, to be a pensioner after a certain time. I was assuming a man who had not been enabled, in any sense, to make provision for himself, who would be enabled to receive, more as a right than as a favour, a small amount of money to keep him in his old age.

Many cannot provide for age.

14652. Do you think there are many persons in Birmingham who are unable, apart from sickness, or bad constitutions, to make sufficient provision for old age?—I think there are a great many men that never receive more than 18*s*. a week all their lives.

Mr. Pell—continued.

14653. I did not ask that?—Well, they are not able to make provision, owing to the amount they receive.

14654. That was not my question. I do not know how far 18*s*. a week would go in Birmingham; I may happen to know how far it would go in country life. But my question was, do you think there are many persons in Birmingham now who are unable to make provision for old age without State assistance?—I could not answer that question definitely, I can only speak of my own acquaintance as to the quantity.

14655. That is all I ask. Well, what do you think?—From my own acquaintance, where I am employed, there are at least half of them do not receive above 18*s*. per week.

14656. You think that there are one-half that are unable to make any provision for old age?—Well, I could not say half.

14657. Well, to come back to my question; do you think there are many?—There are many. I could not give a definite answer to it, the trades are so various. We are not acquainted with all the trades that receive outdoor relief.

14658. I will come to the Amalgamated Engineers. Do you think among the Amalgamated Engineers, a class with which you certainly are well acquainted, there are many who are unable, as times go, to make provision for old age?—You see the constitution of our society would prevent them not being able to avoid coming upon the Poor Law in their old age, because of the superannuation scheme attached to it.

Superannuation fund of engineers.

14659. Is there anything to prevent, if I was a young man, and an engineer, my becoming a member of the society of Amalgamated Engineers, and thereby joining a society which would insure me wanting State provision in old age?—By becoming a member, you become entitled, after a certain length of time in the society, to a superannuation benefit.

14660. Without any State aid?—Without any State aid.

14661. Is there any reason why that excellent method and principle should not be extended?—There is this in it. Many societies do not receive the same amount of wages that we do, and many societies likewise have no superannuation fund attached to them, they are purely trade societies.

14662. Would you be in favour of seeing the extension of the superannuation scheme in other societies?—Certainly.

14663. You would be in favour of it?—Yes.

14664. Is it very exceptional; is your association rather exceptional in that way? I think I have been told it is, that there are not many societies that do make provision for old age?—I do not know many.

State should help when self-help is insufficient.

14665. Do you think the idea in Birmingham is spreading, that it is desirable among the workpeople that that provision should be made among themselves?—The idea is spreading, not altogether that the provision should be made among themselves, but that the State should recognise its duties to the workmen.

Mr. Pell—continued.

14666. That is to say, that the State, which means all of us, should do something for somebody else that he could do for himself?—Well, not always; he cannot do it for himself.

14667. No; but the amalgamated engineer can?—Yes; we did it at the commencement, before any question of State-aid was ever thought of.

14668. You made some reference to the condition of the old people in Birmingham now and what it formerly was. With reference to those remarks the Chairman called your attention to the great drop in the price of the necessaries of life and the rise in the earnings of the people. Now, do you consider that an old man in Birmingham is worse or better off than he was when I was a young man, 20 years before you were born?—The standard of comfort has undoubtedly increased.

14669. Yes?—But the old man is worse off, because the opportunities of following his employment are lessened. We have to recognise the great increase of machinery, which undoubtedly lessens the opportunity of a man following his employment, especially when he gets old; and, secondly, we have to recognise that the increase of machinery destroys to a large extent the skill of the man; it makes him more a machine than a skilled artizan; and that, likewise, has a tendency when he gets out of employment up in years to prevent him getting other employment, because he is not a skilled artizan in any sense, he is simply a manual workman.

14670. You think then that the introduction of machinery has had the effect of displacing the old men much more than the young?—That, combined with the feeling of the employer.

14671. That being the case, there is a smaller number of persons in the market to go and wait upon the machine. If you take out the old members of society as unable to attend upon the machinery, you then leave the machine to be attended by the young members. They are a limited number; they can put up the price of their wages, can they not?—No.

14672. How is that?—Because of the increased production of the machinery. Where one man could produce one article, one man can produce 20 now; so that while we lessen the number of workmen we largely increase the production.

14673. Supposing you had in Birminnham any of these—I will not say Mr. Chamberlain's, but any of the State-aided pension schemes, founded and in operation, there would be then, would there not, a number of persons receiving something per week beyond what they earned among the old people?—Do you mean members of friendly societies?

14674. No?—I hardly understand the question.

14675. I understand that the pension scheme—Mr. Chamberlain's, at all events, and, I believe, all the others — contemplate pensions for all old people—Yes; at a certain age.

14676. Well, then, my question was: if you have a number of old persons—persons above 60 we will call old people—with a weekly income not really from their own exertions, I was going to ask you, would not that have the effect of putting down the price of labour among those who are just below 60; men between 50 and 60?—I do not think it would to a large extent, because men, when they arrive at 65 years of age, if they follow a manual occupation, or a literary one, as a rule they are not very well able to compete in the labour market. The difficulty is so great of getting situations at that age that their competition is very little indeed.

Pensions would not depress wages.

Mr. Pell—continued.

Mr. Roundell.

14677. You have told us that the infirmary does not degrade men in the way that the workhouse does. Can you tell us, quite generally, what kind of arrrangements connected with the infirmary you have in view which distinguish the treatment there from that in the workhouse?—The Birmingham people (I speak, of course, of Birmingham), the Birmingham working people feel the infirmary as having been provided by the guardians, not so much to pauperise them as to make a centre where those who are not able to employ doctors themselves can go and get cured of their illnesses; whereas, if they went into the workhouse, that is an outward evidence that they have become paupers, as distinct from the feeling that they have that they are only temporarily in the infirmary simply for the purpose of overcoming an illness that may have overtaken them.

Infirmary regarded as public hospital.

14678. It is not, then, from any difference in the treatment in the two, do you mean?—Not so much, as I am aware of, of the treatment, because I cannot complain of the treatment inside the place.

14679. I think you were asked a good deal just now by Mr. Henley about the objection to the spirit of inquiry — the tone, the want of consideration for old age, and so on. If I understand you, you do not object to the exhaustiveness of the inquiry made by the relieving officers, but to the fact that their inquiries are directed not so mueh to relieving the poor as to saving the rates; is not that it?—That is it, to a large extent. I cannot tell you which week it was; but a few weeks ago, the amount spent—I believe I am correct—in relieving the poor in one week was 40*l.*; and the amount spent in wages to the relieving officers was 46*l.* I cannot tell just to the accurate figures, because I was not aware I should be asked these questions. But those are the things that tend to make us feel that the idea of the relieving officer is to save the rates rather than relieve the poor, because they spend more on themselves than they spend upon the poor.

Cost of administration.

14680. Then, you also told us that the friendly societies and the trade unions can and do discriminate. Can you tell us in what way they discriminate so as to be free from the objections that you attribute to the relieving officers?—If we have a man, who is an applicant, in our trade society for the benevolent fund, we depute one of our members to go and visit, not only him, if we do not know him well, because some of the members we very rarely see in our branches,

Mr. Roundell—continued.

but depute our members to make inquiries into that man's character, and his mode of living, whether he visits public-houses, or wastes what opportunity he has had in that direction; and we are enabled by the spirit of our inquiry to arrive at a truer conclusion, because we go with the spirit of inquiry that is very often absent from the official mind, and we are able by that means to arrive at a truer conclusion as to the man's real position, and to the reasons that have brought him to what he is. It is only the spirit of the inquiry that would prompt us to discriminate a right in a sense opposite to the official mind.

Discrimination in friendly society inquiries.

14681. Then you told us that in your opinion a working man was not able to join societies if his earnings were less than 25*s.* a week. Would you tell us what the rent of working men in Birmingham is; you speak of the married men?—I am not aware that I said they could not join under 25*s.* It would be a struggle for them to do it under 25*s.*, married men. I am not aware that I said that they could not.

14682. No; but it would be difficult for them?—It would become increasingly difficult.

14683. What is the rent that those men would pay, these married men?—That would depend partly upon the neighbourhood in which they worked, partly upon the number of children they had in the family. To a large extent it would depend on that. The average rental of the working man in Birmingham, I take it, would be about 4*s.* 3*d.* per week; from that up to 6*s.*, the average of the ordinary workman.

House rent.

14684. How many rooms do they have for that?—A house, say at 4*s.* 6*d.* per week, would have one room down and two rooms up; sometimes three rooms; they would be what we term attics.

Mr. Booth.

14685. One room and a kitchen?—Well, there ought to be one room downstairs. The waste-house would be several yards away from the house, several persons using it. Practically there would be only one room downstairs for 4*s.* 6*d.* a week.

Mr. Roundell.

14686. I think you have not told us how much the superannuation benefit in your society is?—Should you like all the amounts for the various years? There are only four amounts.

Engineers' superannuation fund.

14687. No; if you could give it us in a compendious form?—Twenty-five years' membership, 7*s.* a week; 30 years' membership, 8*s.* per week; 35 years' membership, 9*s.* per week; and 40 years' membership, 10*s.* per week.

14688. Then that depends on the length of membership, or does the question of age come in also?—A man must be over 55 before he can claim it.

14689. Then, coming to the old age pension question, you have said that you would wish to see an experiment tried?—Yes, sir.

14690. I remember some years ago the municipality of Birmingham wished to try an experiment in dealing with the liquor question. When you spoke of an experiment about Mr. Chamberlain's or any other scheme, did you mean it in that sense?—In the sense of the municipality taking the matter up.

Mr. Roundell—continued.

14691. No; I do not mean the municipality. I mean more generally whether you wished the State to try the experiment?—Certainly. I should desire the State to try the experiment; the State to undertake the experiment.

14692. Then you spoke about the co-operation with the friendly societies. Would there not be this difficulty of working such a scheme as Mr. Chamberlain proposes independently of the friendly societies, that there would be the annual payment that would have to be made for 40 years or so, unless it were connected with sickness benefits, which would give the person a continuous interest in the scheme?—You speak in connection with friendly societies?

Advantage of friendly societies of State pension scheme.

14693. Yes; well, I was rather asking this; whether one of the difficulties of Mr. Chamberlain's scheme would not be that the person would have to pay 1*l.* a year for 40 years, or whatever it might be, on the chance of his living to the age of 65; and then, further, this, whether that difficulty would not be lessened if, as Mr. Chamberlain proposes as an alternative, the friendly society organisation were brought to bear where there would be the contribution to sickness benefits, and the continuous interest that the man would have all through his life up to 65?—That is true with regard to the portion appertaining to friendly societies. That is one of the reasons why I cannot understand friendly societies' opposition to the scheme. I feel that the portion relating to friendly societies would be of so great advantage, not only to the scheme itself, but to the friendly societies themselves, in keeping the members in, that it would go a great way towards making that portion of the scheme a success. The other portion, of course, we cannot answer until we have practically tested it, whether it would be successful or not, that is, those who pay outside the scheme; but if the friendly societies would tack on the portion relating to Mr. Chamberlain's scheme, I feel confident that that would be the most successful portion of the whole of that scheme.

14694. And if I may return to my former question, I gather from what you have just said that if it were thought fit to try the experiment in connection with the friendly societies that that would be a form of experiment that you contemplate rather than the more general scheme?—There you could not do it in that sense altogether, because there is a large body of men who do not belong to friendly societies, and it would not be a true test of the national feeling for old age if you simply decreed it to the friendly societies without giving those outside the opportunity of doing likewise.

14695. Then just one question about the State control. The difficulty is about the official element in the friendly societies. Of course, the difficulty that they feel is this, that if the State is allowed to supplement in the case of the friendly societies, that it will be a requirement on the part of the State that the friendly societies should be actuarially solvent. How do you meet that difficulty?—I take it that it would only be the superannuation portion of the scheme that the Government would require that should be actuarially solvent. The Government, I take it, would not interfere with the sick portion of

Government control of insurance side of friendly societies.

Mr. Roundell—continued.

the scheme. The whole tendency of friendly societies to-day is to establish an actuarial basis for payment; and the basis of my own society and other societies to-day would be a certain success from an actuarial standpoint, as the Government scheme of Government superannuation would be, because they are all established to-day upon an actuarial basis; and I think it would be sufficient if, while those are established upon an actuarial basis the Government only interfered, and saw that the superannuation portion of their work was satisfactory to them. The Government does interfere now with regard to our work.

14696. But when you speak of an actuarial basis, it is on the basis of the actuary chosen by the society, and not by the State. The State, that is to say, has no guarantee that the actuarial basis is correct?—That may be true, but my feeling is that in all probability the same man whom we employ for actuarial purposes would be employed by the Government for the same purpose, because they are among the first actuaries for friendly society work in the land, and we feel that the same class of men would be employed to draw up their tables.

14697. But my question is, that supposing such a scheme were started, would not the State, would not the Government of the day insist upon their actuary being employed?—That I should have no objection to, so far as the superannuation portion went.

14698. Then put it this way: Supposing that the Government assured themselves as to the solvency of the superannuation branch, but did not interfere with the sickness and other benefits, supposing that the sickness tables were actuarially inadequate; how do you meet that difficulty?—We have found that practical difficulty in the past; that the tables have not been sufficient; but we have remedied it, and further, every man has a right in my society, and, I take it, in others, supposing the lodge or court that he belonged to ceased to exist through insolvency, to transfer his membership to the central body, and we should find that where a man was in for superannuation, that if his court or lodge failed him, the district, or the central executive of the order would take him up and make him an order member, so that the man actually would not be out of the society, and he would still pay his money on the basis that the executive of his society would declare actuarially to be the only amount, and the proper amount, that he should pay.

14699. But I think my point was this: Would not the State require to satisfy itself as to the solvency of the tables generally, for the sickness benefits as well as for the old age. It would not be sufficient for them to be satisfied as to the adequacy of the superannuation tables; must they not also satisfy themselves as to the sickness benefits, because if those are inadequate the whole thing falls to pieces?—Not necessarily so.

Mr. Broadhurst.

14700. Mr. Jephcott, are we to understand this, that the people whom you represent do not in the least object to the fullest inquiries into the

Mr. Broadhurst—continued.

condition of the people who come for relief, but they object to that inquiry being conducted in a dictatorial tone, an uncivil, rough manner?—That is what they do object to, the tone in which the inquiry is conducted, rather than to the inquiry itself.

Rough manner of relieving officers

14701. It probably amounts to almost bullying in the eyes of some of the poor people?—That is what it does amount to in the eyes of many people.

14702. So that it is the relieving officer who is to blame mainly in this matter?—The relieving officer is to blame mainly.

14703. He being the person who conducts the inquiry?—Yes.

14704. Is it your opinion, from constant association with the people, that there is a tendency to require better treatment at the hands of the Poor Law, than was the case say 25 or 40 years back?—Do I understand you that there is a tendency to better treatment?

14705. No, to require to look for better treatment?—Undoubtedly there is, with the increased education a greater desire on the part of working people to be considered better than they were 40 or 50 years ago; it naturally arises from the increased intelligence on their part.

14706. They demand better treatment and more consideration?—Yes.

14707. That is it, shortly?—Yes.

14708. And consequently would it be that the objection to taking assistance, we will call it, in the form of Poor Law relief, is on the increase, the objection to it?—The objection is on the increase with the present system of inquiry, in the sense that I have answered the previous question.

14709. Do they in effect have this in their mind, as far as you gather it, that "we have done our best for the State and for our country, and we have been unable to provide for ourselves; therefore we should be treated liberally and with kindness"?—I say, yes, to that. I answered that question more fully in reply to a previous question.

14710. You spoke of the difficulty of middle-aged artizans obtaining employment; that is on the increase still, do you think?—I think it is. If it were possible to obtain the age of members in receipt of donation in the respective trade societies, I think it would be found that the aged members are in receipt of more donation than they were years ago in proportion to their age.

Difficult for middle-aged to find employment.

14711. There is more money being paid in donation to the aged than there was years back?—Yes, that is correct.

14712–13. And do you think that is likely to increase as the development of machinery increases?—That is likely to increase for the reasons that I have previously given, the loss of feeling on the part of an employer to keep old servants. I do not say that of every employer, generally; I speak of the tendency of employers to refuse to pay the same amount of money that they would pay for young men, and also the introduction of machinery that takes away a certain portion of skill that was required previously.

Mr. Broadhurst—continued.

14714. You spoke of the Masons' Society, I understood you?—Yes.

14715. Allowing men from 60 years of age to take less than the regulation wage?—Yes.

14716. That was in the case of able-bodied, but in the case of a person otherwise partially physically incapacitated, he would be allowed to do so at a younger ago than 60?—I cannot answer that question. The inquiry I made related to ordinary workmen above a certain age, and the result of the inquiry was that at 60, and not under, they were allowed to take less.

14717. Are you acquainted with the scheme of superannuation in your union?—No, I am not.

14718. You said that many people with whom you had discussed the matter of pensions would be willing to try what is called Mr. Chamberlain's scheme?—True.

14719. The people to whom you then referred, I presume, are skilled workmen, mostly receiving above the labourer's wage?—That would be true to a large extent; because I am personally acquainted with more skilled artizans.

14720. You know nothing whatever of the agricultural labourer, with his 11*s.* or 13*s.* a week?—I only know he receives that, but I do not know how he lives with it.

14721. You do not think it would be a very easy thing for him to meet these demands, do you?—It would be extremely difficult. The only way in which I think he could meet them would be in the case of harvest time, or haymaking time, or such special times, when he would receive a lump sum for special work that he would do. I am not saying that he could do it then; I am only saying I feel that those would be the most likely times for an agricultural labourer—if he were able to pay at all he would pay then.

14722. You are not aware, perhaps, that those two season's income are usually mortgaged for boots and rent?—No, I am not living in the country.

14723. You do not know, in fact, anything about the agricultural labourer?—I would not say that I do.

14724. You speak for the town?—Yes.

14725. May I take it to mean this: that the objection to the present system in aid of the aged poor is so objectionable that they are willing to try almost any other scheme than the present?—They are willing to try any other scheme that would, as the Poor Law is at present constituted, relieve them from——

14726. Now, you said you called a pension a fund to which the person receiving it had made contribution; did I understand you to say that?—I am not aware that I said it in those words.

14727. You defined a pension as a fund to which the person receiving it contributed?—The word "pension" I would use there would be in the sense of a superannuation pension, or payment; I should not use that word in the sense of having received a pension from the State. Probably the better word would have been "superannuation" there, rather than "pension," if I understand the portion that you have quoted aright.

Mr. Broadhurst—continued.

14728. Someone asked you with regard to "pension," and you said you regarded a pension as a fund to which a person had made a contribution?—I cannot answer directly as to the words that you use.

Payment rates and should c as contrib to relief pension

14729. Do you consider that a person has contributed to the relief that he receives through parochial organization?—Certainly he has.

14730. During his life of work?—During his life of work.

14731. And as a ratepayer?—Yes.

14732. And if it were decreed at once that every aged person entitled to relief should receive relief, not from the Poor Law, but from the Treasury, it would be from a fund to which he had already contributed, do you think?—True, indirectly and directly.

14733. So that the phrase "State-aided" is a mere phrase to a great extent?—It cannot be a phrase to my mind, when a person pays part and the State pays another part into a distinct fund.

14734. Well, we both mean the same thing, evidently, but treasuries and governments have no funds other than those provided by the nation; therefore it is all State-aid?—Yes.

14735. And there is no reason, is there, why the money should not be paid say by the Inland Revenue officer to the persons at their own doors rather than through the relieving officer of your city of Birmingham?—If I understand your question aright, it would mean that every person on arriving at a certain age would receive a certain amount of money through the Treasury direct, without in any sense being considered a pauper in receiving it.

Would universal pension

14736. Yes?—As a workman I should certainly say I should like to see it.

Pension scheme able to through

14737. You think generally that a scheme of old age pension would be much more approved of, do you, by your friends, than the outdoor relief?—I think generally a scheme of old age pension would be approved of, and would be, as I stated before, largely availed of by the better class of artizans, that is, those classes at first who are in receipt of most money. There is no doubt whatever that if an experiment is made, and I believe an experiment should be made, we shall find a large body of people willing to persevere in it and to endeavour to make it a success.

14738. Are you aware that some of the schemes would require 30 or 40 years contribution on the part of most people before they took any effect?—I admit that everything has to have a beginning, and it would be impossible to establish a scheme of old age pension by the State and at once begin to pay out the amounts to various people; in short I know very well that a certain lapse of time must take place before that fund could be distributed; but during that interim, I am of opinion that the knowledge of the subject would be so great that we should be enabled eventually, as a nation, to formulate a scheme that would be satisfactory to all.

14739. Do you think you would be very successful in getting men to join sick societies and trade unions if that for which they pay

Mr. Broadhurst—continued.

has 30 or 40 years to run before they get the benefit?—We are successful in getting members into our trade society who do not receive any superannuation under 55 years of age, and they join ours in preference to those that have no superannuation fund attached.

14740. Well, but do they join it for other reasons than for superannuation, other causes?—It is true they join it for trade purposes, and for sickness.

14741. Funerals?—Funerals.

14742. And out of work?—Well, that is donation.

14743. And out of work?—Yes, that is donation for out-of-work pay.

14744. That takes effect as soon as they are eligible members?—Twelve months.

14745. Twelve months?—But if you canvass the men individually you will find that they desire to remain in the society very largely because they look forward to their superannuation time.

14746. One of the strong points?—That is a very strong point indeed, and a point that, as men get on to 40 years of age, keeps them in the society oftentimes, when, in my opinion, they would have run out.

14747. How long have you had the superannuation fund in existence?—Since 1851.

14748. Since the amalgamation?—Since the amalgamation.

14749. The point of complaint in regard to the person who had the pauper's funeral, although he had legitimate funds for the purpose of burial, was this, I understood it, that a pauper's funeral did take place, and then the local authority claimed the full fund, which was in existence, to provide him with a decent and independent funeral?—That is the point that causes the greatest annoyance to our members, the indignity of a pauper's funeral.

14750. Without notice? — Without our knowing.

Mr. Humphreys-Owen.

14751. May we put the result of your talk with Mr. Broadhurst in this way, that we are all agreed that the workman in his old age should have a comfortable retirement, but the difficulty is to say whether it should come from his own wages, savings out of his own wages, or by the aid of the State, and that you would favour it coming partly from his own wages and partly from the State?—You mean by that that I would favour an amount of superannuation from his own society, and secondly, the amount he would receive if he were insured in the State superannuation?

14752–3. No, not quite; what I meant was this, that the provision which we are all agreed it is desirable he should have should come partly from his own contributions during his working life, but that those contributions should be supplemented by a grant? As regards the question of the hospital and the workhouse, I suppose one reason why the hospital in Birmingham is not looked upon as degrading a man, the workhouse is, that sickness is inevitable and not the man's own

Mr. Humphreys-Owen—continued.

fault, whereas there is always some scintilla of fault attaching to a man who has to seek parish relief?—When a man has been in our infirmary, he comes out without any person attaching any stigma to him; he goes there and is cured, and he comes away, and his fellow-workers in the workshops do not chide him with it, or take any notice whatever, and he feels that he has not got any brand placed upon him in consequence, but if he was in the workhouse the case would be somewhat different, because if he came out he would naturally feel that the eyes of his fellow workmen were upon him, or the public generally, and he feels a certain amount of diffidence, or difference of feeling, towards the two systems, and the one that he favours the most is necessarily the infirmary, because he receives the greatest benefit with the least indignity.

14754. Then I suggested that the reason for that difference of feeling was that partly, in our society, as constituted at present, a pecuniary failure always brings with it some kind of stigma more or less, in many cases very much less, whereas illness involves no stigma whatever?—That is true.

14755. Then you were speaking of what was adequate for relief, and you said, I rather gathered, that you would say that 8*s.* a week for a man with a family would be practical destitution. Was that what you meant?—It would, if he had to pay rent with a family.

14756. Exactly; that is my next question; what rent did that imply?—A man with 8*s.* a week; the answer that I would give with regard to a man with 8*s.* a week would be that he would be enabled to live with his friends, not that he would be able to keep a family himself.

Amount of out-relief necessary.

14757. No; I mean a man with a family?—I said 18*s.*

14758. No, we are talking about different things; it is early in your examination; you spoke of a man receiving 8*s.* a week, and you spoke of that being wholly inadequate?—I am afraid you have mistaken what I say; I said 18*s.*

14759. You rather complained of the allowance of Birmingham guardians; then Mr. Fothergill here told us that the 3*s.* 6*d.*, which is their standard out-door relief, is never the whole of what they get; he says they have an income from relatives, or friends, of one description or another, or some small earnings in all the cases where out-door relief is given; I do not know a single case where the out-door relief is the only income; I do not know whether you had those facts in your mind when you fixed 4*s.* a week as the minimum?—I would like to say, with regard to the case I mentioned earlier, that the man was not in receipt of any wages while he was ill, or from any other source that I was aware of. It does not necessarily follow that they have ceased to support them. Even supposing that they do, the support that is put down there, in many cases, would be from their family, and in many cases you would find that they would be mere children, just a boy or a girl, just of that school age who would be able to obtain 2*s.*, 3*s.*, or 4*s.*, or 5*s.* a week, and would not in any sense be enough,

Mr. Humphreys-Owen—continued.

while the bread-winner was ill, to bring any sufficient amount into the house.

14760. Have you thought at all whether, in order to get that discrimination which is required before out-door relief can be given, it would be better to have a larger number of relieving officers, or a smaller area for administration?—I am not aware. I do not think either a larger number of relieving officers or a smaller area actually touches the point. What we desire is a different spirit in the relieving officer. I have expressed this two or three times; that is what we really require.

Number of relieving officers sufficient.

14761. Yes, but assuming that the relieving officers conducted their inquiry in the same spirit as your trade union would conduct similar inquiries, then do you think it would be better to have a larger number of them, or a smaller area?—I do not think it would be necessary to alter the position of them as they are constituted in Birmingham; I think there are sufficient of them.

14762. It is only what we have exhausted already; the demeanour of the officers?—Yes.

14763. Now, as to clubs; one of Mr. Chamberlain's proposals is that the old age pay given by a friendly society should be supplemented by an allowance from the public of an equal amount. Speaking now, not as a member of a trade union, but as a member of a friendly society, do you see any great objection to that?—To the amount being supplemented?

14764. To the amount being supplemented?—Not in the least.

14765. Not from the point of view of the wish of the friendly societies to maintain their independence? — Always assuming that the friendly societies would maintain their independence, and I do not imagine a case in which any Government would establish an old age system, and at the same interfere with the portion of friendly societies' work that did not touch upon that which they guaranteed. I would mean by that, the Government would not interfere in any sense with the liberty of the sick portion, or the funeral portion, but would only interfere with the superannuation portion, so that they would see that an actuarial estimate was the correct one which they worked upon.

State would only control societies old-age funds.

14766. You would advocate—still speaking as a member of a friendly society—the superannuation fund being kept entirely distinct; distinct not only as regards the investments, but also as regards the contributions?—Most decidedly. The society of which I am a member have their contribution table of superannuation totally distinct from the contributions for sick or funeral.

14767. Then does the sick contribution cease at 60 or 65?—The sick contribution ceases at 65, and the superannuation then commences.

Sick and old-age funds kept distinct.

14768. Then, in your society, do you provide for the contributions which are separately paid being also carried to a separate account?—Yes.

14769. And in the name of separate trustees?—No, they are not in the name of separate trustees; it would be difficult in a lodge to have six trustees; we have three for ordinary purposes, and it would be extremely difficult to have six trustees, in a lodge of 60, or 80, or 100 members.

Mr. Humphreys-Owen—continued.

14770. Then supposing the case that for some reason or other, either from the insufficiency of the tables, or from exceptional sickness, the sickness branch of the society became insolvent, actually insolvent, not merely actuarially, would there be great difficulty in carrying on the superannuation side?—Supposing a lodge failed on its sick side of its business, and even dissolved, the members of that lodge would be transferred to another lodge by agreement, or failing that, would be transferred higher still, to the executive of the society, and would become executive members, or order members, and the superannuation money then, or even the sick money then, themselves, would be paid directly into the executive offices, so that actually, in practice, we use the term "Once an Oddfellow always an Oddfellow;" that would mean that there is a continuation; if one fails we are able to step to another, so that I do not think, supposing the sick portion failed, the superannuation portion would necessarily cease to exist in a separate lodge.

14771. Would you contemplate the State, which promises a contribution to the superannuation side, insisting not only upon the tables being sound, but also upon that side of the lodge being periodically valued, and upon having the condition of the investments audited, or would you leave that to the ordinary machinery of the society?—I should leave that to the ordinary machinery of the society, because you begin at once to interfere with another portion of the society's work, and destroy that liberty for which the friendly societies are at the present time fighting. I have every confidence, with the increased zeal and intelligence displayed in friendly society work, that we are overcoming very rapidly the want of proper payments adequate to the promises that we make, and we are overcoming the difficulty that we used to have of not making proper investments with our money by having specially constituted committees in the various districts to make the investments on behalf of the whole of the lodges, so that I think the probability will be less and less in the immediate future of a properly constituted society failing in its work.

14772. Supposing the superannuation side of the lodge did fail, either in consequence of bad investments or some other accident of that kind, then do you think that such a pressure would be put upon the State to relieve it as would make it dangerous for the State to undertake the original obligation?—I should not view a failure at all where the State had guaranteed such payments as that. If the State says that we must accept certain actuarial tables as being the true ones, the State must take the responsibility if they do not turn out correctly.

Responsibility of the State in case of failure.

14773. But we agreed a minute or two ago that it would not be necessary for the State to have an audit of the investments, that they should trust to the clerks, but still we know that very well-managed schemes occasionally do fail?—Yes, that is true.

14774. Supposing a very well-managed club had a fraudulent trustee, or something of that kind, and men insured for old-age pay not only

Mr. Humphreys-Owen—continued.

lost their own money, but lost the Government contribution; do you think that would be a case in which the Chancellor of the Exchequer would be able to say, "No, that is not part of "my responsibility"?—I am not able to answer that point clearly. In your contribution I am not clear upon that, whether it would not come into the lodge funds; the Government would still hold that; it would only be the portion that the lodges themselves would pay that they would lose; and then we should find in actual practice that the lodges would take special means to endeavour to recoup; that, of course, they do in actual practice with us.

14775. Supposing they failed to do it, because the scheme is this, that such pension will be paid to him?—But I think I have pointed out to you that they actually cannot fail, because, if the lodge fails in its liabilities, the member who is concerned can go to the executive and become an order member, and the executive would have to take up the liabilities of that member.

14776. You could not at the moment, simply hypothetically, contemplate the position of a failure on the part of the order also?—Well, no, we do not presume that; of course that would be an extreme view to take.

14777. However, we are bound, speaking now in the interests of the Exchequer and taxpayer, to test these cases by extreme cases?—Yes, that is true; but I think that would be a very extreme case indeed, because we might presuppose, with regard to the old age, that every one might die before getting to the age of 65, with just the same logic that we could argue that our society would cease to exist.

14778. That would be your answer to that difficulty; the difficulty has been raised; namely, that it is practically a difficulty that we need not contemplate?—Yes.

Mr. Chamberlain.

14779. I will not trouble you with many more questions; but I would like to get your conclusions as regards the administration of the Poor Law. The feeling, I understand, is not at all against the guardians who administer it?—No.

14780. But it is rather against the system, and especially against a certain hardness which you think exists among the relieving officers?—That is my general conclusion.

14781. They do not treat the poor people into whose circumstances they have to make inquiries as though they were friends,; but they treat them rather as though they were police officers?—That is correct.

14782. Now, is not that inseparable from any official system?—I believe it to be so.

14783. It would be hardly possible, would it, to get officers who should be so perfect that, having to deal with a great deal of imposture, they should nevertheless treat every poor person as though they were a friend?—I admit there is a great difficulty there.

14784. And therefore, as I understand, you say that, under those circumstances, you would prefer an alternative system, and you explain the feeling towards the Poor Law which you

Mr. Chamberlain—continued.

say exists among the working classes?—Yes, that is correct.

14785. Now, as regards a portion of the persons to be relieved, they, no doubt, have brought their condition upon themselves by bad conduct; a small proportion?—Yes, a small proportion have.

14786. And they might fairly be treated differently from those who have become poor solely owing to misfortune?—There, I think, the relieving officer could make a discrimination if he chose.

14787. And you would like, especially in the case of old people, that the inquiry in every case should go to the previous character?—That is true.

Discrimination should be by past character.

14788. And that where inquiry shows that the previous character has been good, a discrimination should be made in favour of those people?—That is my contention, that a discrimination should be made.

14789. And that discrimination, as I understand, should take the form, in the first place, of always offering outdoor relief?—Yes.

14790. Not requiring them to come into the house?—That is correct.

14791. And, secondly, to give them, perhaps, a rather larger allowance?—That is true.

14792. Than the others?—That is my view.

14793. In the case of persons whose character bears investigation, and who have never come upon the Poor Law until they are very old—that is to say, until they are, well, say between 60 and 65—would you make any distinction as regards the question of disfranchisement?—Not in the least. I would not make any distinction, because, as I believe I stated earlier, I consider that after a man has laboured honestly, according to his light and position, for his country's welfare, he is entitled, at the end of his life, not to be branded with disfranchisement, nor to be treated in the same sense that a pauper is treated at the present time.

Respectable aged poor should not lose vote.

14794. You do not answer exactly my question, but what I understand you to mean is that where a man has been thoroughly respectable all his life, and has never become an applicant for relief, after the age of 60 you would give him the relief, and you would not take away his vote?—That is so.

14795. You believe, therefore, that a distinction ought to be made in favour of those old people whose character bears investigation?—Yes.

14796. And you think, from your experience, that such a discrimination could easily be made?—I think it could. I will not go so far as to say, "very easily be made," but it could be made; with a little diligence on the part of the relieving officers, it could be made.

Discrimination possible.

14797. If it were arranged that there should be classes of aged poor, the highest class to have greater privileges and better treatment than the lower classes, you think the officials would be able, if instructed, to make the distinction?—I think they could.

14798. You do not at all agree with those persons who say that nobody comes as an applicant for Poor Law relief except in consequence of his own fault?—No, I do not.

Mr. Chamberlain—continued.

14799. You think that a great number of working people may be forced to apply at the end of their life for relief, although they have been decent, honest, thrifty, and industrious people?—I think there are a great many.

Mr. Chamberlain's pension scheme.

14800. Now, coming to pension schemes, I gather that if it were possible you would prefer to deal with old age by means of a pension rather than by any alteration in the Poor Law?—If it were possible.

14801. As you are aware, the scheme which is connected with my name proposes three alternatives?—Yes.

14802. The first is that a man should subscribe 2*l.* 10*s.* before he is 25, and 10*s.* a year afterwards, and then, if he lives to 65, he will have a pension of 5*s.* a week?—Yes.

14803. Now, I think you have said that you do not believe that people who did not earn more than 18*s.* a week could subscribe?—I think I said that for married men with a family.

14804. Well, are you aware that there are a great number of people in Birmingham with incomes certainly under 20*s.* a week, who do manage to save in quite considerable sums?—Well, I do not know how they it, if they do do.

14805. If I told you I have got in my own service under-gardeners who always have 20*s.* a week, and they have in the savings bank 20*l.* or 30*l.*?—I should say I believed you, because the force of your example would go some way, and the conditions under which they live are possibly different from the conditions under which numbers live in back houses in crowded streets.

14806. Of course, I wanted to suggest to you that although at the time it would require very great self-sacrifice, still that even a man with 18*s.* a week, or 20*s.* a week, might be able to save 2*l.* 10*s.* before he was 25?—Yes, true; I agree there.

14807. And might be able to pay 2*d.* a week afterwards?—I agree that a man before he is 25 would probably be able to come up to that amount, but I had in my mind the general keeping of a family together when I spoke of the impossibility of men doing that.

14808. I may take it, then, that you do not absolutely exclude people with small wages from the probabilities of the scheme?—I would not exclude them from 1*l.* upwards; not personally exclude them, but have nothing below 1*l.*

Better paid labourers would chiefly subscribe.

14809. But still your idea is that the scheme would be chiefly taken advantage of by persons who earn more than 25*s.* a week?—Yes, I believe it would.

14810. And, as I understand, you do not come to tell the Commission that you think the scheme a perfect one, or a complete one?—No, I have viewed the scheme in a sense tentative, with the idea of making it perfect with the experience that we should gain by this operation.

14811. I understand, expressing the opinion of the workmen with whom you have come into contact, you think it would be desirable to try the experiment?—That is my view.

14812. And you think that a great number of people would take advantage of it?—I think that likewise.

14813. At the same time, I also understand

Mr. Chamberlain—continued.

you to say that, however many people take advantage of the first two of my proposals, which involve a separate subscription through the Post Office, a great number more would take advantage of the proposal to join through the friendly societies?—I think they would, after the natural feeling of which I have spoken, of fear of State interference has passed away, and which, I believe, is very rapidly passing away.

Opposition of officials of Friendly Societies.

14814. Now, you have distinguished between the officials of the friendly societies and the members. Now, in the first place, as to the officials, do you think that if the officials of the friendly societies were satisfied that no interference with their control and management of their ordinary funds was contemplated, that all the opposition which they have shown would disappear?—It would entirely die away, I believe; yes, the opposition would.

14815. And if Parliament were to offer the assistance to friendly societies which I contemplate, viz., if they were to offer to double the amount payable by way of pension for any pension secured through a friendly society, do you think that the members of the friendly societies would insist upon that offer being accepted?—I could not answer that directly as to insisting. I believe that eventually the majority of them would insist upon its being accepted.

14816. Well, I will put it in this way: do you think that the majority of them would desire that it should be accepted?—I do.

14817. And I gather that you have found, in talking of these matters to the working classes, that objection has been taken to particular parts of the scheme?—Yes.

14818. For instance it has been said that the age is too old?—Too high.

Age 65 too late.

14819. And possibly other objections, but in spite of those objections you think that the feeling is strongly in favour of some such experiment being made?—Yes.

14820. And if it were found, after the experiment had been made, that the age was too old, or the subscription too high, there would always be the possibility of making changes afterwards?—That is my view.

Chairman.

14821. I want to have an explanation of one answer you gave; you objected to a respectable man who had been driven by circumstances in his old age to apply for and receive assistance, being pauperised and being deprived of his vote, being disfranchised; and you said, that if he were able to establish that he had been pauperised, not from his own fault, and that he had been a respectable man, that he should not be disfranchised; was that your view?—That was my view, my Lord.

Respectable paupers should not lose vote.

14822. Then is the relieving officer to be the judge as to whether he should retain his vote or not?—Subject to the control of the guardians.

14823. Well, they have largely to depend upon the report of the relieving officer; it is impossible for them, as a body, to make these inquiries; they must make their inquiries through agents, and their agent is the relieving officer; you would give them the opportunity of being

Chairman—continued.

heard before the guardians as to whether the report of the relieving officer was a fair one or not?—Yes.

Mr. Henley.

indoor to this. 14824. You said, just now, that the working man, after coming out of the workhouse infirmary, felt no degradation from having been there, and those people who worked with him considered there was nothing degrading in that; that is what I think you said?—Yes. I said in comparison, of course. I referred to the workhouse.

14825. I merely want to ask you one question upon that; those people lose their votes, I think?—Yes, true; they do. I believe they do; I am not positive as to that, but I understand they do.

14826. Well, should you be prepared to remove that disability?—Yes, for an allowance of that description.

14827. For all people at any age?—At any age, where the man simply goes there owing to an illness, and comes away when the illness is over.

14828. Whatever the cause of his illness might have been you would remove that disability?—It would be a difficult matter to decide as to the cause, so that I should have to favour the removal of the disability.

14829. But take the case, which is not uncommon, of a man who goes in for delirium tremens, and gets cured and comes out; would you remove the disability in that case?—Personally I might feel disposed not to, but we could not consider the individual case so much as the great principle that would be laid down.

14830 Then we take in the workhouse proper; should you be prepared to remove the disability from all old men and women above 65 years of age in the workhouse proper?—No, that is almost impossible unless you have manhood suffrage.

14831. Many of those people undoubtedly go in from the disability of old age; should you draw a distinction between that and the disability of sickness?—You see there is a vast distinction between that and the relief of old age outside the workhouse. Outside the workhouse—the assistance in old age—the man would probably be a householder or a lodger in a sense; inside the workhouse it is a different matter entirely; he has no home at all of his own, and unless manhood suffrage were actually in existence, I do not know that we could grant votes to those who are actually in the workhouse.

14832. I merely want to confine you to these two cases; there is a man goes into the workhouse infirmary—which is part of the workhouse—and he is discharged and goes again to his employment you would remove any disability from that man from whatever cause he had gone into the workhouse infirmary; you would not deprive him of his vote?—I spoke of going into the infirmary simply for sickness.

14833-42. Then I go next door on the same ground, and I take a man who has gone into the workhouse proper from the disability of old age; would you disfranchise that man?—Not if he had a good record; I would place him in the same position as I would place the men who receive out-door relief.

Mr. Henley—continued.

Mr. Stockall.

Officials of Friendly Societies.

14843. You have drawn a distinction between the officials and the members of friendly societies, I should like to know whom you would define as officials?—I define as officials those gentlemen who belong, or who are representative in a sense of the affiliated orders of friendly societies, and who met in conference with Mr. Chamberlain upon the old age pension scheme; those are the gentlemen whom I define as officials, and the officials of the respective societies likewise. I think you will find that in my own society the secretary of our society is the secretary of the conference. The conference met and decided upon a certain course of action they would recommend to their constituents.

Chairman.

14844. This is not an answer to the question, how you would define an official of the society?—Well, I would answer that briefly then, my Lord, by saying I define the representatives of the affiliated orders as the officialism of the society.

Mr. Stockall.

Annual moveable conference.

14845. Do you mean those who are sent from a lodge to a district and those from the different lodges which form the district meetings; do you call those officials?—Not in the sense in which I am answering in regard to old age. I speak for my own society, and I say that the old age pension schemes of any gentleman have not been officially brought before the whole of the lodges of the society, and voted upon. The opinions have been taken in the A.M.C. on the observations of the secretary of our society, and he founded his remarks upon the interview the affiliated orders had with Mr. Chamberlain, and also the conclusion they arrived at so far as my society is concerned. Members through the lodges have never had the opportunity of specially recording their opinions upon any scheme that may be called State aided.

14846. Do you call the representatives that are sent from the lodges to the district meetings officials?—Delegates, yes.

14847. You call those officials?—Yes.

14848. And you call those who are sent from the lodges to the A.M.C. officials?—Delegates, not in the sense in which I mean; I take an official to be a paid official usually of a society; the other men who attend districts, and who attend A.M.C.'s are delegates because they are simply paid their expenses.

14849. That is to say they are members of the lodges, members of the districts, simply members?—True.

14850. Anyone of whom being sent to a district meeting, or being sent from a district to the A.M.C. are simply members?—Specially elected to represent them at these A.M.C.'s.

14851. Then, if at the A.M.C. a resolution has been passed condemnatory of any State scheme at present before the public, I suppose that would be not a decision of the officials, but

Mr. Stockall—continued.

a decision of the members?—I take the other view of it; if those delegates were sent to discuss a State-aided scheme, and they were instructed as delegates would be which way to vote, then, I take it, the resolution they would arrive at would be the voice of the members; but when they are sent upon general business, and no State-aided scheme is discussed before they are sent, and then they arrive at a vote upon the question after discussing it among themselves, I say it is an official definition, and not a definition of the members generally throughout the country.

14852. The whole of the business of your society, I suppose, that has to be brought before the A. M. C. is sent round to the whole of the districts and the lodges?—I speak for my own society, and I say this, that the year the vote was given adverse to a State-aided scheme it would never have been brought before the members of the society before they elected their delegates. The report was transmitted from the secretary to the executive, the executive transmitted the report to the A. M. C., the secretary drew up the resolutions which were submitted to the meeting by a member there, and was carried. It had never been brought before the lodges throughout the order before it was voted upon.

14853. Was it not put in the agenda?—The resolution that was carried was not put in the agenda so far as my knowledge bears me out; I think I can speak authoritatively.

14854. How did it come before the meeting if it was not in the agenda?—It came before the meeting by permission of the grand master for the time being.

14855. No notice having been given before, was it carried?—It was carried.

14856. Unanimously?—No, I myself spoke against it.

14857. How was that vote?—I cannot tell at present, I could not give an answer to the numbers.

10858. Nearly unanimously I suppose?—I am sure I cannot tell you; I cannot say, it was

Mr. Stockall—continued.

nearly unanimous, there was a large minority against it.

14859. Against it; that is to say, against the schemes brought before the meeting?—Yes, that is true.

14860. Do you mean to say that the men who voted at that A, M. C. did not understand the question they were voting upon?—No, I do not mean to say that.

14861. With regard to these officials, how many of them have you in your society; I suppose your society has between 70 and 80 thousand members?—When I speak of officials I speak of the secretary of the society as representing the society at the affiliated conference of friendly societies, which has had this matter under consideration.

14862. You then bring down the officials with regard to the National Independent Order to simply the secretary of the society?—In that connection acting through the executive.

14863. Yes, what you call the executive; I suppose you would not call those officials in that sense as giving a voice contrary to the great body of the society?—I wish to be clearly understood.

Chairman.

14864. He does not say necessarily contrary, he says they came to a decision without having consulted them; it may be entirely in accordance with their wishes.

Mr. Stockall.

14865. I will not pursue the matter any further, I wanted to clear up the point as to what he meant by officials as against the general body of the members, because I simply dispute his views.

Mr. Henley.

14866. The witness said he wished to be clear upon one point?—I need not repeat it, I was only going to reiterate what I had said, and it is useless to do that.

[The Witness withdrew.

Mr. JAMES CALLEAR, Shingler, Ocker Hill, Tipton, Staffordshire (in the Dudley Union), called in; and Examined.

Chairman.

Occupation and position.

14867. You live at Tipton?—I do, my Lord.

14868. What is your occupation?—I am a shingler.

14869. And do you fill any offices?—Well, I represent the ironworkers of South Staffordshire in the South Staffordshire Iron and Steel Wages Board.

Pauperism due largely to want of full work.

14870. You have come here to give us your opinion about the operation of the Poor Law; would you be good enough to state what your opinion is?—Well, we are of opinion that only a small proportion of pauperism in the Black Country is due to idleness or lack of thrift. It is mainly due to enforced idleness. For instance, take the firm I myself am employed by, which

Chairman—continued.

is the Patent Shaft and Axletree Company of Wednesbury; in the department in which I work we only worked last year 114½ turns; in 1892 we were only able to work 78 turns and some of my fellow workers are able to get only 4*s*. per day. It will readily be seen as to what was their average rate of wages per week.

Mr. Broadhurst.

14871. What is a turn?—That is a day's work.

Chairman.

Society provision.

14872. Do these men usually belong to friendly societies or not?—Well, some of them; not all

Chairman—continued.

of them; I, myself, am not a member of any friendly society.

14873. Do you belong to any society whatever for sick relief?—I belong to the Association of Iron and Steel Workers; that is the only society I belong to.

14874. Does that make payments in ill-health?—No, my Lord.

14875. What does it do?—It only provides in case of death, personal death, or the death of one's wife, or the death of one's child; it always provides in case of strikes or lock-outs; that really is the purpose of the association.

14876. What is the feeling with respect to in-door relief in your district?—There is a rather strong antipathy to it, and there is a wide-spread belief that the poor are harshly treated in the workhouse, but it is rather difficult to bring up cases in point.

14877. What proportion of those receiving Poor Law relief receive it in the workhouse?—That I could not say.

14878. Do you believe it to be a large one?—Well, fairly large, I would think. I have been seeking this last few days to get a Return of the out-door paupers in our district, but I have failed to be successful; I made application to the clerk of the guardians. We have been, in the years that have gone, accustomed to publish these Returns.

14879. Is Tipton a Union?—No, my Lord, but part of a Union; we really belong to the Dudley Union; I think the Dudley Union is comprised of Tipton, Rowley, Dudley Borough, and Sedgeley.

14880. Well, you say that there is a belief that they are badly treated; have you ever inquired at all yourself into those questions?—Well, there is an old man I know; I know him well; his name is Morris; he works at Messrs. William Hunt and Son's Chemical Works, Wednesbury. Well, I know he is about 73 years of age: he was born in 1820. During the winters of the last two or three years he has felt constrained, in consequence of infirmity, to spend his days in the workhouse, but he has always been glad to get out in the summer time, when he can get to his work. I may say that he lives in lodgings, and, well, he just fairly drags himself to the work; it is not walking. He is, as I say, infirm, but he manages in the summer time to drag himself to the work, and he works for his employers now, I am told, for 1*s.* 4*d.* a day, breaking stones, and he prefers that—to walk two miles to his work, and to be able to earn only 1*s.* 4*d.* a day—he prefers that to living in the workhouse; so, my Lord, it seems to me that even from that case the workhouse cannot be a bed of roses.

14881. But may it not be that in the workhouse he is obliged to comply with certain regulations as to discipline, as to freedom in the workhouse, which must be irksome to him, whereas however small his earnings may be he has, at any rate, got freedom when he is outside the workhouse?—I believe, my Lord, that is the consideration with him; but there are other considerations. I spoke to him sympathetically some time ago——

14882. That, I suppose, is inherent in the workhouse; there are several other evils that may be found in the workhouse—bad food, rough treatment, disagreeable associations, all these things; can you tell us anything about them?—Yes, my Lord, that is what he complained of. I spoke to him sympathetically sometime ago, and he said he did not care for being in the workhouse, because the bread was often such as he could not eat—bad; and we know that that is the case. I hold in my hand now a report of the guardians for the district I come from—a neighbouring district rather—Walsall, and this report is dated January 26th last, and two of the members of the committee, namely, Messrs. Holford and Lavender, have to say that they are very sorry to have to say it, but the bread was absolutely unfit for food. This Mr. Morris also complained of, well, he called it the skilly; of course we understand he meant the gruel, that he did not care for that; and then the habit, the general habit, was altogether different from what he had been used to, the liberty of rising and retiring, &c.

14883. I suppose if it were well managed it would be a very great advantage to old people who cannot take care of themselves, and who cannot have a comfortable home, to go into a place where they get warmth and sufficient food and lodging for nothing?—Unquestionably, my Lord.

14884. But, however, as I understand, you complain of the workhouse as not properly conducted?—Well, it is not a bed of roses, and there is a great antipathy against it, and perhaps not without cause in every case.

Out-door relief too low, if given; example.

14885. How about the out-door relief?—Well, there is an opinion in the district where I come from that it is not at all liberal, indeed, that it is the other way, and it perhaps is made so, because generally in my district when people apply for relief they are offered the house. The old man to whom I referred applied for relief; he was offered the house; he did not ask afterwards for out-door relief. I know an old lady very respectable. I have known her for years; she is 73 years of age, and a widow; she was necessitated by consequence of widowhood to apply for relief, and, well, they just offered her the house in the first place, and she told me—and it was rather characteristic of her; I thought there seemed to be a world of meaning in her tone—she said, "I told them "liberty is sweet," and she preferred to take 2*s.* of out-door relief to entering the house. Out of the 2*s.* she pays 1*s.* per week for lodging, and 1*d.* a week to the burial fund, that leaves her just 11*d.* to live upon, and you can well understand, my Lord, that that has to be supplemented by private charity to keep her from absolute starvation.

Should be 4*s.* or 5*s.*

14886. You heard what Mr. Jephcott said of the 4*s.* a week, would you agree with that, or have you got some idea of your own upon the subject?—Well, I should say that one could do but little with 4*s.*, and I should rather say it would be well while we are doing a thing to do it well, and to give 5*s.*; but I understood Mr. Jephcott to say that 4*s.* was the least, and I certainly quite agree with him there, my Lord.

Chairman—continued.

14887. Is there anything more that you would like to say upon that point?—Nothing more just at present.

Pensions preferable.

14888. We will come now if you please to the pension scheme; these being the objections that you have against the in-door and the out-door relief, what say you to a pension scheme for the benefit of the aged poor?—Well, it seems to be a general impression in my neighbourhood, my Lord, that it would be highly preferable to the present system which is in operation. I have heard, certainly—I do not know with what accuracy—that it costs us about 50 per cent. to administer the present Poor Law, and we do not think that the cost, if a pension scheme were in operation, would be nearly as much as that; the cost to the State I mean.

Mr. Chamberlain's scheme best.

14889. Have you ever heard of any scheme which in your opinion would be acceptable to the working people without injuring their character?—The district I come from is pretty near to Birmingham, and we have heard of Mr. Chamberlain's pension scheme, and that seems to be the scheme around which our ideas cling as the scheme which we should certainly go for.

Would be much used and help thrift.

14890. Do you think that many of your people would go for it?—I think, my Lord, a good proportion of them, especially the more intelligent of them; and I think that the fathers of families would impress upon their sons as they were growing up the necessity of providing for old age, and so almost insisting upon them qualifying before they arrived, say, at the age of 25.

14891. Do you think they would be able to lay aside the 50*s.* which Mr. Chamberlain requires of them?—Yes, my Lord, I think so, when trade is good, well able when they are young, I mean between the ages of 20 and 25.

14892. And you think that a great number of these young people would from their desire to provide for old age and from the pressure put upon them by their parents be found ready to subscribe?—I do, my Lord, and I also think that, in cases of young men applying for the hand of the daughter of a working man, that he himself would say that it was highly desirable that the one suing for his daughter's hand should be provided for in old age, and he would be inclined to make it an indispensable condition of granting his consent that the person qualified.

14893. This first scheme of Mr. Chamberlain's would be a provision for himself, but it would be none for his wife if she survived him; is not that so?—Well, yes, I think that is so, certainly.

14894. She would get the benefit of it if they both lived to 65, and so long as they both lived after 65?—Just so.

14895. Do you think that if this scheme were started without being connected with a scheme for providing against sickness that it would stand upon its own legs, and would be supported by the working people?—I do, my Lord. I think it would find very great favour with those who are intelligent.

14896. You are aware that there have been many schemes through the Post Office for enabling people to provide deferred annuities?—I am aware that such exist; but I know but little about the particulars.

Chairman—continued.

14897. You do not know whether any have ever joined?—I do not.

Working puddlers.

14898. Do a considerable proportion of the working men connected with your district reach the age of 65?—Well, not a very large proportion. Take the puddlers, for example. Well, puddling requires very great physical strength; and the puddler works to—well, I have never tested the atmosphere in which he works, but I should suppose it was between 150 and 200 degrees in the summer time. You can well understand that that helps to break up the constitution, and that when a puddler reaches the age of 55—well, he does not very often follow his employment.

14899. Would such a man, do you think, subscribe to such an annuity, which would only be payable to him when he was 65?—Well, men generally think they are going to live a long time; they do not apprehend that they are going to die at 55, even though they work hard.

14900. Sixty-five is the time, not 55?—Yes; but I was speaking, my Lord, as to the fact that puddling wears a man out very considerably, and he is not able to follow his employment much after 55.

14901. Still, in that case, if he broke down at 55, he would have to bridge over the interval between 55 and 65 before he got any benefit from this scheme?—Yes, my Lord; but I am far from saying that he would break down absolutely as a workman at 55; he would break down as a puddler.

14902. He would find other work?—Just so; and, indeed, that is the case in connection with private firms, that a light situation is found for such a one who has been an old servant, and served in this capacity, and so on. He goes on in some cases, perhaps, to the age of 63; and I know an old gentleman—he has been a stubborn one, certainly, and he is rather an exception—who is about 74, and he seems, well, quite as young as his eldest son. He has been a puddler, too, and he is working now as a labourer.

Value of State aid.

14903. Is there anything that you would like to add to what you have said?—Well, my Lord, I have heard the workmen with whom I have mixed argue for a pension scheme. They have said that, as a nation, we owe our proud position among the nations of the world to a very great extent to the fact that we are an industrial people.

14904. That is with an idea I suppose of having their subscriptions doubled out of the revenue of the country?—Just so, my Lord.

Pension of States and

14905. And think they have a right to it?—Just so; they say that England is the workshop of the world, and that is so largely, if not mainly, in consequence of her working men. In consequence of their industry, their painstaking application, and thoroughness, as the result we are prosperous, and as the result of our prosperity we are able to pay, not only a good salary to those who serve us—our Civil servants, those who fight for us and others—but are able to give

Chairman—continued.

them a pension, after they have served us a certain number of years. If we are able to do this, and we are, how comes it that our working men, who help to make this possible, are in their old age neglected, pauperised, and sent to the workhouse? We think that they, too, in consideration of the service they have rendered to the community, should receive a pension, to take effect either after they have worked a given number of years, or else after they have attained a certain age. And then, my Lord, I think that a pension scheme would help to nationalize the Poor Law, and that it seems to me would be desirable. Tipton, the parish where I live, is a mining district; when the mines were open, and while they were in full operation we had a large influx of population. Now that the mines are nearly worked out we have an excessive population, a scarcity of employment, and a consequent increase in pauperism.

14906. Does not the population move elsewhere to where labour is wanted and better remunerated?—Not easily, my Lord. We find that, and not only so, but the working of the mines for example has disturbed a lot of property; small house property holders have in some instances been thrown upon the rates, and thus the pauperism has been increased, and the taxable value of the property has been lowered. Those who have themselves made the money by working the mines are able to live, and in some cases do live, outside the boundary where there are few poor and consequently low poor rates, and thus escape the burdens, and leave those who are comparatively poor, and live in Tipton, to discharge the obligations which another person's financial success has helped to create, and we are strongly of opinion that a pension scheme would help to distribute and equalise the burden.

14907. Is there anything else you would like to say?—Well, I might say, my Lord, that I feel rather strongly personally on this matter. I commenced working when I was about 10 years of age, I am now over 40; well, I did not marry till I was 26; I have never been drunk in my life; I think I have been thrifty.

14908. Did you put by any money when you were young?—I did; I saved a considerable sum.

14909. In what investment?—In a building society.

14910. Are you in consequence the owner of the house in which you live?—No, my Lord; but I possess a small house property, but I was about to say this, that notwithstanding I am what is called a skilled workman, and I have been able to earn better wages than the generality of my fellow working-men, such has been the condition of work with us, I mean we have lacked it so much, that had I been wholly dependent upon it I should have had nothing to look forward to in my old age but the workhouse on the one hand or to live at the expense of private charity on the other; and if that is the case wth myself what must be the case with some of my fellow working-men, men who when employed have only been able to earn 4*s*. per week——

Chairman—continued.

14911. Four shillings per day?—Four shillings per day, I beg your pardon. I do not wonder that some of them in old age have lost hope and heart and taken to drink, and that others unfortunately have preferred suicide after having sought to make both ends meet, to live respectably after having worked hard, and feeling a repugnance to the workhouse, I do not wonder that some have preferred suicide to dying a pauper and filling a pauper's grave.

14912. Have you anything more?—Nothing more, my Lord.

Mr. Chamberlain.

Feeling against Poor Law.

14913. Mr. Callear, among working-men there is a very strong feeling, is there not, about this administration of the Poor Law?—Very strong, indeed, sir.

14914. A feeling that the house is forced upon them when a more liberal administration of out-door relief would be the right thing?—That is so.

14915. There has been no serious agitation about it—public agitation—has there?—No, certainly not; it has not amounted to a public agitation.

14916-7. But suppose some man of local influence and importance were to put himself at the head of such an agitation, suppose, let us say, to give you an illustration, a man like Mr. Collings were to go round your part of the country and agitate in favour of an alteration in the Poor Law, do you think he would carry the people with him?—Certainly; the people seem to be made up against the system altogether, and they prefer a change.

14918. All the people that you know are against the system, against the Poor Law system?—Just so.

14919. And yet up to the present time there has been no serious agitation?—None whatever.

14920. But if some politician of eminence and influence were to put himself at the head of an agitation against the system, would you follow him?—Yes, I think so.

14921. Do you think there would be a very serious agitation then?—Yes; I think the agitation would point to a change there from the difference in administering the Poor Law and to administering it by an old age pension.

Best met by pension scheme

14922. My object was to find out from you whether you thought there might be a dangerous agitation if nothing were done, and whether the provision of an old age pension scheme might do something to prevent a dangerous agitation?—Just so, I believe that.

Mr. Henley.

14923. I must ask you just to explain to us, definitely, what alteration of the Poor Law you suggest?—Well, I should suggest that there should be a pension given to those who had qualified either when they arrived at a certain age or after they had worked a given number of years in preference to the present system of out-door relief.

14924. What do you mean by the word "qualified"?—Qualified by paying the 50*s*. before 25.

Mr. Henley—continued.

14925. First of all, and then?—Ten shillings for the year afterwards.

14926. Into a benefit society?—Well, no, not into a benefit society; into,—well, the presumption is, I think, into the Post Office.

Other forms of saving.

14927. Well, now, you have invested your money in houses; if this scheme had been in operation, would you have dropped the houses and gone into this scheme?—I should have tried to have carried them both.

14928. But suppose you could only have afforded to go into one, should you have gone into the scheme, which would take about 40 years, or would you have gone into the houses?—Well, I think I should have gone into the houses.

14929. Into the houses?—That is, if I had been able.

Mode of relief of aged in Dudley Union.

14930. Do the guardians in the Dudley Union force the old people into the workhouse?—No, but they generally offer them the house in the first case; they do not force them in.

14931. Does that mean that they refuse out-door relief to old people?—Certainly not, but judge how handsome the relief is in the case of this old lady, for instance, the 2*s*. a week.

14932. That is an inadequate relief; but I wanted to know whether indoor relief is the rule or the exception to all people; do they usually get them into the house?—The officials seek to make it the rule; that is the impression; they seek to make it the rule of administering indoor relief; they seek to make indoor relief the rule.

14933. You think indoor relief is the rule, and out-door relief is the exception?—Just so.

14934. According to figures, it does not appear to be so; here are the numbers of indoor paupers during the whole year over 65 years of age and there were only 320 of those persons in the Dudley Workhouse, and at the same time there were 2,843 old people over 65 years of age getting out-door relief; so, according to these figures, out-door relief seems to be the rule. But would the proportion be the same at Tipton, taken alone, as for the whole of the Union?—There seems to be an impression in Tipton that the officials seek to make, as I said before, indoor relief the rule; that is to say, they offer every person applying the house.

14935. No; these figures apply to the whole of the Dudley Union, to the whole of the parishes contained in the Dudley Union?—So I understand.

Chairman.

14936. You must remember they are administered by the same board of guardians?—I understand that.

14937. Is there any reason to believe that Tipton would be treated differently from any other parish in the union?—There might be a possibility, I should think, my Lord, that there would be more indoor from Tipton proportionately than from the other parts of the union.

14938. Even although the system was administered by the same board of guardians, and therefore, it is to be supposed, on the same principle?—Just so, there might be that possibility.

14939. But why should Tipton be specially picked out for a different treatment from the other parishes?—I do not say absolutely, my Lord, that is so. I only give my impression.

Mr. Henley.

14940. The broad facts are that in the percentage of the 1st January there were only ·5 receiving in-door relief, and 3·8 receiving out-door relief, so that the out-door relief evidently is freely given at Dudley in the union.

Chairman.

14941. Six to one?—I do not say, my Lord, that they refuse to give it, but they generally, in the first case, offer the house, and then, if the house is not accepted, they generally give meagre relief.

Mr. Henley.

14942. Was that old person that you mentioned breaking stones working for the guardians or working for outside people?—Working for his masters, who are chemical works proprietors, Messrs. William Hunt & Sons.

No complaint of Dudley Workhouse.

14943. And he was getting the market rate of wages whatever it might be. You have nothing to complain about yourself of your own knowledge as to ill-treatment of people in the workhouse at Dudley?—No, nothing, and I should say, lest there should be a misunderstanding respecting this man, Morris, that although I know him well he does not come in our Union in Tipton, he is just outside our boundary, and he really is in the West Bromwich Union.

Mr. Broadhurst.

How far employers do work for aging hands.

14944. Is it very general for the employers to find work for their old hands from 55 to 65 years of age?—So far as private firms are concerned there is very great sympathy with the old workmen, and I believe that masters generally in the district I came from do their best to find such employment. But so far as firms are concerned, limited firms I mean, companies, well, the same sympathy is not experienced and the same help is not afforded. One can well understand that, because the managers feel the responsibility to the shareholders, and also the directors feel such responsibility.

Age for pension.

14945. You would not suggest the pension should commence earlier than 65?—Well, I think myself it would not be a bad thing to have one or two classes; say, for example, when a man—suppose he was qualified to receive a pension at 65—found in the course of years that the probabilities would be that his constitution would be breaking up before that time, if he could transfer so as to qualify for a pension at 60: I think that would be desirable.

Would be popular.

14946. And you understood that such a scheme would generally be supported?—I do; I believe that it would.

14947. In preference to buying house property?—Well, it is not everybody who is able to buy house property.

14948. You think they would prefer to go in for an investment coming to their aid, say in 30 years or 40 years from the time they make the investment?—I think if they would see the wisdom of it the most intelligent of them would

Mr. Broadhurst—continued.

qualify, so as to be in a position to receive such pension.

14949. All look forward to living to 65 years of age; everybody in the district now, do they?—Well, I could not say that everybody does; I should hope that they do.

14950. But most of them?—What we hope to acquire, that we seek to obtain.

Mr. Stockall.

14951. I should like to ask if you are in favour of everyone having a pension, whether it is needed or not?—Well, I think that for the commencement, anyway, there should be qualification.

14952. What kind of qualification?—Qualification by payment for instance, contributions; that is the sense in which I mean it.

14953. You would have the pension then provided in some measure by the pensioner?—Just so.

14954. By contributions to some fund?—Just so.

14955. Either outside the State or in connection with the State?—In connection with the State.

Mr. Humphreys-Owen.

14956. Do you belong to any friendly society?—I do not.

14957. Do you know whether there are any working men guardians on the Dudley Board?—I am not personally acquainted with any of the guardians. Unfortunately, in the election of guardians, for Tipton parish, all the guardians were, I believe, elected from the west; I live in the eastern division of the parish.

14958. You have not thought at all of getting the administration altered by electing working men to the guardians now that you have the power to do so?—No; I have not thought much about that matter.

14959. And you were rather astonished by Mr. Henley's figures. I suppose the fact is that the beliefs about the workhouse are rather more

Mr. Humphreys-Owen—continued.

from hearsay than from actual experience?—Well, there is some little actual experience, I believe.

Pensions and wages.

14960. Do you think, on the general question, that it would be more satisfactory to have the pension given generally out of public funds than it would be to organise labour so as to compel employers to give adequate wages; by adequate wages, I mean wages which would not only support the man through his working time, but also enable him to save for old age?—Well, the general opinion in my district seems to point to taking a pension from the State, the public funds.

14961. Can you say why; would it not seem *primâ facie* more satisfactory to have wages sufficiently good to enable a man to make his own savings than to call upon the general taxpayers to do it?—If that could be brought about; but we can hardly see how it could be made possible and guaranteed.

Chairman.

14962. I suppose that even if the wages were fixed at a higher rate there could be no power in the State or elsewhere to give employment to people where there was no employment for them, and therefore you would have a large number who are not earning wages at all; would not that be the case?—Certainly, my Lord, certainly; that is just the disability we are labouring under now; well, the one part of it in any case.

Mr. Humphreys-Owen.

Source of State aid.

14963. I am afraid you may think this rather remote, but the money, after all, must come from somewhere, and if it does not come from the realised capital of the country it must come from that which is earned year by year, and month by month?—It comes partly from taxation, certainly, I understand.

[The Witness withdrew.

Adjourned till To-morrow, at Noon.

FORTY-SECOND DAY.

Wednesday, 21st February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. EDWIN NOKES, Lickey End, Bromsgrove, called in; and Examined.

Chairman.

Occupation and family.

14964. WHAT is your age?—Sixty-two, my Lord.

14965. You live at Lickey End, Bromsgrove?—Yes.

14966. What are you?—A working gardener.

14967. How long have you lived at Lickey End?—From 49 to 50 years.

14968. Are you married?—Yes.

14969. Is your wife alive?—Yes.

14970. How many children have you had?—Ten living, and four buried.

Life and working time of labourers.

14971. As a general rule up to what age can the rural labourers work?—From 60 to 65.

14972. And what should you say was the life of an ordinary labourer?—From 70 to 75, my Lord.

Pauperism: causes and amount.

14973. Is there much pauperism in your district?—Yes, there is at present.

14974. What is that owing to, in your opinion?—Slackness of work.

14975. Any other cause?—Not that I know of, my Lord; slackness of work.

14976. Is it due occasionally to sickness?—In some instances.

Particulars.

14977. What prospect have old men got of maintaining themselves, in your part of the world, after they have ceased to be able to earn their own livelihood?—Only the workhouse, my Lord, that I am aware of.

14978. Have you a great number of people in the workhouse?—Well, I cannot exactly say, not at the present moment; I am not aware how many there is, but from what I understood from what people say there is a fair amount in it at present.

14979. Men and women?—Yes, my Lord.

Chairman—continued.

14980. Is it your opinion that most of the old people when they cannot work are sent to the workhouse?—Generally.

14981. Generally?—Yes.

14982. I want you to know how the facts really are, because it would not be fair to let you go on with the impression that most of them go to the workhouse. In the union of Bromsgrove there are over 33,000 people; of those, take them together, there are 206 indoor and 1,404 out of doors, but that is the whole population. Now I come to the old poor; that you may have the facts clearly in your mind, the numbers indoor over 65 are: men, 53; women, 9; that is 62. The number of old people over 65 receiving relief out of doors are: men, 223; women, 295; so that there are 62 people above 65 in the workhouse, and 518 not in the workhouse. I want you to have those facts, because I see by your proposed evidence, which I have had an opportunity of reading, that you suppose that there are as many in the workhouse as there are out of it. Is there a great dislike to going into the workhouse?—Yes, my Lord.

Dislike of workhouse.

14983. How do they show it?—Well, from what I have heard people say, they had a great dislike to going into the union; whatever old people I have had a talk with they have had a certain dislike as regards going into the union to live to end their days.

Children can not help.

14984. Do the children usually do anything to keep their parents out of the workhouse?—Well, they have been summoned in that district, children to help to support a parent; but, under the circumstances, they are not able really as

Chairman—continued.

regards the wages they get in Bromsgrove, not able to support their parents.

14985. What are the usual wages of agricultural labourers?—Well, they will average from 10*s.* to 15*s.* per week; a general labourer about 2*s.* per day, 12*s.* per week; but such as waggoners and carmen, they will average about 15*s.* per week.

14986. Are there ordinary labourers of full age receiving so little as 10*s.* per week?—There are some, about the best of the men, regular labourers, have 2*s.* per day.

14987. Have they anything else at other times at the hay and corn harvest?—That is according; if they will take work, they have a little extra at the harvest seasons.

Lord Playfair.

14988. And the hay season?—Hay and harvest.

Chairman.

14989. You have heard about Mr. Chamberlain's Pension Scheme?—Yes, my Lord, I have.

14990. And you know all about it, I dare say; do you think it would be acted upon in your district by many young people?—The old age pension scheme, I think, would be very desirable.

14991. Do you think the young people would subscribe to it?—Yes, my Lord, I think they would.

14992. You know it depends entirely upon the young people beginning early?—Yes, my Lord, it does.

14993. And do you think that there are many of the young people who would subscribe their 50*s.*?—If they thoroughly understood it, my Lord, I believe they would.

14994. Has it been much talked about in your part?—Well, I have talked with several people, and they considered it would be a very good thing and very desirable to have an old age pension.

14995. Have you talked with young men?—Well, I have not had much conversation with young men.

14996. But from what you know of young men, because you know young men do not look at life exactly as old people do?—No, my Lord; they do not thoroughly understand it by that age.

14997. They do not know what troubles are coming?—Certainly not.

14998. Well, now, do you think that the young men would, in many cases, save enough to subscribe?—It is quite possible they would if they could but understand the thing thoroughly through, however.

14999. Do they marry young in your part of the world?—In certain cases they do.

15000. Yes, but generally?—Yes, my Lord, they do.

15001. About what age?—Some from 18 to 20, and up to one-and-twenty.

15002. Well, would these men be able to subscribe 50*s.* in the first five years?—It is quite possible they would, my Lord.

15003. Do you think that if there was such a scheme they would put off their marriage until they had subscribed?—It is quite possible they would, if they were to be instructed and the thing made plain to them, so that they could thoroughly understand that they would, my Lord.

Chairman—continued.

15004. Have you ever belonged to a friendly society?—Yes, my Lord, I do. **Is in failing sick club.**

15005. Do you still belong to one?—Yes, but it is one on the verge of being broken up.

15006. What is it?—It is what they call a sick friendly society. It is held at the Crown, at Catshill. I went into it about 30 years ago, a little over; there were 150 members then, now about 40 odd of the members; very little money, very little prospect of carrying on very little longer.

15007. Have you ever had anything out of it during sickness?—About two or three months' pay, that is all that I have had. Over 30 years I have been in. They can reduce a member when he has been in so long; they can reduce him as low as 2*s.* per week; then there is 7½*d.* a week, therefore it only amounts to 1*s.* 4½*d.*

15008. What have you subscribed these 30 years; how much a week have you subscribed?—I have paid 2*d.* a week contributions, and 1*s.* 6*d.* a quarter for expenses.

15009. Have you considered that part of Mr. Chamberlain's scheme that acts through the friendly societies?—I consider it would be a great help to friendly societies when they began to fail; the scheme of Mr. Chamberlain would support men when other societies failed. I consider it to be a very good one, my Lord, an old age pension.

15010. Have you got an allotment?—Yes, my Lord. **Value of allotment.**

15011. How much?—A quarter of an acre.

15012. What do you grow upon it?—Potatoes last year; it is the first year I have had that one.

15013. Has it been much of a help to you?—Considerable, my Lord. An allotment is one of the greatest advantages a working man has; it always provides him something for his dinner table the year throughout.

15014. Are you earning the same wages now that you had at the best time of your life?—I am earning more at present. **His own wages**

15015. How is that?—Well, in years gone by the wages ran very low, but they are a little better now in some instances; of course, I am at different work now. I used to work on a farm, and sometimes in years gone by there were changes in regard to wages 30 or 40 years gone by.

15016. I see you are a working gardener?—Yes, my Lord.

15017. Does that mean that you go about; you are hired to put men's gardens in order?—Well, I have worked at the place at which I work now about 10 years, regular work.

15018. At the same place?—Yes, my Lord, 10 years.

15019. For what wages?—I am receiving 17*s.* at present.

15020. Seventeen shillings a week?—Yes, my Lord.

15021. Do you find your own house?—Oh,

Chairman—continued.

yes, I find my own house, because I have got about three miles to walk night and morning. In years gone by, when I went out to farm work, I never had more than 2*s.* a day when I was rearing my family.

15022. What rent do you pay for your cottage?—Half-a-crown a week.

15023. You are able now to earn your full wages as a gardener, and to cultivate a quarter of an acre of ground?—Yes, my Lord.

and prospects.

15024. How long do you think you may fairly look forward to be able to do so?—Well, I really cannot tell you, my Lord.

15025. No, I know you cannot; but you hope to do so for some years?—Yes, my Lord, I do.

15026. And then what will happen to you?—Well, I really do not know, if the crop fails, and there is every prospect; why, I have nothing in in view but the union that I know of, my Lord.

15027. Well, but why do you say that, when it seems that out of 276 old men above 65, there are only 53 in the union; why should you be one of those in the union?—Well, it is according, my Lord, to how many years I may live, how long my health will continue good; that is a great thing in a man's life.

15028. Yes, but you were saying you would have to go to the union; but old men in the union of Bromsgrove are not sent to the union when they apply for relief?—No, my Lord.

15029. Do you mean by "going to the union," going to the workhouse, or applying for relief; what do you mean by going to the union?—Well, my meaning, my Lord, is that when I could not work, and had no other means, I should have to apply for relief or go into the house.

15030. When you say "go to the union," you mean that you would have to apply for relief, do you?—Yes, my Lord.

Out-relief too small.

15031. What sort of relief would you be likely to get?—From 2*s.* 6*d.* to 3*s.*, according to what I have heard, that is what they put on old people. There were two people at a place called Linthurst, who applied for relief (the man and wife averaged over 80), and they had half-a-crown a week allowed them for a fortnight, and then they had to apply again. The man's name was Newberry—William Newberry; that is recently, in January.

15032. If you only had 2*s.* 6*d.* you would have to leave your cottage, because you have to pay 2*s.* 6*d.* rent?—Two shillings and sixpence rent, my Lord.

15033. That would not enable you to live?—No, my Lord, it would not, unless I had help from somewhere else.

Help from children.

15034. Have you any chance of getting any assistance from anybody else?—Well, not at present that I know of; I do not know what my children may have, how much they would have; they are rising in life, and of course they have families to rear. Of course, that takes all their time in rearing them.

15035. Are they doing pretty well?—Well, only like labourers, my Lord.

15036. Agricultural labourers?—Yes.

Allotments.

15037. Is there anything more you would like to say?—Well, on the allotment question. That is a great blessing and a comfort to the working classes, an allotment is, because it helps a man on in life very much.

Chairman—continued.

15038. It is very good as long as health and strength last?—Yes, my Lord, it is.

15039. But it will not help you in your last days, when you are not able to work?—No, my Lord, it will not.

15040. We are dealing with old age?—But still it helps you as long as you can work, my Lord; it is a great help to a working man, and especially a man that is bringing up a family, because the two principal things that poor working men live on in the ranks of the lower class are bread and potatoes, and if he has no bread he can make a meal off potatoes, when he has not anything else. I have experienced that through life when I was rearing a large family.

15041. Was your food when you were raising a large family principally bread and potatoes?—Yes, my Lord, it was.

15042. And bacon to help it out?—Well, it is but very little, my Lord; that I have experienced through my life.

15043. I suppose bread is a great deal cheaper now than what it was in your young days?—Yes, my Lord, it is.

15044. And how about potatoes?—Well, they were much cheaper than bread, but they were on an average scale like. At present there is more ground, and they are a bit cheaper now than they were in years gone by. It is a great blessing and privilege to a poor man to have an allotment. When he becomes short of bread about Thursday or Friday before he gets any money at the week's end he can make a meal of the potatoes, and he has nothing at all else. I have had to do it aforetime.

Price of provisions.

15045. Are not potatoes as cheap now as they were when you were young?—Well, my Lord, I think they are a little cheaper now.

15046. Cheaper now?—Yes; they are at the present time.

Rents.

15047. Do you find anything that you have to buy dearer; is there anything you have to buy which is dearer now than it used to be when you were young?—Well, butter is. The reason my house is not more than 2*s.* 6*d.* is that I have lived in the house over 36 years; and the surrounding houses to it they have raised to 3*s.* or 3*s.* 6*d.* If I were to change I would have to pay more rent, but having lived in the house 36 years my rent is a little lower than they are at the present day. When wages rose they raised the rents, therefore for my house if I were to move I would have to pay 3*s.* or 3*s.* 3*d.* up to 3*s.* 6*d.*

15048. Therefore the rent of the house is dearer, and butter is dearer?—Yes, my Lord, it is. The rents were raised when the wages rose, and when the trade went bad again they never reduced the rents again, so they stand high to-day, unless it is a house in which you have lived for a certain number of years.

15049. What rates do you pay?—Our rates are put on in the rent, we pay no rates.

15050. What do you pay for the allotment?—Twelve shillings and sixpence per quarter of an acre, that is 50*s.* per acre.

Chairman—continued.

15051. Does the 12*s.* 6*d.* for the quarter of an acre include the rates?—Yes, clear, everything.

15052. Do you wish to add anything to what you have said; have you said what was in your mind to say?—Well, I do not know that I wish to add any more, my Lord.

H.R.H. The Prince of Wales.

15053–4. I think you said that the friendly society to which you subscribe is likely to break up?—Yes, Sir, it is. Well, will you allow me to speak one word. Some 12 or 18 months ago there were some who wanted to decide to break it up, and there were a few obstinate in the question, and, of course, if one is against it you could not do it—unless everyone were favourable. But there is about 40 or 44 members, and they are all old members, some much older than I am, and if that goes—when that breaks up, of course, there is nothing coming from that. Then therefore that would be totally broken up after more than 30 years' pay, and, of course, if anything happened to my health, I would have to apply to the union either for out-door relief, if they would allow it me, or to go into the workhouse.

15055. I think you said you had ten children living, did you not?—Yes, Sir, I have.

15056. Would they be in a position later to help you when you become too old to continue working?—Well, really I could not answer you truly, Sir, not at the present moment. Of course I am not in need of it at the present moment.

Mr. Chamberlain.

15057. It is very hard on you that you should have paid to this friendly society and that now it should break up, is it not?—Yes, sir, it is.

15058. Do you think that the Government ought to stop that?—If possible, sir.

15059. And to enquire into the matter?—Yes.

15060. And protect you against such a case?—Yes.

15061. You say that working men like yourself when they get old have to go to the house for relief?—Yes, sir, they do.

15062. What proportion of the old people above 65 have to ask for relief?—The number, you mean, sir?

15063. Yes. Do you think one in two have to ask for relief?—Well, one in three, we will say.

15064. If you had said one in two you would have been right; there are 33,000 people in the Bromsgrove Union, and of those about 1,200 are over 65; of those we will suppose that half are men, that would be 600; of the 600 who are over 65 not more than 300 would be labourers, and of the 300 that are labourers and men, no less than 276 are at the present time applying for relief, so that you are quite right in saying that when a labourer gets to the age of 65 in your union he has almost invariably to apply for relief?—Yes, he does.

15065. Fifty-three are in the workhouse. There is a great disinclination to go into the workhouse, is there not?—Yes, sir, there is.

15066. Why?—Because they do not like the house; in some instances because they do not consider it is really what a honest labouring man ought to go to, the union.

Mr. Chamberlain—continued.

15067. Now, the people who go to the union, are they disreputable people or are they honest decent people?—Well, I have a brother-in-law who went in there in 1881, and that was under the distress of work, and he had a family. He was in something over three months; he came out, and he told me he did not like it. Of course, he was driven in by bad trade, and he was in something over three months, and he came out, and now he is struggling through hard scenes at the present moment. **Character of inmates.**

15068. Do you think that many of the people that go to the workhouse go there by misfortune, or do they go there because they are drunken or bad people?—There are some who go that are really wasting their time at the public-house, but some people have to go who are honest and straightforward. Of course, what I mean is this, they waste their time and then they go to the union; of course, a man who is straightforward and honest, and has worked hard and striven hard, I think, ought to have relief out; that is what my meaning is.

15069. I am coming to that; but some of them, you say, go there because they have wasted their time in the public-houses?—Yes; they apply for relief, some of them.

15070. Do you think the working people care very much about that class of person?—No, sir, they do not.

15071. They do not want them to be treated any better than they are?—No, sir, the people that they want to be treated better are people who are not drunken, the people who are honest and straightforward, and have striven in life to do the best they could. **Discrimination of deserving needed**

15072. And when a man has worked all his life up to 65, and then finds that he cannot work any longer, do you think that he ought to be treated better than the drunken man?—Yes; his place ought to be what they call a house of rest, I think.

15073. You want to see a difference made between the bad man and the good one?—Yes, between the principled man and the unprincipled man; the principled man that has worked hard and striven hard all his days, he ought to be provided with a better home than the man who is careless and indifferent, and will not work.

15074. Do you think the guardians could make a difference between them if they liked?—Yes, I think they could clearly. **and possible.**

15075. Do you think they could find out in every case what the character of a man was?—Yes, I think they could be searched out.

15076. Well, now, suppose they found that a man had been a decent, honest fellow all his life, what treatment would you give to that man?—Why, a certain amount of better treatment than the one that is careless, will not work, and has been healthy and well, and will not work; he ought not to be used so well as the straightforward man who had strived to live and benefit the world by his labour in his lifetime and who deserves a better home than the one that will not.

Mr. Chamberlain—continued.

Deserving should have more out-relief.

15077. Do you think in all cases they ought to give a good man the chance of outdoor relief?—Yes, sir, I do.

15078. In your opinion they do evidently give outdoor relief to a great number?—Yes, they do.

15079. How much do they give them?—Well, they vary from 2*s.* 6*d.*, as far as I understand and have heard people say, to 3*s.*

15080. Is that enough?—No, it is not, it cannot be; that is a poor relief for an old man, very poor indeed.

15081. How much do you think they ought to allow them?—Well, they could do better with 4*s.* or 5*s.* each.

15082. You think if they gave them 4*s.* or 5*s.* that would be fair?—That would be a good help.

15083. And then you would not mind keeping on the 2*s.* or 3*s.* for the people who are not good people, or even forcing them to go into the workhouse?—They do not deserve any more.

15084–6. They do not deserve any more?—No, they do not.

15087. I want to ask you whether you think that what you have been telling us is what all the working people about you think too?—Yes, I do.

15088. You think there is a strong feeling among them that some difference ought to be made between the decent working man and the drunken man?—Yes, sir; and it is common talk of labouring men that the careless and the drunken get more given to them and are treated better. That is common talk among labouring men, amongst straightforward men such as I have worked with.

Young would join pension scheme.

15089. You think that a pension scheme would be a good thing?—It would be very good, and it is very desirable, for when friendly societies fail that scheme would stand good, something like a rock.

15090. And you have told the Chairman that you think that the young men would take advantage of it?—Yes.

15091. First let me ask you this, if there had been such a scheme when you were a young man, do you think you would have joined it?—Yes, sir, I do.

15092. How do you think the young men now would join it; what would lead them to join it?—Well, if they thoroughly understood it as a pension for old age, I think they would; that is my opinion; I think they would when they come thoroughly to understand what the real thing is.

Can afford it.

15093. Do you think they could afford to pay 2*d.* a week?—Yes, oh, yes.

15094. To get a pension?—Yes, certainly sir, certainly.

15095. And you think that they ought to pay something themselves towards it?—Oh yes, sir.

15096. You would not wish the whole of the pension to be provided by the State?—No, not all, because when men are young they pay to sick friendly societies, of course, they pay in their younger days, and in regard to this old age pension, certainly they would in their young days pay for that. It is very probable they would; it looks nothing but what is reasonable and right that they should.

15097. Do you think if there was such a scheme that the fact that it was managed by the Government would help to promote its success?—Yes, I think it would, when they thoroughly came to understand it and had talked about it I think they would; I have that opinion they would.

15098. Is there much talk in the villages about this question of pension?—I do not know much personally, but I have talked to several, and some old men and one or two others, and they considered it would be a very great advantage to the aged people when they become people worn out by labour; it would be a great help, a great assistance to them, because it would not be a failing affair.

Deserving aged should have or meanwhile.

15099. Now, with regard to the people who are not now old, or who are getting towards old age, how are they to be dealt with?—I really cannot give you an answer to that, sir.

15100. Would it satisfy you if, while opportunity was given to young men to provide for themselves, the old men were provided for by the arrangement about which we have been talking, and a better chance was given to those who had gone through life respectable for Poor Law relief?—I really do not understand.

15101. If you were certain of being able to get 4*s.* or 5*s.* a week as out door relief, if you could show that you had lived a respectable life up to 65, would that satisfy you?—Oh, yes, yes; that would satisfy me.

15102. And then the younger people, they would have to join the pension scheme, so that when they became 65 they would have their pension of 5*s.* a week?—Yes; certainly, sir.

15103. What is the average wage of the men in your district?—Twelve shillings for men that are not advanced in life; men who are advanced in life do not get quite so much; the average is 2*s.* a day, because I take the several that are in our club, and they have to lose rainy days, if it rains all day they have to lose a day's work and a day's wage.

15104. And do you think that in spite of having such low wages they would be able to contribute to such a pension scheme, to find 2*d.* a week?—Yes, I think they would; they would strive for it.

15105. You think they would try to subscribe?—Yes, I think they would.

Women.

15106. Would women subscribe for a pension?—It is possible some would.

15107. Do you think they ought to have an opportunity?—Well, I think they ought, where they felt inclined to pay; I think it would be a fair opportunity to let them have it, to try them, to see if they would.

Nail-making.

15108. Do the women work with you at all?—In the nailing class women work as common as men do, and of course there are women that go out to day labour; well there are not very many, but some do, I could mention several people.

Mr. Chamberlain—continued.

15109. The Catshill district is a manufacturing district, is it not?—Yes sir, and Lickey End and Catshill are not far from each other.

15110. They make nails there?—Yes.

15111. And the men and women and the children, too, work in their own house?—Yes, they work in their own shops; but I should not suppose there was much more than half what there was 10 to 15 years ago.

15112. It is very poor pay?—Very poor indeed, that and the agricultural labourers are nearly on a level; there is very little difference between them.

15113. Do you think that an old age pension scheme should be voluntary or compulsory?—Voluntary if it could be done.

15114. And you think that without compulsion there would still be a large number of people who would take advantage of it?—It is most likely, if it were thoroughly understood, I think plenty would pay voluntarily; but when you deal with men's minds you must thoroughly instruct them before they can see the value of a thing like that; some men.

Mr. Humphreys-Owen.

15115. Having an allotment would be a great help to you in saving, would it not?—Yes, sir, it is a great help to the working man, a great help.

15116. So that the allotment is of importance to you in your old age; it enables you to save money which you would put aside for your club or savings?—Yes, you can always provide enough for your dinner table every day, and more than that, especially when some of the family is going away from home, it is a great help; it is one of the best benefits that can be put into a poor man's reach, is an allotment; he can grow his own stuff, live cheaper, and have a little to sell often on a small allotment; if he gets more, of course, so much the better. It is one of the greatest blessings you can confer on the labouring man; it has assisted him a lot.

15117. Do you know anything about the Oddfellows?—The Oddfellows?

15118. Yes, the Oddfellows Club?—At Bromsgrove?

15119. Yes?—There is an Oddfellows' lodge there, but I do not know anything of it, nothing of its proceedings.

15120. Then you do not know whether it is much advantage to the working men in your district?—I cannot say.

15121. I see that some years ago they had a surplus in that district of over 2,000*l.*

Mr. Stockall.

15122. With regard to your benefit society, which is now likely to break up, have you ever had a meeting to consider the position?—No, no, only just on pay night; no, we have not had any special meetings any more than they considered they wanted to break it up some two years ago, and there was some few in opposition, so therefore it had to remain as it is.

15123. Was it ever put before the members their paying more in contributions?—Oh, we used to pay 1*s.* 6*d.* at one time; now it has been 2*s.* for some years, because it went down very low, but it was brought on, and we did pay a little more, but it was considered we were not able to pay any more some time hence. Some wanted to pay a little more, but as regards the wages we could not afford to pay any more at all.

Mr. Stockall—continued.

15124. Have you ever had your society valued by an actuary?—No, sir, not that I am aware of; we have never had it valued.

15125. Then you have been working in the dark in your particular society?—Yes, sir.

Mr. Roundell.

Pensions.

15126. You said just now, in reply to Mr. Chamberlain, that young men would be able to pay down a sum of money to get a pension in old age, and also pay so much a week; would they be able to do that along with subscribing to a club?—Well, I should suppose they would in their young age.

Out relief.

15127. They would have to provide for sickness as you have done, would they not, as well as old age?—Yes, sir.

15128. Then, about the 4*s.* or 5*s.* a week which would be sufficient for out-door relief, would that enable a man to live in his own house, to get over the difficulty of rent in old age?—Yes, I consider it would.

15129. Do you think that it would enable you, when you come to be an old man, to continue to live in your house if you get from 4*s.* to 5*s.* a week?—Not if I had not anything else; if I had no little help from anyone else it would not.

15130. You told us about bread and potatoes being cheaper; are you able now to get meat during the week which you were not able to get in former years?—Oh, yes, I have, at the present; yes, sir, I have.

Mr. Pell.

His own career.

15131. Did you begin life as an agricultural labourer?—Well, at nailing; both; I could either work at agricultural labour or the nailing; when work was bad outdoor I could turn into the nail shop, and when the weather got better I always decided to go out of doors. I used to come home, when working as an agricultural labourer, at six o'clock and commence nail making from seven o'clock to nine at night.

15132. At nailing?—At nailing, because I have a large family, wages were low, and I had to earn the last penny I really could reach and rim.

15133. And I daresay your wife and children worked on the nailing also?—I did, but we had seven children at one time and not one could work. Bread was dear at that time.

15134. That was a cruel bad business, and hand-nailing has not much improved since, has it?—It has gone down very bad.

15135. It is in a worse position than the farming is?—Yes, sir, it is.

15136. I think you said that your present earnings are 17*s.* a week?—Yes.

15137. Well, I do not see that that is a great pay, but you have been able to improve your position in life by getting out of the nailing and

Mr. Pell—continued.

getting out of the common farm work, and getting into the gardening work?—Yes, sir.

His children.

15138. At which you get better wages. Some questions have been put to you with reference to the means of meeting old age. You have no children now dependent on you, of course?—I have got two at home.

15139. How old is your youngest child?—Twelve.

15140. You said you had fourteen children, and four are dead?—Ten living and four buried.

15141. You have ten living, and the youngest is about twelve.

15142. How old is the eldest?—The oldest is about 38.

15143. And is married, I daresay?—Yes.

15144. And a young family?—Yes, three or four children.

15145. Have you any single children?—Only girls single.

15146. You do not expect that they could do much for you?—No, sir.

Out-relief.

15147. It is the practice in your union, we are told, to give 2*s.* 6*d.* and 3*s.*, did you not say, for out-door relief?—Yes, sir.

15148. And it appears from papers which we have got before us, which I need not trouble you with, that in the union in which you live no less than close upon 50 people in the 1,000 are dependent upon this Poor Law assistance, which is a very very large number, nearly double the amount of the average of England. Well, now, how do they get on with this very small pittance, these old people; they cannot live upon it, that is very certain?—The most they own for that is bread.

15149. What is left for bread if the rent is 2*s.* 6*d.*, and you only get 2*s.* 6*d.*, the rent for the house? Now please explain to the Commission how a man in Bromsgrove district lives upon nothing, because it really comes to that?—Well, those that have relief, a good many live with their children—in instances they live with their children—that is where it is.

Children help.

15150. They do get help from the children?—Well, they live with their children, and their children have to support them with the other part of the living, with just the bare pittance that they get from the union.

Housing.

15151. What sort of a house; when an old man has to go and live with his married children, are they well provided with a room for him?—There are two rooms upstairs generally.

15152. One down?—Kitchen down.

15153. And a back place?—Well, at some houses, generally there is a kitchen, and what is called a pantry; there is a room over the kitchen room, over the pantry; not a room over the wash-house, very rarely in that district.

15154. I suppose the out-door relief to the old people is given in some cases to persons living in this sort of house that you have described?—Yes.

Extent of inquiries as to out-door poor.

15155. Did you ever know the guardians make any inquiry as to whether the old person whom they are assisting with this small relief is living in a condition of health and decent comfort, and not overcrowded?—I could not answer you truly, sir.

Mr. Pell—continued.

15156. You have never heard of it?—No, sir.

15157. Can you go so far as this—I do not want to put words into your mouth—but can you go so far as this, that is to say, that to the best of your belief in the union of Bromsgrove no inquiries of that nature are ever made?—Not that I know of. I cannot really answer you truly; I cannot answer you truly.

15158. I think one may say of you, may one not, that you are hardly a fair example of an old working man in the union, because, as Mr. Chamberlain pointed out just now to you, nearly every person over 60 of the working classes—he was able to show from public figures, which is quite the right thing to go to—that nearly every old person over 60, being a labourer, being of the class to which you belong, does apply for relief. You followed what Mr. Chamberlain said to you; you are acquainted with Mr. Chamberlain; you heard the question he put to you?—My memory fails me so badly.

15159. Do you believe every old man in the union of Bromsgrove, over 65, is obliged to apply for relief in order to live?—Well, some will go a little further, and can work a little further.

15160. Yes, I quite understand that; but do you believe that, generally speaking, every old person in the union of Bromsgrove over 65 years of age, being a working man, an ordinary working man, has to apply for relief in order to keep body and soul together; I will put it in that way?—Well, I really could not answer for that truly.

Power of men to pay for annuities.

15161. You said you think that the younger men, if the case was explained to them, would be very likely to follow the suggestions that have been made to them by Mr. Chamberlain and others with regard to pensions?—Yes, I do.

15162. What do you think a young man, we will say of 24 or 25 years of age, earning the average wages in your parish, could pay down for such an advantage; could he pay 5*d.* a week?—Fivepence a week?

15163. Fivepence a week?—Well, scarcely; the wages are very low in our district generally.

15164. Still I hope they are rising?—I hope they will.

15165. Have you a post office in your village?—Yes.

Post office system: [illegible] be more [illegible]lished.

15166. Have you ever known a young man go to the Post Office and inquire how much he must pay a week to get this sort of pension himself?—No; I never have heard of one going to my knowledge.

15167. You do not think that they have been very keen about pensions?—Well, it has not long come out that I am aware of.

15168. Do you know that a man of between 24 and 25 years of age, paying 5*d.* a week in at the Post Office, on Government security would, at the age of 65, be entitled to 5*s.* a week; did you know that?—No, I did not.

Mr. Pell—continued.

15169. Do you think it will be a good thing for young men in your district if that sort of knowledge were made known by placards on the wall and elsewhere?—That would be a great assistance, because they would notice that through the country.

15170. You do not think that has been put enough before the people?—No.

15171. You never heard of it?—No. I never heard of anything being put before the people.

Mr. Henley.

15172. I think you told Mr. Chamberlain that you would not compel the young men to take up his scheme?—Well, I said I thought voluntarily.

15173. Voluntarily?—But if it was to be really known and understood by young men, I consider they would. I should suppose they would thoroughly understand the meaning of the thing.

15174. Well, we will take it that they go in voluntarily?—Yes.

15175. Now, what would you do with people who did not go into it, when they reached the age of 65 and were destitute?—They ought to come to the union pay if they would not provide when they were young, just when they were getting most of the money and well able to pay.

15176. One class in the scheme would be entitled to a sum of money when they got to 65; we will say 5*s*. a week?—Yes.

15177. A certain number would not have joined the scheme, and they would be destitute at 65. What would you do with them; would you give them out-door relief or in-door relief, suppose they were well-conducted people?—Well, I think in-door.

15178. You would give them indoor?—I think I would, sir; because they would not provide when they might.

15179. So that you would not give a man of 65 5*s*. a week in out-door relief because he could get it from another source by joining a society?—Unless he had helped himself.

15180. Have you ever known the home of an old man broken up by the action of the Poor Law in your union?—The Poor Law?

15181. You know what I mean?—No, no, really. Do you mean by a man having his things taken for distress, and so driven out of his home? Do you mean that?

15182. What I mean is, that the guardians have told a person, "You will have no relief "except in the workhouse, and you must give

Mr. Henley—continued.

"up your home"; have you ever known such a case as that?—Well, that is a case at Solihull you are referring to.

15183. No; I am not referring to any particular case. I am asking, in the union of Bromsgrove?—Not in the union of Bromsgrove. There was a man of the name of Parsonage went into the union, and he came out, and the very day, not far from the Alvechurch highway, and the report was he was found——

15184. You have not known a case in Bromsgrove?—Not that you have asked me about, just on that point.

15185. Have you any complaint to make with regard to the conduct of the relieving officers in administering relief to the old people?—No, sir, not that I know of. Of course, being away all day at work, and only being at home night and morning, I could not say.

Mr. Chamberlain.

Instance of death preferred to going to workhouse.

15186. I will just ask you one more question in reference to what Mr. Henley has just said. Do you know of any particular case of a man who has been refused out-door relief, and told he must come into the workhouse?—That was at Solihull, sir.

15187. Well, just tell us about that case?—I will tell you as far as I know. There is a man of the name of William Quinney, a farmer, who lives at Stoke Prior, near Bromsgrove Station, and he was a bailiff like under Mr. Everitt, who lived at Finstall Park, and he came down the garden about three years ago. The subject came on about outdoor relief, and he said he had a brother, a farmer, who lived at Solihull, and he was a Guardian of the Poor, and there was an old man applied for relief there, and he was refused, and the chairman of the Board of Guardians said he would not allow him any relief. Mr. Quinney's brother, who is a farmer, said he wanted relief allowed him; he said the man could do part work and he would employ him, and with some out-door relief, and with what would be done for him in finding him some work, the man would manage comfortably. The chairman said he would not allow him any relief, and told the old man he should go to the workhouse, and he refused to go and said he would not; and he went on some few weeks, as Mr. Quinney said. So the chairman told him he would have to go in by such a morning, they would fetch him at nine o'clock, and he was to be ready; and they went to the man, and he had hung himself at the back of the premises.

[The Witness withdrew.

Mr. William Webb, Market Gardener, Upper Marlbrook, Bromsgrove, called in; and Examined.

Chairman.

Occupation.

15188. How old are you, Mr. Webb?—Thirty-nine, my Lord.

15189. What are you now?—I am a market gardener now, by trade.

15190. How many acres of land do you occupy?—Fifteen; garden land.

15191. What were you before you became a market gardener?—I have worked at many trades, my Lord, in my time. I never believed in working at one. I always persevered in business, and I never intended sitting at a low ebb. I meant going on with business from the stage at which I started.

15192. Were you an agricultural labourer?—I have worked at the agricultural labouring, my Lord, the nail trade, blacksmithing, and general work; anything. I never turned my hand to nothing.

15193. Did that enable you to put by money enough to become tenant of 15 acres?—The way, my Lord, that I started to become tenant of 15 acres of land was: firstly, when I was married. We had some children; they began to come, as I may say rather fast; and I could see no hope but in perseverance. By that I got an allotment. I started with an allotment, and I got on to the fruit growing, as I pretty well understood the job. I went on from one allotment to two allotments; then I began to take up other small portions of land, till now I have got fifteen acres of land. I have got 10 acres under fruit, and five acres, I may say, under various crops; we plant differently, you understand.

15194. You are, I hope, doing very well now?—Yes, I am going on fairly well, my Lord; pay my way and money to go on with.

Old age pensions needed: example.

15195. But you want to speak about the position of the old people when they can no longer work and earn wages?—Yes, my Lord.

15196. Would you tell us what you think about that matter?—Well, firstly, I think that old people who have worked honest and hard through life should be provided for and kept decently by the ratepayers, or by the State, you may put it; but I say by the ratepayers or out of the rates. Secondly, I have a case very close to me, a man that I know thoroughly well, he is now just nearly 71; not quite, between 70 and 71. That man is in a friendly society. The friendly society provide him with sufficient means to go on through life if he had an accident, or was unwell for a time. But now his pay is very small, and every now and then he has to go off the funds to attend to his allotment and his garden. He is very lucky; he has got a large garden, and his allotment amounts to nearly an acre. By his allotment and garden he stays off the funds of the society somewhat; perhaps four months, from three to four months, I will not say exactly, because it depends on the weather. His allotment and garden assist him, and then he has to go on the funds of his society to support him the remaining part of the time. Now, my Lord, if he had got the prospect,

Chairman—continued.

or had gone on, I may say, to something such as this pension scheme is to provide for old age—not whilst a man is in his work, and whilst he can work well, but when he is in his old age; now, if that man (I know him thoroughly well; a near neighbour to me,) if he had got 4*s.* or 5*s.* a week as an old age pension, he would not want to go on to his society, say eight or nine months in the year. With his allotment and his garden land he would get a good living, and be able to go on comfortably. By that, gentlemen, the society which he is in would receive and have a considerable amount of really moral backbone in it out of the old pension scheme.

15197. I suppose the case of the man you have just now been speaking of——?—John Banner, up in Marlbrook, near Bromsgrove.

15198. Is rather different from the ordinary case of an old man of 71, a labourer?—I may say this, he has been a man who has worked; he has worked on the soil and he has grown his own vegetables. By that he has had what I may term the best of vegetables, good vegetables, which have naturally kept him in a better bodily condition.

Many co[illegible] rates in [illegible]

15199. Do you know many men of his age who are not receiving relief from the workhouse?—Well, with reference to receiving the relief from the union——

15200. Please answer my question. Do you know many people of the age of your friend, 71, who are living on without getting help from the union?—I know a few, my Lord; just here and there one.

15201. But are the greater part of them receiving relief?—Some portion of them.

15202. The greater part or not?—There is a distinction, my Lord, in the labouring men of our district; they go, as I may term it, in two ways; there is the honest labouring man, who wishes to keep himself by his own honest and industrious labour; there is the loafer, ne'er-do-weel, the wastrel, and what I may say no better than dirt, he still keeps on the union, and there he will remain, because he does not intend to work; he goes and applies for relief till he gets it. Besides, I can cite a case.

But these mainly wastrels.

15203. Stop a moment. What is the proportion of these inferior persons to the better sort of persons that you speak of?—Well, I should say there is quite as many of the inferior as of the honest in our district, however.

Mr. Chamberlain.

15204. This is where the market gardens are?—Yes, sir, that is where it is starting.

15205. There is a great deal of strawberries there?—Yes; I have got 10 acres myself that lie under strawberries and raspberries, nearly three acres under raspberries, sir; I said, sir, that there are so many of the wastrel and ne'er-do-weels in my district where I am. Let me speak just of my own district; I am not going to other districts that I do not know, gentlemen. Let me tell the truth as near as possible.

Chairman.

15206. Yes; that is what we want to hear. Do many of your neighbours, when they reach the age of 65, or thereabouts, go to the workhouse?—Generally, my Lord, those who go to the union, as a rule, are the loafers and ne'er-do-weels. The honest labourer in my district is pretty well looked after by what I might term those who are a little bit better to do, and those who have a little; and they are kept from the union rather more than they are in some places.

15207. Their friends help them?—Yes, my Lord, a great deal at times.

15208. And, of course, the friends have not the same interest in helping the wastrels?—No, decidedly not.

15209. Have you anything to say about the treatment of the old in the workhouse?—Yes; I know of two cases, I might term it. I know of one, namely, William Gould and his wife. They dreaded the union, and dreaded it. I was holding some land by them, and they were neighbours to me, so that I was thoroughly acquainted with them. They dreaded it till they made themselves bad and bodily ill, and brought on their death sooner than it otherwise would have occurred, because of the stigma and the thoughts of going to the union. These were people that were honest labouring people, and wanted looking after. And another case, George Banner, Staple-hall, near Bromsgrove.

15210. Just let me ask you a question. If those people had applied to the union, they would not necessarily have been sent into the workhouse?—Well, my Lord, the answer to that is exactly in this way: In the Bromsgrove district the relieving officer is not a man with civility to go to talk to. An honest man scarcely likes to go to him. Now, in my own case, I have been to the gentleman myself to apply for relief for other people, and tell him the state of things. He is more like—well, I may say, a dog growling at you. He does not receive any people at all fairly and honestly. He does not look after the case just as he ought to do. Thereby the honest man gets growled at, and he is afeard and ashamed to go and meet with the treatment he gets.

15211. I am very sorry to hear your account of the relieving officer; but, after all, it is the guardians who decide whether a man shall be relieved in the workhouse, or out of the workhouse, and how much he shall receive, and not the relieving officer?—Decidedly; but the poor have to go to the relieving officer first.

15212. Yes?—And that is where they get the growling.

15213. And you think it is that that makes them afraid of going further?—A great many of them in the Bromsgrove district.

15214. There appears to be a very large number of people in the Bromsgrove district receiving relief in some form or other?—Yes, my Lord.

15215. Over 1,400?—Well, it is chiefly the loafer, the ne'er-do-weel, the wastrel, him that I said before was no better than dirt. I attended the Union Assessment Committee early this month, and a man I know, namely, William Savage of Catshill, was there in the waiting

Chairman—continued.

room to apply to the guardians. I heard the relieving officer, Mr. Potter, asking him, the said Savage, "do you want to go to see the guardians again?" He said, "I do; for I cannot live on what I am having." Now, I know for a fact that that man has been on the parish—what one may call "living on the rates"—for now over thirty years. He never worked, and he never intended to work. I call that man a wastrel, and a ne'er-do-weel, and no better than dirt. For my part I would have him to be cast into the union, or prison; in fact it is prisons and unions that these men should be put into; they ought to be sorted out. I have got some near to me in my district, more's the pity.

Decent should have help in age decently.

15216. What do you think ought to be done in the case of decent old people?—I consider that they ought to be looked after, and when they become that they cannot work that they should either have a pension scheme or otherwise be treated decently and respectably with reference to the rates and receive a fair amount of poor relief, and that the guardians should look after them better than what they do. In other terms, I will put it that in the case of honest poor people, two or three ratepayers should sign a paper, and their decision should go to the guardians, and that the honest labouring man when he has worked till he cannot work should not go to be growled at by the relieving officer.

15217. But do all relieving officers growl?—I mention the one, my Lord, that I know particularly. I do not speak of them that I do not know.

Out-relief too low for decent.

15218. What payment do the guardians usually make to an old man who is 62, out of the workhouse?—What payment?

15219. Yes?—I know of some—I know of one man in particular that had 1*s.* 6*d.* They generally start very low. Then perhaps they will get as high as 3*s.* 6*d.*, but it varies. Now and then some guardians will look after some man, and perhaps they will get him as high as 3*s.* 6*d.* It is not always, my Lord, at one price—according a little to his position in life.

15220. Do you consider that enough?—No, my Lord; I do not consider it enough for the honest labouring man, but I consider it far too much for the wastrels.

Should be 5*s.* or 6*s.*

15221. What do you think an honest labouring man ought to receive from the rates?—Five shillings or six shillings, because I think that a man who has worked till he is 60 or 70 years of age, an honest, hard-working man, ought, during that time, to have earned enough, even for the welfare of his country, or the welfare of the State, to be respectably provided for.

15221*. Then you think that all decent, industrious men, who, for some reason or other, have not provided for themselves, should receive at least 5*s.* or 6*s.* a week from the poor-rates?—Yes, my Lord.

Assisted pensions better.

15222. I suppose you would rather that they were assisted in some other way than from the poor-rates?—I would a great deal rather, my Lord, they were all assisted by the old age pension scheme, which I have read of, of Mr. Chamberlain, also that I have heard explained by Mr.

Chairman—continued.

Austen Chamberlain, our present member for East Worcestershire. I heard him thoroughly explain the old age pension scheme, and I think, and make myself well satisfied, that young people starting in life will take up that position, and that it would ease the rates, ease the ratepayer, ease the guardian's labour, and the honest labouring man would provide for himself thereby; the honest labouring man that wished to do well would separate himself from the wastrel and ne'er-do-weel.

15223. Do you employ many workmen?—I do not employ but about one as a regular hand, but I have a number of people at different times of the year. I have 12 children of my own, and I put them all to work, and I always lead the road myself. I and my family do a great amount of work, and, when we have got some work that we cannot do, we employ labour. My labour bill last year came to about 64*l*.

Mr. Chamberlain's scheme (Case II.) very popular.

15224. Do you think that many young men have enough backbone, to use your own expression, to begin to subscribe to a scheme like Mr. Chamberlain's?—I do, my Lord, immediately it became ventilated, and they knew how it was I have heard, since I heard our worthy member for East Worcestershire explain it at the Board School at Catshill, I have heard a lot of conversation about it. The very thing that carries the pension scheme in the minds of young people is, that if they should die before they reach the age that the pension should come, the pension scheme provides that a man's wife and family shall receive it back again, the whole that he has paid.

15225. That is one of the schemes; there are two schemes?—Yes, my Lord.

15226. One that makes no such provision as you have mentioned, and the other that does?—Yes.

15227. The one that goes in for the second pays rather a higher rate; about double the amount. I think you think the other one would the most popular with the working people?—The working people, generally, my Lord, since that meeting, and as that young gentleman explained it, are decidedly going in for the pension; and if they should die before they reach this age, so that the money should come to the wife and family. That is the mind and the opinion generally of our district.

15228. You think they could afford to do it?—I am satisfied they would.

15229. What is the rate of wages among the agricultural labourers in your neighbourhood?—Well, generally, my Lord, when we have a labouring man, I pay 2*s*.; but I generally pay per day according to what my man is.

Wages.

15230. But is that the general rate in the district?—Well, a fair day labourer, I will term it, gets about 2*s*., a good man, what I might term in the best of his life, or, in another way of putting it, is a little more skilful or better, gets perhaps 2*s*. or 3*s*. a week more, according to his skill and industry, according as he is a good man, or good for anything. Some do not get 2*s*. a day.

Premiums can be paid.

15231. Now, do you think a man getting 12*s*. a week would pay the amount that Mr. Chamberlain's scheme requires; this second scheme?—Yes, my Lord.

15232. This which would enable his family to receive what he had paid, supposing he died before he was 65?—Yes, my Lord, I am well satisfied that they would pay it, and be thankful, because it would be sure.

Would not hurt friendly societies.

15233. Do you know that portion of the scheme which refers to the assistance given to those who belong to friendly societies, and who are willing to secure themselves against old age?—I know, my Lord, in this way, that people generally wish in our district to provide for themselves; that is, the honest labourer.

15234. Yes: but about the friendly societies. Do you know that portion of Mr. Chamberlain's scheme which relates to the friendly societies; if you do not you need not say anything about it?—I know, my Lord, there are many who would like to provide for themselves, and with reference to the friendly societies, I believe that the scheme would strengthen them.

15235. Did you ever belong to a friendly society?—Yes, my Lord.

15236. A good one?—I did belong to one, but not now.

Mr. Roundell.

Out-relief.

15237. If 5*s*. or 6*s*. were given for out-door relief to honest persons in old age, would it carry with it any stigma as coming from the Poor Law, would it be any reproach in their eyes receiving from the parish 5*s*. or 6*s*. a week, a decent person in old age?—No, sir, decidedly not; for the decent hardworking man, the only thing that I should see any stigma in any way would be the wastrel; he would think that he ought to have the most the same as he has now.

15238. Let us leave the wastrel alone; but th decent man, would they not think it any stigm to receive 5*s*. or 6*s*. from the parish in old age—No, nor the ratepayer generally.

15239. You distinguish between the wastrel and the decent people about a pension, and then your answer would be that the wastrel would not become entitled to it, because he would not have subscribed anything towards it in his earlier life?—Decidedly he would not, because he intends spending and getting rid of all that he can as fast as he possibly can.

Age for pensions.

15240. Well, now about Mr. Chamberlain's Old Age Pension Scheme; at what age would you wish any such pensions to be given?—I should think that they ought to become voluntary at 65; some men want it a year or two sooner, or some perhaps a year or two later. You know, perhaps, yourselves that all men are not of the same strength and constitution, but I should say 65 would be a fair and reasonable age.

Case II. b

15241. Then you told us about the greater advantages of that part of his scheme, in which, if a man died before getting to be 65, his subscriptions would be paid over to his widow and children, you remember that you said that?—Yes, I did.

15242. What I want to ask you is, is that the most popular form of Mr. Chamberlain's Pension Scheme?—That is the way I understood it when I heard our young member explain it; that is

Mr. Roundell—continued.

the way I understood it. Further than that, I have heard it talked about amongst young people, and that is the way it is taken generally, that is the way it would take in the minds of the labouring people; so that if they did not live to receive it, it would really come to their widows and families.

15243. And to get that they would be willing to pay the larger contribution?—Yes, decidedly they would.

15244. Then one more question, do you think that they would be able—take the young man—would he be able to contribute towards an old age pension in his early life as well as subscribe to a club for sickness and funeral benefit?—The honest labourer would.

15245. Yes, we are speaking of the honest labourer?—Because he would be providing for his old age.

15246. My point is, would he be able to do it out of his wages?—Yes, in our district, because he is materially assisted in our district with the allotment and garden. We find he gets a considerable amount, I may say, not in cash, from his allotment and his garden so particularly, but he grows food, say potatoes, cabbage, and very often offals to feed him a pig or two. This has saved a lot of money going to shops to buy that produce, thereby he lives much cheaper.

15247. That would help him to pay this larger sum to get an old age pension?—Yes, it would; that would help him right over it still, and a little to spare.

Mr. Henley.

15248. Is there much objection to the Poor Law in your district as it stands—the Poor Law alone, not the administration—the law?—Yes, there is, because the labouring people cannot bear the thoughts of it.

15249. Of the law?—Of the administration of the poor.

15250. I was just coming to that, but the law itself?—Yes.

15251. Do they object to the law as it stands, the law itself?—They object, sir, to having to go to the union, and the small amount that they get, and generally speaking, in our district they always object because the honest man never gets so much as the loafer and ne'er-do-weel, because the loafer is there continually till he gets his desired amount, or nearly.

15252. That is the administration of the law but you have nothing to say about the law itself—No, sir; not particularly.

15253. Then what I understand from you is that you do not think they get adequate relief, sufficient relief?—No, not the honest man.

15254. And some persons get too much relief?—They do, a great deal, because there are many of them who do not deserve a farthing.

15255. I think you mentioned that they had somebody to speak for them from the parish?—Well, that has been done for some honest people, for some honest labouring people that has been done.

15256. Now, you are in favour of Mr. Chamberlain's scheme?—Altogether, sir, I believe in a man seeking for himself.

Mr. Henley—continued.

15257. And would you make that compulsory or voluntary?—Oh, certainly voluntary.

Treatment of aged poor who had neglected to join.

15258. What would you do with the people, when they got to 65, and they had not joined it, and were destitute?—If they had been honest, industrious, and straightforward I should say give them a good, fair allowance of relief from the union.

15259. Would you give them as much as the people would get who subscribed to this scheme?—I should certainly give a man and his wife 5*s.* or 6*s.* a week, but where it was one it would be less, say 4*s.* for one.

15260. Would you give 5*s.* a week to an old man who had not subscribed to this scheme when he was young, and had not taken advantage of it?—If he had the privilege of subscribing to the old age pension scheme, and he had not taken it up, I should look upon him as not so good a member of society as he should be.

15261. What would you do with him?—I should not be inclined to allow him so much as I should to those who had tried to provide for themselves.

15262. What would you give him; how much?—Well, I should say 3*s.* or 4*s.* for the honest man.

15263. I am speaking now of a man, whether he is honest or not, who has not joined the scheme?—Yes.

15264. And when he arrives, destitute, at 65, what would you give him?—One who had had the privilege of joining it?

Chairman.

15265. Well, he had not joined, that is the point?—I should not give him so much, my Lord; I should almost put him down with the loafer; and it would depend chiefly on his character what he did get. I should like to say that in our part of the country the cases are not looked into; the man's real character is not looked into and his strife in trying to do through life. I believe in assisting an honest man, and he should be assisted, and if he has neglected his business through life I consider he ought to have a worse end.

Mr. Henley.

15266. Should you give him any out-door relief at all, or should you offer him the workhouse?—Decidedly I should, if he had been an honest worker.

15267. Although he had not subscribed to the scheme?—Although he had not subscribed, I should allow him some.

15268. Then you put him nearly in as good a position as the man who had subscribed to the pension scheme?—I should put him in a position, but considerably under the man who had subscribed.

15269. But should you give him such an amount as he could not live upon?—I should like to give him some bread and cheese. I should like him to be just that he could go on.

15270. Then what do you think an old man could live upon, and pay rent?—A man by himself, in our part of the country, the houses mostly have fairly good gardens, and they make

Mr. Henley – continued.

a considerable amount out of them; suppose he got 4*s.*, 4*s.* 6*d.*, perhaps 5*s.*, 5*s.* would be rather a high figure, and what he got off his land, and perhaps a little help from his family, I think he would be able to go on.

15271. He would be just in the same position as a man who subscribed to the scheme; that is practically what it comes to?—Barely, sir.

Workhouse for wastrels.

15272. Do your people think that the workhouse should be done away with altogether?—No, I think the workhouse and the prisons should be open for the wastrels. It is the relieving officers that want to be done away with altogether.

Chairman.

Ratepayers should take place of relieving officer.

15273. You must have somebody to do his work, only you want a better sort of person, I suppose?—I should like, my Lord, in the first place, for two or three ratepayers, who really knew and understood the case, to give a man a note, to state his case, and for their decision to be final until the first board meeting, when the guardians' decision should be final, when they should take the case up, but for the ratepayers to start it, not for the honest man to have to go to be growled at by the relieving officers.

15274. Well, I hope that is an exceptional case, but in the way you propose to administer relief, might there not be this difficulty about it: All the money now is paid by the whole of the parishes of the union into a common fund?—Yes, my Lord.

15275. Would there not be a desire in any of the parishes, under your scheme, to get as much out-door relief for the people as they could in their own parish at the expense of the whole union?—I think not, because the ratepayers would be looking after the honest; I think that the ratepayers would have too much wit and knowledge to give the dishonest wastrel a paper to go for relief.

Mr. Pell.

15276. When you say the ratepayers would have too much knowledge, are you not aware that the ratepayers are the people who are responsible for all this now; you are a ratepayer, are you not?—Yes, sir, I am, and a freeholder.

15277. And the ratepayers have the power of electing the gentleman called your guardian?—Yes, sir.

15278. And that is the man who acts for you; what plan could you propose better than that for dealing with the wastrel; you do not propose that the ratepayers should meet every board-day and waste their time going into some case; would you like to see any change in the Poor Law, to get rid of the guardian; to put somebody instead of him?—Certainly not; the way I suggested was for the ratepayer to put a man on the funds of the guardians, and for them, by a note, to explain his case, and to do away with the relieving officer altogether, and for the guardians to look after the cases more, and get more acquainted with them.

15279. Get rid of the relieving officers?—Yes, altogether. We do not desire them; we do not need them.

Mr. Pell—continued.

Who do or inquire properly

15280. You know that the relieving officers' duty is to make inquiries when a person applies to them?—It is to make inquiries, but they very reluctantly do it. If an applicant (as some are in my district) is three miles away, the relieving officer does not care about the journey, and very often he takes care he does not have it.

15281. You are not well up in the Poor Law. Perhaps you will let me tell you the relieving officer is bound to visit the house; not once only, but repeatedly?—Well, he does not do it in our district.

15282. Would it be as well for you to give a hint to your guardians on that subject?—I have done so, sir, several times.

15283. You have a good number of old people who are having out-door relief?—Yes.

15284. Is the relief given in money in your place, or in bread?—Bread and money, sir.

15285. Does the relieving officer carry the money to the houses of the old men?—Decidedly not, sir.

Poor have to fetch re

15286. How does the money get to the old men, then?—They have to go for it.

15287. How far has a man sometimes—the worst case that you know of an old man—to walk, or to send for this?—Three miles.

15288. A very old man in many cases cannot do it; cannot walk that distance?—Well, they have to creep as well as they can. I have seen them on the road when I have been out with my cart, when they could scarcely get along; it was a great pity to see them out, let alone going to crawl after it.

15289. I suppose if they could not come the relieving officer would give it to some person who came for them?—It is done, but the relieving officer always grumbles a great deal; in fact, I have heard that complaint.

15290. Did you know that the relieving officer, having made his inquiry, is bound to make an entry in a book, which the Government Department here in London furnish, stating all the particulars about the old man, or old woman—how old he is, what children he has got, what his children are doing, and all the circumstances of his case. Did you know that the law requires that?—I did not know that it requires it.

15291. It is very useful that you should know it, because you would perhaps get better attention?—If they do it, it is always done on their own account by the relieving officers, not an acute account, I can confidently say, inasmuch as I fished a case out. Only about three months ago——

His own career.

15292. The chairman put a question to you, very early in his inquiry, as to how you made your start in life. You have told us you have been able to turn your hand to anything, and that you meant to get on in the world—that is your expression?—Yes.

15293. The time came when you began to get a little land, and your answer to the chairman was, "After I married"?—I married a wife before I had any land.

15294. Did your wife bring you any money?—None at all, sir.

15295. Then came the ten children?—The twelve children, sir.

Mr. Pell—continued.

15296. But you being a fruit grower are able to employ them profitably, are you not, in picking the fruit?—Decidedly, now, I have the profit of their labour.

15297. No doubt at first it was very hard, when you put the cradle under a bush unemployed?—Yes, sir.

15298. It is a very profitable employment, I think, to put the children to pick the fruit, and in fact you have great difficulty, have you not, in getting hands for fruit-picking?—Yes, sir, I have great difficulty, and very often pay something like 2*l.* a day for picking.

15299. Why do not other young men follow the same line of life that you have done, and be determined to push forward, pension or no pension—determined to push forward and get money?—Well, there is rather a difficulty in one way, even if they desired land to go into, in my case and in my way. There are many people in my district who cannot bear to see a labouring man go on; they like to keep him down; but I would not stay like that, I would go on, whether or not.

15300. You are, I hope, making money yourself now. Do you feel inclined to invest any part of that in purchasing an annuity, or would you like to keep that money and take a bit more raspberry and strawberry ground. If you had 20*l.* in your pocket, under Mr. Chamberlain's scheme you might apply that partly to the purchase of a pension. Would you withdraw your 20*l.* for that purpose, or would you like to take a bit more fruit ground?—If I only had that 20*l.* and if there was land I could take to make an immediate return, I should go in for the best penny, as I always did; but, if possible, and it would not take 20*l.*, I should like to provide then and now, and I should be very anxious now to take up a scheme and provide for my old age. I do not wish to labour always; I should like to keep on until I get somewhat inferior, if the Almighty should spare me that long, and then I should like to be in a position to sit down and say, "I have got something provided for it, and "I will live upon it."

15301. I wish to correct that. Mr. Chamberlain corrects me and says I put the sum at too much?—Yes.

15302. Supposing you had 20*l.*, and the opportunity of taking more fruit ground, would your own view be to take 5*l.* out and apply it towards a pension scheme?—I should certainly be for the pension scheme; that would be providing for my old age, and for what I might term a "rainy day," and then the other I should go on with in business.

15303. The 15*l.* you would go on with in business?—Yes, as far as ever it would allow.

15304. Do you not see as good a prospect of making a provision for old age by keeping all your money in the industry you are in now, as by laying a payment by for a pension?—I should like to provide for old age.

15305. Do you not think you can do that on your fruit-growing?—Well, if I provided for the old age pension, and paid into that, I should be sure thereof, and with reference to putting every farthing into fruit-growing I do not particularly care about it. I like to get a good lot off a little bit of ground, and do it well.

Mr. Pell—continued.

15306. But you feel you would be insured against the effects of blight and pestilence if you got a pension—that is what you feel?—Well, I should be sure to provide for it.

Mr. Chamberlain.

Pensions and friendly societies.

15307. I will ask you one question: Do you think that such a pension scheme as mine would injure the friendly societies?—I consider it would not injure them at all, but give them an immense amount of moral backbone. I consider thoroughly it would strengthen them and improve them.

15308. Do you know any friendly society now which provides a pension for old age?—No, they pay the chief part of their money in a man's lifetime. When he comes to be old they pay but very little.

15309. And if a man, by joining a friendly society, and paying a very a little more than he pays now, could could get a pension for old age, as well as sickness pay, do you think that would be a temptation to him?—Oh, yes, almost in all cases; and in my part of the country there are many that would like to provide for old age, as their societies do not do much in that way. There are several societies in my district that, through old age, and so many coming on like that there, they have really put it down as low as 2*s.* a week, which is a matter of nothing; it cannot be regarded as providing for old age.

15310. Do you think that if a friendly society were able to offer an assured pension for old age, as well as the other advantages, they would be still more popular than they are?—Oh, yes, especially if they had got what we might say a Government guarantee, or recognised by the Government as a sure security.

Age for pension.

15311. What about the age at which pensions should accrue, do you think 65 is a fair age?—I should think 65 would be a fair and a just age; there may be some people who would want to go on a year or two before that; there may be others, of a stouter constitution, and better bodily, that would not want to come on at that age; but I should judge, for my part, that 65 would be a fair and a just age.

15312. Suppose, to the scheme as originally proposed, we were to add that a man might take his pension at 60, if he wished; but then he would get less, and that, if he postponed it to 70, or any time after 65 that he liked, he would then get more; would that add to the popularity of it?—I think 65, sir.

15313. Sixty-five would be a fair average?—Yes, to come on at 65.

Lord Playfair.

Non-pensioners.

15314. I think, if I understand you, you want the pension scheme to be voluntary?—Yes, decidedly.

15315. But, at the same time, to put a pressure upon men to join it, by saying, "If you do not "join it the State will not give you 5*s.* a week "at 65"?—I should put no pressure on any man to join it; simply what I said was I should not

Lord Playfair—continued.

treat the man so well (even if in the latter part of his days he had been honest and industrious), when he got to the union, as I would the man who had joined it and tried to seek for himself.

15316. That is exactly what I mean, that if he did not join it, when he had to go upon the union, the union would not be bound to give him 5*s.* a week?—Decidedly it should not, my Lord.

[The Witness withdrew.

Mr. John Henry Smith, called in; and Examined.

Chairman.

Occupation.

15317. Where do you live, Mr. Smith?—At Hampton-in-Arden, my Lord.

15318. Do you know in what Union that is?—In the Meriden Union.

15319. What is your employment, what is your occupation?—My occupation? I have been parish roadman for the last two or three years, parish roadman paid by the ratepayers of the parish; they are not given over and taken over by the county council there in that parish.

15320. What is your age?—Fifty, my Lord.

15321. You were originally in the Army, I believe?—Yes, my Lord.

15322. How long?—Ten years, my Lord.

15323. And then you took to labouring?—I was brought up as a labourer; I was at work at seven years of age under Mr. Luke Perryman, of Mercott Hall, Warwickshire. He had a model farm, and before I was seven years of age I was employed by him linnet tending.

15324. What wages were you getting?—I was getting 4*d.* per day, then, my Lord.

15325. But lately what wages have you been getting?—On the parish roads, 2*s.* 6*d.*

15326. A day?—Yes, my Lord.

Assisted pension scheme.

15327. You have heard Mr. Chamberlain's proposals discussed; what do you think of them?—I think that the old age pension scheme is very desirable and most requisite.

Great value.

15328. What, in your opinion, are its main advantages?—The principal advantages, in my opinion, would be to protect the industrious agricultural working man, the one that works, that strives to protect himself against old age, simply if a scheme like unto this were laid out before him, any man that was honest would accept it. He is insured for a penny a week; at one penny a week, if he entered at five, in 20 years it would amount to more than the 25*s.*, my Lord. Why not then protect yourself against being classed with every one who has never tried at all, I say every honest working man would try and do so.

15329. Have you ascertained the opinion of the working men in your part of the world on the subject?—Yes, my Lord.

15330. What is their opinion about it?—Their opinion is that even those that are over and exceed the age of 25 would willingly pay a little extra to protect themselves in that manner.

Details

15331. Do you know Mr. Chamberlain's second scheme, one by which the payments of a subscriber are returned to him, or returned to his family, in the case of his death?—I noticed, some months since, that Mr. Chamberlain's scheme was that if a man paid 5*l.* down his relations should, provided he died, draw the whole of that from that fund again; also if he left a wife there is a provision for the widow and children, and it was then that the wife should receive 5*s.* per week pension from that fund and monies not exceeding 12*s.* a week to support her family if she had eight or nine children.

Chairman—continued.

15332. Which of those two schemes do you think would be most popular amongst working classes?—I would speak as to this, that instead of paying 5*l.* down at 25 years of age, say defer this until it gets into working order, pay 50*s.* down and defer the other 50*s.* till the man attains 30 years of age, but still all in its own course.

15333. He might have an opportunity of paying the second 50*s.* at any time up to 30 years of age?—Yes, my Lord. Also, what I would say is this, that for a man like myself (I have one son) I think the scheme ought to be left open even to youths; let the money be paid in when you like, even by your father. Say I am the father of a boy; let me protect him. There is nothing in your scheme about that; could you not enter it, Mr. Chamberlain?

Mr. Chamberlain.

15334. You are quite right; that is intended?—That is my opinion of it.

15335. And that would be permitted under the scheme?—Yes.

Chairman.

15336. That could be done under the scheme?—Yes; also to men that exceed the age of 25 or 30, allow your scheme to be laid open on their paying the money which would be extra expenses; that would be extra money.

Scheme bad for friendly society.

15337. That part of it that relates to friendly societies: have you considered that part?—Do I believe that it would injure the friendly societies?

15338. Well, put it in that way?—No, my Lord, I do not; not in the least, in my opinion. I have spoken to the secretaries of different lodges, and they concur in certain matters with me.

Failure of father's societies.

15339. Do you belong to a friendly society yourself?—No, my Lord. After a life of toil, such as I speak of, my father at 88 years of age and six months, was working on the Kenilworth turnpike at piecework, and up to that date had not asked for relief from the parish, although he had brought up a large family. My father was for many years in a sick club; but when the new societies made a start, such as the Hearts of Oak, the Oddfellows, and the Foresters, the young men joined them, therefore the sick club failed, and the dividend was one shilling. At 89 years of age he was obliged to ask for parish relief. The parish gave him 2*s.* 6*d.* and a loaf per week to live upon and pay rent. Seeing this I declared I would never join any friendly society.

15340. Have you considered how the Poor Law affects the aged poor?—About the Poor

Chairman—continued.

Law, asking for relief, &c.; have they any dread upon them?

15341. Yes?—There is this; the honest working man or woman, say my mother, she carried letters for 68 years, and she had a thorough dread of the workhouse; at 81 years of age she was going over 10 to 11 miles in the morning. On her return one morning she found her husband at 91 dead in bed, and that so unhinged her mind that she never carried the letters after that morning. Seeing herself alone in the world, knowing we were too poor to assist her, and nothing but the workhouse before her, had so unhinged her mind that she was carried into the workhouse insane. I visited my mother in the workhouse, and I found her sitting by the side of a woman who had all her hair shaved off her head because she was in a filthy dirty state when brought in by the police, covered with vermin.

15342. What workhouse was that?—That was in Meriden Union of Warwickshire.

15343. How long ago?—It was in October 1892, I believe, and I went the same day for the register of my brother's birth to send him as he was going to join the Foresters. My mother was never right in her mind after she found her husband dead; she was an imbecile.

15344. Then you consider that respectable old people are not properly treated in the workhouse?—So far as I could see, the place was very clean, very clean, indeed; but I could not think that it was just treatment being held out towards my mother when there was she sitting and obliged to associate and end her last days with the scum of the earth that never attempted to try at all; that is what always hurt me.

15345. What do you say about the relief that is given out of doors to the poor?—There is half-a-crown and a loaf given out in many instances.

15346. Well, what do you say to that?—A man when he has relief, outdoor relief, can do a little work, if he can do it; and if he cannot, they allow them that in many parishes, half-a-crown and a loaf. It is not sufficient in many instances.

Mr. Pell

15347. And to go to work?—They can do little work; there is a man 72 years of age. I met him the other morning, and he had been four miles with a barrow, when I was going down on the road to my own work; he had been four miles and he had a sheepskin in the barrow.

Chairman.

15348. Have you observed that these old people suffer much from not having a sufficient allowance from the Poor Law?—I have observed that in many instances. The half a-crown and the loaf are not sufficient to pay rent and keep the man and his wife.

15349. But a man and his wife would get a larger allowance than a single man?—My father, as I say, at the age of 91, with his wife 81, only received 2*s.* 6*d.* a week and a loaf, and that was all that was allowed there.

Mr. Chamberlain.

15350. Do you think half a-crown a week is enough?—I do not, sir.

15351. What ought it to be?—Five shillings.

15352. You think 5*s.* would be fair?—It would keep any person in comparative comfort and happiness.

Only decent people should have it.

15353. Would you make a difference between honest people and drunken people?—There would be a difference, in my belief, and as far as I should propose; that is if this is a scheme to protect the industrious, not to hold it out to those who have not tried to protect themselves against old age.

15354. I am not talking of my scheme, I am talking of the parish relief?—Parish relief I should never believe.

15355. Talking of the parish relief, would you give more to a decent working man, who, when he was old, had to ask for relief, than you gave to a drunken fellow?—He is more deserving, but then I cannot see how it can be done.

15356. Do you think the guardians could not make any difference?—I cannot see it, sir.

15357. Could they not say to the drunken man, "We will not give you outdoor relief; you must come into the workhouse"?—Decidedly, sir; they can do that.

15358. And only give outdoor relief to the man who has been respectable?—That is the truth, sir.

15359. And allow him to keep up his own house, and give him enough to help out his livelihood, while the drunken man they would compel to come into the house?—Yes, sir; that is correct.

Dread of workhouse.

15360. The poor people in your district, have they a horror of the workhouse?—A thorough dread of it.

15361. Would they rather have a pension scheme than the workhouse?—Scores I spoke to only wish that it was held out to them now, and they would be willing to subscribe to any scheme that would protect them from entering the workhouse when their working days cease.

Pension scheme would be popular.

15362. And they would be glad to pay something themselves towards the pension?—Yes.

15363. And you think they could, if they chose, find the money required for my scheme?—I am positive of it; all that I have spoken to have spoken the word.

15364. If it were explained to them they would join?—Yes, sir.

With double payment and more benefits.

15365. Would any of them prefer to pay less, and then only to have a pension if they lived to 65; if they died before to have nothing?—They prefer paying the whole; but those I have spoken to thought it would be best for them to start off on that with 50*s.* and hold it open the same, but the other 50*s.* to be paid on attaining to 30 years of age.

15366. They do not object to the 5*l*, but they would like to pay it gradually?—At the twice.

15367. At twice?—Yes, but in both county and town there is not the least doubt but what as soon as it was explained to them most people would pay it on attaining the age of 25.

Mr. Chamberlain—continued.

Women would join.

15368. Do you think the women would join?—They would be very anxious, I think.

15369. And they would be able to find a similar sum in order to get the advantage?—I think the women I have spoken to, several, not only my own, but even ladies I have spoken to, have said, "Oh, they will get married; they are sure "to get married," and all that, but I said it is this, if the scheme is laid open to the young women of our villages it will be sufficient for the young man who is going to be married to know whether she has joined the scheme or not, and if she is a respectable lass, 25 years of age, and she has paid into that scheme, and if she has not am I to have the one that has not when there is one that is protecting herself in old age. Instead of receiving 5*s.* there will be me and my missus receiving 10*s.* per week out of the scheme that Mr. Chamberlain has proposed.

Would check early marriage.

15370. You think they will press one another to join?—Of course they will, and if the woman could protect herself against old age there are plenty who would remain single.

15371. I was going to ask you that; do you think that one effect of a scheme of this kind would be that young men and young women would be inclined to wait a little longer and not marry before they had saved the money?—I am certain of that, but in the locality where I came from they are now even putting the marriage off for three or four years; they are three or four years later in marrying now to-day than they were 10 years ago. The men marrying to-day are five or six years older than they were formerly; now they are putting it off already without the scheme, and I am sure they would do so on purpose to join it.

Causes of poverty.

15372. Now, in your district, do you think that the old people who have become poor have become so owing to misconduct or owing to misfortune?—Misfortune.

15373. I suppose some of them owing to misconduct?—Some owing to misconduct and bad management, some might be through mismanagement, but misfortune and ill health, sickness brings on this of course. There is one man I know, in my place, he is very ill indeed, he is about 74 years of age.

15374. When they get ill and are old as well they have no resource at present but to ask for relief?—To ask for outdoor relief, or they have got to go into the workhouse.

Age for pension.

15375. What do you think would be a fair age at which to receive the pension?—Sixty-five.

15376. You think 65 would be a fair age?—From 60 to 65, but 65 is what I should say in my opinion. There are deserving and meritorious cases where it might be applicable, and it would be a great thing to do and an attraction to the scheme to provide; it is not every family that enjoys good health even up to 65, to attain the age of 65. Where they have been honest so far and deserving men, I say by a medical officer inspecting them, it would be a grand thing if such a thing as half that pension could be granted to them, say at 60, or the whole of it where it is deserved; but I believe there are honest, hard-working men, as I am speaking now there are three or four working men as close as this table, almost 72 years of age and above that.

Mr. Chamberlain—continued.

15377. And they are still working?—Yes, sir; and if they were in this society I do not think for a moment they would give over work to fall upon the pension funds.

15378. It would be an advantage to them to put off the receipt of the pension a little longer and then to have a larger pension?—Yes, sir; that is what I believe they would do. They are now at work. There is John Wall——

15379. I think you need not tell the cases; that is enough; we only want your opinion?—Yes, sir.

Mr. Stockall.

Reason he not join a

15380. I think I understood you to say that your reason for not joining a friendly society was in consequence of the treatment your father received when he was about 89 years of age?—He was 70 when the society broke up, as near as I can tell you; he was 91 when he died.

15381. And in consequence of the treatment of the society, or in consequence of the failure of the society, you determined yourself not to belong to one?—I did, sir; I made a mistake. I cannot help that.

Mr. Pell.

15382. How old were you when you made this determination?—About 28.

15383. Did you not believe there were any good societies round Meriden, the Odd Fellows?—Well, I took my determination from that, sir.

15384. I see, but that is no answer to my question?—There were no Odd Fellows at Meriden.

Clubs in district.

15385. Did you know of no good society, or did you know none of your neighbours who were in good sound societies?—There is one friendly and sick society still alive, sir.

15386. I am just told that you admitted you made a mistake; did you admit that it was a mistake in your plan of life not going into a good society?—Of course it was, sir. My little son, aged 11, is a juvenile of the Oddfellows, and he is insured at 1*d.* a week, and if the old-age pension scheme was open for fathers to enter them in it, say at five years of age, by the time they attain the age of 25, by paying 1*d.* per week into the scheme, they would have paid 4*l.* 6*s.* 8*d.*; therefore, if you look at it in the same light you will see it is not so hard to get hold of.

15387. Are medical clubs in vogue about you?—I could not tell, only in the City of London.

15388. Are medical clubs in your parishes not common?—No, sir.

15389. You know of no clubs in which a labouring man by a small payment can secure—I am not talking of a benefit club—medical assistance from a doctor?—There is not one in my district.

Out-relief added to earnings.

15390. You told us that your poor old father and mother, when they came to want, only got 2*s.* and a loaf granted to them; I think that

Mr. Pell—continued.

was the sum, was it not?—Half-a-crown and a loaf.

15391. Had they any rent to pay?—Yes, sir.

15392. Do you remember what the rent was?—£3 10*s.* per annum.

15393. Well, it was quite impossible for them to subsist upon this money that was given them by the parish?—My mother at 81 was carrying letters and delivering letters to assist and add to this. She was going between 10 and 11 miles every morning.

Mr. Pell—continued.

15394. What, at 80 years of age?—Yes, sir; she carried letters about 68 years, beginning as a girl and giving over at the age of 81.

[The Witness withdrew.

[Adjourned till Tuesday next, at noon.]

FORTY-THIRD DAY.

Tuesday, 27th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. Lord ABERDARE, G.C.B., Chairman.

His Royal Highness THE PRINCE OF WALES, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. C. T. Ritchie.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. Thomas Henry Walker, called in; and Examined.

Chairman.

15395. What are you, Mr. Walker?—I am in no business at all.

15396. What business have you done in the course of your life?—I have been a hat manufacturer.

15397. What is your age?—Sixty-six.

15398. How long have you been unable to work?—I have not been able to work for this last seven or eight years.

15399. In consequence of illness?—In consequence of illness, and in consequence of a Chancery suit I lost my business and never recovered again.

15400. Were you a working hatter, or did you keep a shop?—I kept four or five shops. I lived at 49, Crauford-street. I was born there in 1828.

Mr. Booth.

15401. Do you mean four or five shops at one time or successively?—At one time. I had one at 49, Crauford-street, where I was born in 1828.

Chairman.

15402. The consequence of these misfortunes was that you became an inmate of a workhouse?—Yes, my Lord.

Had to go to a workhouse owing to losses.

15403. Had you received any relief before you went to the workhouse?—No.

15404. You went at once to the workhouse?—I went at once to the workhouse.

15405. Which was that?—Marylebone Workhouse.

15406. How long were you there?—I was there about seven weeks, and then they took me over to Wandsworth Workhouse.

Chairman—continued.

15407. Why were you removed to Wandsworth Workhouse?—Because I had lived at Wandsworth, in the Wandsworth and Clapham Union, for four years, so they considered that my parish, though I had lived—well, I and my father, half a century in Marylebone.

15408. You were removed to Wandsworth?—I was removed to Wandsworth.

15409. How old were you when you went into the Wandsworth Workhouse?—Sixty-five.

15410. How old were you when you went into the Marylebone one; just the same age, I suppose?—I was the same age, my Lord.

Treatment of aged in Wandsworth Workhouse.

15411. You wish to make some statement with regard to the treatment of the aged poor in the workhouse at Wandsworth?—Well, I have made a statement. I cannot improve upon it. That was the statement that I wrote.

15412. But we want to hear you make this statement yourself?—If the secretary has it, would he be kind enough to read it, or I would read it?

15413. You are here for the purpose of giving oral evidence, but you may have the letter by you, in order to refresh your memory, certainly?—Thank you. I do not think that the system of management of the workhouse at Wandsworth is at all correct or proper.

15414–15. Will you state in what respects you think it improper?—I think for men under 60 it is a place of relief; it is supposed to be, but it is a place of punishment. Under 60 they have to go and break stones all day.

Nature and hours of work.

15416. We have now to ask about the aged poor; those above 60?—They have to go and pick oakum for eight hours a day, in twisting little pieces of corded string for eight hours a day, until the people nearly become imbecile; they do not know what to do.

15417. Up to what age are they kept at this work?—They are kept at it from 65 until—well, there were some there 70. There was one man there 79, at least he said he was.

15418. Were they all alike, worked for eight hours a day?—Eight hours a day; they have a quarter of an hour to go out and smoke a pipe.

15419. But those eight hours a day were not continuous, were they; tell us when they began to work?—Eight o'clock in the morning until twelve.

15420. Well, then?—And then they went out just to smoke their pipes, and then they had some dinner, and after their dinner they had to go again.

Mr. Pell.

15421. At what o'clock was that?—A little before twelve—a quarter to twelve.

Chairman.

15422. At what time do you return to work?—We recommenced at one o'clock.

15423. Go on?—And continued then till half-past five.

15424. That would be four and a-half hours. That would make, altogether, eight and a half hours?—Yes; then there was a quarter of an hour—they had, every now and again, a quarter of an hour occasionally to go out.

Very little leisure allowed.

Chairman—continued.

15425. Did you find that work severe?—No, not severe; monotonous. You did not know what to do. You could not go out to write a letter, or to read, or to do anything: you had no time of your own; in fact, it was a place of punishment, and not relief.

15426. Do you think the work was severe to men older and weaker than yourself?—I think so.

15427. Did you ever attempt, during those hours of work, to read?—Yes.

15428 A newspaper or book?—Read a newspaper.

15429. And what was done to you if you read a newspaper?—Nothing was done to me, but I was threatened with bread and water. They gave 24 hours; they could do so.

15430. They punished you?—They did not punish me; they threatened.

15431. They punished you by putting you on bread and water, I understand?—They did so to others; they only threatened me.

15432. As a consequence of that, did you give up reading your newspaper?—Yes; I gave it up, excepting when I had a quarter of an hour of leisure; instead of going out to smoke, I used to read the paper.

15433. But during the hours of work you gave up reading your newspaper?—I gave up reading; yes.

Harsh treatment of a self by a

15434. Well, would you state any other objections you have to the treatment of the aged poor?—I think that the taskmaster is very much more severe than he should be.

15435. In what way?—Well, when you go to dine, or to breakfast, or anything like that, he says, "Come quicker," and pushes you partly into the seat; that is a very trifling thing. I had a sore throat, and he objected to my wearing a scarf round my throat, and he said, "I will pull "those rags off you when you come back again "here." That was, if I went back again. "You "must not wear such things as this." I said, "I "have a sore throat," and he says, "I don't care "whether you and your father and your grand-"father had sore throats." My father died of starvation through his throat growing together, and he suffered with sore throat. I suffered with sore throat, but not much; still, sufficient.

15436. Did you complain to the master of the workhouse of the language and treatment by the man you called the taskmaster?—No, my Lord.

15437. You did not?—No, my Lord; not the slightest good in doing that.

15438. Why?—Whatever the taskmaster wished the master to say, the master would say. They were all under one control, even the doctor and everybody was the same.

Mr. Ritchie.

15439. The doctor?—And the doctor was just as bad.

Chairman.

15440. Did the doctor ever examine you?—Yes; he was a neighbour of mine before I went into the workhouse, and he said, "Halloa! are "you here?" He said, "Oh, you have got to do "some hard work now."

Chairman—continued.

15441. That was said by way of a joke, I suppose, because you happened to be looking well?—No, my Lord, it was because, when he was in private practice, before he was the parish doctor, I met with an accident, and he put a plaster upon my head, and charged me 7*s.* 6*d.*, and I was not well enough off to pay him. I never paid him, so I suppose he did not owe me a very good——

15442. Have you anything to complain of in the doctor: was he inattentive to anything that you said?—Oh, no; only that he was pleased to see that I was there, and that I should be able to do some work there; that was an uncalled-for remark.

guage ase.

15443. Have you anything further to state?—There are boards hanging up in the room that no one is to use bad language; obscene language, or any of that sort of thing. Well, we have a bath once a fortnight; it is very pleasant to have under agreeable circumstances; but I went in undressed to have my bath, and he said, "why "do you not bring your coat and waistcoat in and "trousers." I said, "I did not know I was to." Then he swore at me in a most frightful manner.

Mr. Pell.

15444. Who did?—The taskmaster.

Chairman.

15445. He swore at you?—Yes, in a frightful manner.

15446. Will you state the nature of his oath?—I do here.

15447. Yes; but what you say will be taken down in evidence, and your letter is not evidence?—He called me a b—— fool, my Lord.

15448. Well, anything else?—And that I ought to know better; I put on the appearance of being green to suit my own convenience, he said.

15449. Anything else?—No, my Lord; nothing more.

15450. Well, but do you call that, however improper the language, do you call that swearing in a most frightful manner?—I think so.

reats as ing off chief.

15451. Have you anything further to say?—No, nothing further, excepting that he said he would pull the rags off my throat when I came back again.

15452. You went away, and how long were you away?—Now. Well, I am away now. When I go back again he says he will tear it off my throat. That is the neckerchief I was wearing round my throat; and I say I have a sore throat.

15453. He tore it off your throat?—He attempted to tear it off.

15454. When was that?—That was just the day I came out.

15455. When?—I do not know the date. I never knew the date, not seeing an evening newspaper.

15456. But about how long ago?—Nearly seven weeks ago.

15457. Do you mean to say he tore it off your throat when you were going out?—No, he did not tear it off; he laid hold of it. He said, "I "will tear it off when you come back again, "those rags."

Mr. Pell.

15458. Did he let you wear it?—No; I had to hide it by wearing a blue one over it.

Chairman.

15459. Had you consulted the doctor as to your sore throat?—No, I knew it was useless.

15460. Why did you know it was useless?—I knew the character of the man before I came in there; that he had taken a dislike to me, and he would not say anything pleasant; in fact, he did not to anybody. But I thought that being a ratepayer, me and my father, for over half a century, it was rather difficult hardship to undergo to think of going back there to be ill-treated and restrained in the manner that they do at that workhouse.

Mr. Ritchie.

15461. How long had you worn that?—I had worn it nearly every day.

15462. And it was only when he went away that he told you he would take it away from you when you came back again?—Having a sore throat, snowing at the time, my niece had worked a red neckerchief for me, and sent it.

Chairman.

15463. Do you think he said that seriously, or he said it by way of a rough joke?—He could not make a rough joke, my Lord.

15464. He could not make even a rough joke?—No, he was too severe a man.

15465. Do you believe that if you had returned with that about your throat that he would have fulfilled his threat and taken it from you?—I feel confident he would; I am sure he would.

15466. If so, why had he not taken it from you before?—I do not know; I think that he fancied I had been writing. They seemed to object to your writing. Whenever we had an hour or two to spare on the Sunday I used to write. I think he knew I was going to make complaints.

Special dislike to himself.

15467. Were other old people treated as roughly as you describe yourself to have been?—Not that I am aware of; I did not see anyone treated so.

15468. Then, do you think that you were the object of some special dislike?—I feel confident I was.

15469. On the part of everybody there, I mean; of all the officers?—Oh, no; not of all the officers; only of the taskmaster and the master himself.

15470. And the doctor?—The doctor had a dislike towards me.

15471. Why should the master of the workhouse have had any spite against you?—It was not any special spite, I think. But when I got my discharge, he said, "I only wish that two or "three hundred more such fellows as you would

Chairman—continued.

"get their discharge and go out." It was an uncalled-for remark.

15472. Do you wish to add anything to that statement? — Nothing to their severity; no, merely the great restraint. We have eight hours a-day, I think I said that before.

Hardship of continual oakum picking.

15473. Yes, you mentioned that? — Picking this beastly oakum; and the people get so mad that they begin throwing it at each other; they get sick of sitting looking at it, and sitting all day, that they do not know what to do, and swear very grossly when the taskmaster is not handy. They commence amusing themselves by cutting their beards or cutting their corns, or all sorts of things to relieve their minds it seems. I thought it seemed very hard after being a rate-payer for fifty years to have to put up with that kind of treatment. Picking this oakum with the fingers for eight hours a-day is enough to drive anybody silly.

Food pretty good.

15474. Have you any complaint to make of the food?—No, my Lord; the food, I think was generally pretty good.

Clothing.

15475. Anything of the clothing?—The clothing was disgraceful.

15476. Dreadful?—Shocking.

Buttons, &c., missing.

15477. In what respects?—Corduroy trousers, with only one pocket, not sufficient buttons to keep your trousers decent-looking. I have had to tie mine up with string. These corduroy trousers stand by themselves nearly. And a coat with only one pocket. You are frequently losing whatever you had, any letters. This is my private pocket, my Lord (*wash leather pouch exhibited*), that I had at the workhouse to keep my letters in, and I hid it next to my shirt, so that they should not——

15478 Was the clothing, although wanting in pockets, sufficiently warm?—Oh, it was quite warm enough.

15479. I suppose you were not there long enough to know whether the clothing is at all changed with reference to the seasons?—No, I did not see any change of the clothing.

15480. What time of the year was it when you entered?—Seven weeks ago.

But warm.

15481. You entered about the worst of the winter; was your clothing then sufficient for your warmth and comfort?—Oh, yes, quite.

15482. And how about your bed-clothing?—Bed-clothing was very good. I left seven weeks ago.

15483. When did you enter the Wandsworth Workhouse; what time of the year?—Seven weeks before that; about three months ago. I get quite confused about dates, not seeing the papers or anything as I used to.

Allowed to receive newspaper.

15484. You speak of being interrupted when you were reading the newspapers whilst the oakum picking was going on; how did you get that paper?—My friends sent me a paper about once a-week.

15485. All the papers were always delivered to you, were they?—They were delivered at the gates, and I had to call for them, and one day I called 10 minutes too soon, and I was reprimanded for coming in so great a hurry; I ought to have waited until after tea before I went for them.

Mr. Ritchie.

15486. By whom?—The gatekeeper.

Chairman.

Rules as to leave of absence.

15487. Did you ever ask leave to go out during the time you were there?—No, my Lord; when we wanted to go out we had to take our discharge and leave entirely.

15488. Do they not at that workhouse allow the inmates to go out, say once a month or once a fortnight?—Once a month.

15489. Did you ever avail yourself of that permission?—I had not been continuously there, not for a month right off; I had been in and out. The first time I would have had to have waited nine weeks; but if I had been in there a long time I should have gone out every month, and then they give you a change of clothes to go out in, and you drop these disgraceful horrible things. My hat had no lining and was very greasy, and had been in the wear of other people.

H.R.H. The Prince of Wales.

15490. I think your trade is that of a hatter, is it not?—Yes, Sir.

15491. Were you allowed to continue that trade when you were in the workhouse?—Oh, dear no; I had not been in that business for many many years.

15492. And I think you told the Chairman that you did not permanently reside there, but that you were, so to say, in and out; that you had been in there occasionally and out again?—I went in twice.

15493. And what made you leave?—I was so disgusted and terrified at it that I thought I would get a few weeks' relief by going to some friends; but my friends are not well off, and could not keep me longer than what I have stated.

15494. Do you consider you were harshly treated there?—Very harshly treated.

Mr. Ritchie.

Food, clothing and bedding.

15495. I understand that so far as the food and the clothing and the bedding are concerned, three very essential elements in one's comfort or discomfort, you have nothing to complain of except that you did not not have as many pockets and as many buttons as you wished?—No; well, putting it, the food was not always satisfactory; it was frequently satisfactory.

15496. I thought you said, in answer to the Chairman, that you have no complaint to make against the food?—I have no complaint to make against the food generally. But we were sometimes very ill; we were ill two or three days with diarrhœa, through something the matter with the food; but it might have been the cook's fault.

15497. Even in one's own house, one sometimes has to complain of the cook?—You are quite right there.

15498. But, as a rule, you had no substantial complaint against the food?—No substantial complaint.

15499. You had no substantial complaint against the clothing?—The clothing was disgraceful; you had to fasten it up with string.

Mr. Ritchie—continued.

15500. You had no substantial complaint against the clothing except that it had too few buttons and too few pockets?—Well, sir, very necessary complaints. I think if you had not any pockets to put anything in ——

15501. That was your complaint?—I had to hide my letters in that bag that I showed you just now.

15502. At any rate, your clothing was warm?—The clothing was as warm as I wished it then.

15503. And the bedding very comfortable?—When you could get into the bed properly it was; but it was so well packed that there was sometimes no room to get into the bed at the side, you had to get in at the foot.

15504. But when you got in you were comfortable enough?—You got in with a feeling of satisfaction and delight that you had got into bed to sleep.

15505. With regard to these things you really had no substantial, what I call substantial complaints. It is more with regard to the manner of the officers, is it not?—Yes, sir; you know what manners can do towards anybody.

15506. Yes, but I am merely asking you the question; it was with regard to the manners?—The manners of calling you names that are unfit to be used, and taking you by the collar, by your neckerchief, by the throat.

15507. Let us see about this taking you by the throat. I understand you stated in answer to a question which I put to you, that you had been wearing that neck cloth daily?—Yes; sometimes it did not show so much as at others.

15508. You had been wearing it daily as an inmate?—As an inmate.

15509. Wearing it daily?—I had a sore throat.

15510. And all the complaint you have got to make against the officer in respect of that is that when you went out he took hold of the end of it, and said he would have it off if you returned with it?—When I returned.

15511. Do you call that taking you by the throat?—Not by the throat.

15512. That is the term you used yourself?—The handkerchief was at the throat; by the handkerchief at the throat.

15513. You said a moment ago that you complained of the man taking you by the throat. It was the neckerchief that he took hold of and said, "If you return with this I will have "it off?"—"I will pull those rags off."

15514. But he had allowed you to wear it during all the time?—He did not always see it, because we had a blue neckerchief.

15515. He must have been aware that you wore it, and yet he made no complaint, except a sort of probably jocular observation when you left?—He could not make a jocular observation, sir; he could make a severe one.

15516. I suppose, during the time you were in the workhouse, you saw inmates of the workhouse who, perhaps, gave more trouble to the officers than you gave?—I gave no trouble to them

Mr. Ritchie—continued.

15517. I am not saying you did; but there are inmates and inmates, and some of them rather rough, I suppose?—Very rough, some of them. Some inmates rough.

15518. And they give a good deal of trouble, no doubt, to the officials sometimes?—When the officials appeared they were like tame mice.

15519. Who are like tame mice?—The inmates who are picking oakum.

15520. I thought you said they were throwing oakum at one another?—So they do, but not when he is near.

15521. But you can readily understand, can you not, that there are sometimes rough inmates who give a good deal of trouble to the officers?—I do not say that I saw anyone give much trouble. They were like tame mice, frightened of him; looked at him with terror. But fear officers,

15522. And your charge is against the master, the taskmaster, and the doctor?—I say that I think that a large and important building like the workhouse should be controlled by people of more kindly feeling than they are at present, and the doctor should treat his patients more kindly, and not speak harshly to them. I do not see the good of it. Who should be kinder.

15523. You saw no evidence of kindness or consideration on the part of the officials there? No.

Mr. Booth.

15524. Was there much discontent in the workhouse amongst other of the older residents?—There was general discontent, but unspoken to the officials, because they considered it useless. Discontent general.

15525. When the labour master made the remark that he wished that he could get rid of two hundred or three hundred such as you, did he mean that there were two or three hundred there who were discontented?—I did not comprehend whether he meant that he should like to have more room in the house, or whether he was dissatisfied with the conduct; he could not be dissatisfied with the conduct.

15526. But you think the view you take of the treatment in the workhouse was not the view taken by you alone, but the view taken by others in the same circumstances?—Oh, yes; general discontent.

Mr. Broadhurst.

15527. Do you think that the officer was justified in telling you that he was glad when you left?—I think it was quite an uncalled for remark. Conduct of officers.

15528. What officer was he?—That was the master.

15529. The master of the House?—Yes. The tale of the oakum room is that when he came there he said: "I will make this place like a "prison" and he has done so.

15530. That is the master?—That is the tale in the oakum-room before I came there.

15531. That is the rumour prevalent in the workhouse, I understand?—That is so. I cannot say anything about that; that is the rumour.

Mr. Broadhurst—continued.

15532. And was it the master who laid his hand upon your body?—No, sir, the taskmaster.

15533. That was the labour master?—Yes; the labour master.

15534. Laid his hand upon your body?—Yes.

15535. I understood you to say that you did not complain much of the want of warmth of the clothing?—No, not the want of warmth; the want of comfort.

Clothing.

15536. What did you mean when you said that the corduroy trousers would stand alone?—They were so stiff.

15537. Would they be uncomfortable when they were stiff; would they be nice to wear?—Very uncomfortable, especially when you had continually to see if the strings were right.

15538. What is the object of giving you only one pocket in your trousers and coat?—I have not the slightest idea, sir. It seems silly, but it is very inconvenient.

15539. Do I understand you to say that you felt rather more like a prisoner than a poor person in the refuge?—I felt like a prisoner.

Felt like a prisoner.

15540. You felt your humiliation?—Greatly.

15541. And you had been a ratepayer in the parish?—I had been a ratepayer in that parish for four years, but in Marylebone thirty-five years.

15542. And in a good way of business, were you, at one time?—Yes, a large way of business. I also had three shops in the city.

15543. A successful tradesman we may say?—A successful tradesman.

15544. And you did not like their tone, the tone of the officials of the workhouse?—No. As I have related, I think that no one would have liked it.

Harshness of officers.

15545. Overbearing was it?—Overbearing, hard. I was at that time a little bit lame, and I used a walking stick, and he took that stick away from me, and he said, "You do not want "a stick to pick oakum with," also unnecessarily.

Mr. Henley.

15546. You discharged yourself from the workhouse, I understand, on two occasions?—Yes, sir.

15547. You had no difficulty in getting discharged from the workhouse?—No; he said he was glad I was going, and he wished two or three hundred more would go.

15548. Your complaints, I think, are these: that some of the officers used bad language, but they generally kept their hands off you, except on this one occasion about your handkerchief; they used bad language to you, you said; you told the Chairman what their language was, that is generally your complaint, that they used bad language, but you were not assaulted?—Oh, no; not assaulted.

15549. You told the Chairman you did not complain to the master, because you said it was no good?—No; it was not.

Did not complain.

15550. Did you ever complain to the Visiting Committee when they went round the workhouse?—I only saw them twice, and I had not any opportunity.

Mr. Henley—continued.

15551. You saw them on two occasions?—I was not prepared to say anything. I did not know they were coming; I was picking oakum at the time, and I was not prepared to say anything to them. I did not know who they were for the moment, until they were just going.

15552. Did they not ask you whether you had any complaint to make?—No; they did not ask any of us. There were about a hundred of us picking oakum.

15553. Did you ever see a Poor Law inspector there when you were there?—No, sir; I did not.

15554. You never saw him; but, as a matter of fact, you never complained to anybody of your treatment there. Now, with regard to the hours of work and the work you had to do, were the hours of work put up in the workhouse, a time-table?—I did not see one.

15555. I just ask you if you will listen to this: these are the hours of work in the winter in the workhouse; perhaps you will tell me whether these hours were observed. From the 29th of September to the 25th of March (that was the time you were in the workhouse, I think) you have to get up about a quarter before seven?—Yes, sir.

Hours of work.

15556. That is right, then, and the interval for breakfast is from seven-thirty to eight o'clock?—Yes.

15557. Then the hours of work were from eight o'clock till 12 o'clock?—From eight till 12.

15558. Is that right?—Yes, a few minutes before 12 o'clock.

15559. Then you had a dinner interval of from 12 to one?—Yes.

15560. Then you went again to work from one o'clock till six?—From one till six frequently, but it depended upon the time of the year, whether it was brighter or not; half-past five or six.

15561. Were you ever asked to work after six o'clock?—Oh, no.

15562. So that the hours of work were certainly not exceeded, as far as you are concerned?—No.

15563. Have you any complaint to make of the description of work you were put to; you know that the master is bound to employ every inmate according to his capacity and ability, and no pauper shall receive any compensation for his labour, so that the master is bound to employ you when you get in there according to your ability and capacity; now, do you object to the sort of work that you were put to; would you let me look at that?—I think picking that for eight hours a-day, sir, is enough to drive you mad (*specimen of oakum produced*).

Oakum-picking.

15564. Had you to do a task of this or was it day work?—You merely seemed to do as much as you liked, it seemed.

15565. You had no task to do?—No one seemed to give a care whether you had done it or not.

15566. Was this the sort of oakum you had to do?—Yes, sir; fancy picking that for eight hours a-day.

Mr. Henley—continued.

15567. You did not get the beaten oakum?—I thought, having been a ratepayer for 40 years, that it was severe punishment for me.

Mr. Ritchie.

15568. Were you allowed any instrument to pick it with?—No.

15569. A nail, or anything of that kind?—Oh, no. We used to let our own nails grow long.

H.R.H. the Prince of Wales.

15570. Were you not allowed any other employment but this picking oakum; no other employment?—No other employment. The younger men under 60 seemed to have to break stones.

Mr. Ritchie.

15571. Did you not have to chop any wood?—Yes, those younger men did.

15572. The younger men; but were not the elder men employed in chopping wood?—I do not know, I am sure.

15573. You never saw it?—I never saw it. I saw the room where the wood-chopping was done, but I did not see the men who did it.

Mr. Henley.

15574. Were you allowed any tobacco in the workhouse; I do not know whether you smoke?—I very seldom smoke; I did smoke sometimes. We were allowed an ounce every Sunday. One of the committee men (Mr. Benfield, I think it was) gave every man an ounce every Sunday independent of the officials.

Mr. Henley—continued.

15575. And were newspapers provided for the old men in the workhouse?—No. **Newspapers not generally provided.**

15576. You are sure of that?—Quite sure, I never saw them.

15577. You are quite sure they were not provided?—I am not quite sure, because I did see a dozen papers one day brought in. I do not know where they came from. They were very old papers.

15578. But you are quite sure that the guardians did not provide newspapers regularly for the inmates?—Oh, no; they did not provide them regularly. I had a paper sent me.

15579. But I am speaking of the guardians now, whether they provided newspapers for the inmates?—No, not that I saw.

Chairman.

15580. Do you wish to add anything to what you have said?—I cannot think of anything else just at the present moment, my Lord.

[The Witness withdrew.

Mr. SIDNEY WARD, called in; and Examined.

Chairman.

15581. WHERE do you live?—At Brixworth.

15581*. What is the business you are following now?—At the present time I am a collector for the Liverpool Victoria Friendly Society, and see to the lamps in the village. I have been a labourer, and worked as a gardener's labourer; the chief part of my life I have worked on the land, and I went as gardener's labourer to Mr. Bevan, of Brixworth Hall.

Mr. Pell.

15582. You are a member of the Salvation Army, I think?—Yes, I am.

15583. You would not call that part of your employment?—Not any; but I am very glad I am in it though.

Chairman.

15584. You are secretary to the Outdoor Relief Association?—Yes.

15585. Will you go on and say what that association is?—Yes; if you will allow me I will just read the rules over.

15586. Is it an association for opposing the present system of the administration of relief?—Yes, my Lord.

15587. You wish to give evidence here as to the treatment of the poor at Brixworth; as to the system pursued there?—In the Brixworth district, yes, my Lord.

15588. You speak not only as to the parish of Brixworth, but to all the parishes included in the union?—Well, it affects all, my Lord, but I have not got evidence from all.

Chairman—continued.

15589. We shall be glad to hear what you have to say; we have heard the statement from a witness as to the methods pursued at Brixworth; from somebody who was very well satisfied with those methods, but we understand that you are not satisfied?—Well, your Lordship, I think we can prove it. The first one I wish to speak of would be Charles Bray. It is some time ago, my Lord, but the system has been coming on for some years. **Opposed to Brixworth system.**

15590. It would be very useful to us if you would first state the nature of the complaints which you have against the mode of administering the Poor Law at Brixworth, with regard, remember, to the aged poor?—Well, what I wished to say was that these are honest men, and men that have tried to do their best, labouring men who have had to work, most of them, in their younger days for 9*s.* and 10*s.* a week, and some of them when they got further on had 12*s.*, and some of them have got up to 14*s.*; but about the average wage now in Northamptonshire is about 12*s.* a week. Well, this man Bray was in a club, a village club. He suffered from asthma. The club was very low, and they thought it would have to be broken up, and the doctor told him that he was suffering from old age, and as the funds of the club were very low he must go off it and try to get work. The farmers, knowing that he was a weakly man, would not employ him, because he could not do a fair day's work, and while there were younger men they would not take an old man on. **Wages.** **Case of C. Bray.** **Refused further club pay in age.**

15591. At this time how old was he?—I do

Chairman—continued.

not know; it is in the report. I have not got just his age, but Mr. Gaylor, the relieving officer, has, because he had to take the man to the asylum.

15592. Could you say about what age he was?—No; I can say the date he was taken to the asylum.

15593. What asylum do you say he was taken to?—Berry Wood Asylum, my Lord, in Northamptonshire.

Mr. Pell.

15594. Was he an insane man?—Yes; but I asked the man afterwards upon that point.

15595. How long ago was this case?—It was in 1889, I fancy. I was present along with the man, and I went along with him to Berry Wood Asylum.

15596. Might I know if this is the same case as the widow Bray?—Yes, sir, it is, the widow Bray. The doctor told him he could not keep him on the club, he must try and get a job. The man tried in vain; he could not get any work; he was unable, in fact, to work; he was weakly; he was not strong enough to do it.

Chairman.

15597. I do not quite understand what you mean by saying the doctor said he could not keep him on the club. What had the doctor to do with keeping him on the club?—Because it was more coming on, being an elderly man, that affected him.

15598. Was this the doctor who acted on behalf of the club?—Yes, my Lord. The man got no chance of getting a living. He had got with him at that time a daughter with two little children, and he had got his wife, and all they had to depend on in the house was what one daughter earned at the stay work. It so preyed upon this man's mind that he had to be taken away; but before he was taken away I fetched Dr. Harper down to see him, and I went back again to his house, where I said to him, "Sir, what is the cause of this man being like "this?" and he says, "It is all through weak-"ness, through his body being in a low state; "what the man wants" (he said) "is something "to nourish him." They had not got anything in the house, only a drop of toast and water, and they had not got much bread at all, and I took a jug and I went up to the Rev. John Alford, the vicar of Brixworth, and asked him if they could give me something. I failed to get it there, and I went to Mr. Bevan at the Hall. It so happened that nobody had got anything made at the time; and I went to the butcher, and the lady at the shop gave me some meat to make some beef tea for him. I shall never forget it; how that man ravished it in; how he sucked it. I thought he would take the tin out of my hand. He was taken to the asylum. In about three months he came back again. I think it was solely the dread of the workhouse, that he was unable to work, and he and his family would have to leave home and go.

Want of nourishment.

Taken to asylum.

15599. Had he ever applied for himself?—I do not know that he had, my Lord. I went along to help take him to Mr. Bevan, the magistrate, and while he was at his house I heard Dr. Harper say this. Mr. Bevan asked the reason of this man being in this state, and Dr. Harper said, "You have got no one else only "Mr. Pell and Mr. Bury, and their party, to "thank for this man's condition." He said, "This man; I was unable to keep him on the "club." He stated about the funds of the club being so low, and the man was unable to do a full day's work, and the farmers would not take him because he could not do a full day's work.

Had not asked for relief.

Chairman—continued.

15600. And he never applied for relief?—Your Lordship, there have been scores applied, but it is continually refused.

15601. Well, but still, what is wanted to your case seems to me is that he never applied for relief in any form?—No.

15602. Was Dr. Harper the doctor of the club?—Yes, my Lord, and the parish as well.

15603. Do you wish to say more on his case, or to go on to some other one?—Well, I wish to say, gentlemen, that the ladies and gentlemen did what they could for the man, but it was too late when they sent their assistance; they did not know that the man was in this state.

15604. What ladies and gentlemen?—Where I applied to, to ask them to assist him.

15605. Were those private persons, or persons who formed a charitable committee?—Private persons, my Lord.

15606. What had he been getting from the club before he was told to go off it?—I could not say, your Lordship; it would either be 8*s*. or 4*s*. If he was on half pay it would be 4*s*.; if he was on full pay it would be 8*s*.

15607. Is the club still existing?—Yes.

15608. Does it pay its way?—Well, the vicar got up some special services or something for it, and got some little money for it.

15609. What happened to this man afterwards?—He was let out again in about three months' time, your Lordship.

15610. What happened to him after he was let out?—Well, he lived for some, I should think, six or nine months afterwards; but he worked and did his best. It was cruel to see the man go backwards and forwards to work after he had come back.

Worked till death after leaving asylum.

15611. Did he then apply for any relief from the union?—No, your Lordship.

15612. Did he get any help from his club?—No, I do not think he got any help from his club.

15613. Why not?—Well, the club would not support him because he would be cured from his mind when he came back, and I do not know how long he did have any for the first few weeks when he came back; but I know he came home from work, and he was dead in about a week, or hardly a week, from the time that he left off work. He worked up to the very last, and it looked cruel to see the man going backwards and forwards to work.

15614. What did he work at?—Labouring work.

15615. With a farmer?—Yes, my Lord.

15616. What wages did he get?—I do not

Chairman—continued.

know, but I should think about 11*s.* a week; they would not give him full wages.

15617. And was he still living with his daughter?—He is dead, your Lordship.

15618. Was he still living with his daughter at that time?—His daughter was living. There was a daughter that had been married here, but had got her husband in the asylum, and she was at home with her two children at the house.

15619. You do not answer my question; was he living with this daughter?—Yes, your Lordship; they all lived in one cottage.

15620. What sort of earnings was she making?—I do not know. She got work afterwards, because they took her in and gave her employment afterwards for charity, and they had her at the union, to work at the union.

15621. But you do not know how much money came weekly into that house?—I do not, your Lordship.

15622. Could you form any opinion?—No; you mean after he had come out.

15623. Yes?—I could not say, your Lordship.

15624. Do you wish to say anything more about him?—No, I cannot say any more.

15625. Who found the money for his burial?—He was in the club. There would be the funeral money from his club, your Lordship.

15626. Will you go to the next case, please?—Yes; Joseph Johnson and wife.

Mr. Pell.

15627. What parish?—Brixworth.

Chairman.

15628. When did this happen?—Four years Whitsuntide, I believe it was, my Lord; they applied to the parish.

15629. What was Joseph Johnson?—He was a labouring man.

15630. What family had he?—I could not say what they are, but they are all married away, and have got families.

15631. Had he his wife?—Yes, he had got a wife.

15632. Any child living with him?—No.

15633. Was his wife working?—She had to do as well as she could; but she cannot be away from home long together, because he is so nervous, the man is.

15634. Now, tell us what happened, four years ago, you say?—Four years ago; he had been ill then for seven years. It is eleven years last Sunday, by the date, since he first left off work, and this man made application to the board, and he was defeated, I believe, at the board by about one vote, and it was a very hard case; and Mr. Bury said that it should be provided for, and he allows him 1*s.* 6*d.* a week; and the woman, she has to go about trying to get a few jobs in the week to help, and then at night she has to be up a good part of the night along with the man; at times, for a good many nights, she does not get any sleep at all. The man has been a straightforward, honest, working man; he did his best, and he saved a little money, and he lived on it. He did his best, and he made no application till seven years afterwards; and when he had spent all he made application, and then he was refused; and it is impossible to pay house rent and live upon 1*s.* 6*d.*; or even if the sons could give 1*s.*, it would take all their time; it would be like robbing their own families to do it, your Lordship.

Chairman—continued.

15635. What was the reason that was given for refusing him relief?—I cannot say, but I can say this, that there was a guardian of the parish voted against the case, and the chairman wrote and thanked him for it, for going on his side.

Mr. Pell.

15636. What parish was this?—Brixworth.

Chairman.

15637. Did they absolutely refuse the relief, or did they say that they would only give relief in the workhouse?—They could have a paper for the house.

15638. This application was made four years ago?—Four years ago.

15639. And he had been ill seven years?—Yes, my Lord. **Ill, but will not go to workhouse.**

15640. What was the nature of his illness?—It is a nervous complaint. If a stranger was to go to the door he would be bad for hours afterwards; he trembles from head to foot. I do not think he has been away from his home for eas, not outside his garden I do not believe.

15641. I suppose, except for the great dislike that all these honest men have to go into the workhouse, he would be better off in the workhouse than he is in this cottage, having that disease?—No doubt he might, your Lordship, but I believe he would rather die first.

15642. Quite so. Is he alive now?—He is, your Lordship.

15643. And what is he living upon?—Upon his children. His children have to rob their own families to help to keep him. **Some help from children.**

15644. And does he get 1*s.* 6*d.* a week?—Yes, your Lordship.

15645. And the rest comes from his children?—As far as I know, my Lord.

15646. Are they working at or near Brixworth?—I only know one. There is one working at Cottage Brook. I do not know where the other is. He has got two sons, I believe.

15647. Are they labourers?—No. One is a groom for Sir Herbert Langham, but he has got a largish family.

15648. And do you think this man suffers from want of food?—Yes; the woman has to go about to try to get a little to help him, and it is killing her. It is impossible for a woman to be up night and day too. **Is in want.**

15649. How old is he?—He is not so very old now. I should think he would be between 60 and 70.

15650. And his wife is about the same age?—Yes, about the same age, as far as I can say, your Lordship.

15651. Now, what other case have you?—There is Smith, I believe, is it not?

15652. Robert Smith; Thomas Dickens you have mentioned?—Yes, you see (if you will allow me to talk of them) the reason that they do not make application is because it is a hard- **Inquiries cruel.**

Chairman—continued.

and-fast rule, it does not matter who goes to the board. They have not given outdoor relief these last five years, and the people are frightened to apply, because they are questioned in such a cruel manner I call it, God knows.

Case of Dickens: old and ill.

15653. Do you wish to speak upon the other cases?—I do, my Lord. There is Thomas Dickens there; he is a man about 73 or 74 years of age; he has been in a village club for fifty-nine years; he has been an honest man and he did his best, and there is not a man living in the village who could say that he has squandered his money, and his daughter has to keep him; she has to go out nursing, and then when he is taken very ill they have to send for her to go home. She is spending all the little she gets upon her father, and they have nothing only the workhouse to look to, both of them. The daughter is over 50 years of age, and I think it is a shame. If you were in that village the people could tell you this.

15654. How is he living now, by the help of his daughter only?—As far as I know, but I was in his house on Saturday, I believe it was, and he said he expected he should have to go to the union; there was no other help, nothing else for him. He worked on one farm for many years, my Lord.

15655. Can he work now at all?—He has never done any work for the past over 18 months.

15656. And therefore he gets nothing from his club?—No, he has outrun his club. It is over 18 months since he went to work. I have seen him myself when he has been coming home from the Ironstone pits; he has had to stand for three or four minutes to get his breath, and if you spoke to him he could not answer you for a minute or two. He suffers from asthma, and can only do certain things, you know. The man did good work. He tried to work when it was cruel for him to go. I have held his baskets, and that sometimes while he has got his breath.

Case of Mills and wife.

15657. Is there any other case you would like to mention; there is the case of Richard Mills and wife?—Yes; I was with her several nights. I sat up several nights along with her before she died. There was the man and the woman; they lived in a cottage, and the man is living there to-day—Mills, at the bottom of the hill. They made application, those did; but they had a paper left for them to go into the house. The relieving officer came and took the particulars, and said all that they could have would be a paper to go into the house. I went in at night, as I knew they were so badly off. God knows I have not got much to spare, but I cannot see people pine and die for want; and when I went into this house the woman lay on a bed, and he said, "We had something brought us to-day." I said, "Oh, what is it?" I thought it was something for a benefit to them; and she says:

Refused to go to workhouse.

"Mr. Gaylor has been, and he has left a paper "for us to go into the house, but," she says, "I "hope God will take me; I hope I shall never "have to leave my cottage to go into the work-"house." She said: "They tell me I shall be "put there; but," she says, "we have lived

Chairman—continued.

"together all these years, and I do not want to "be parted," and she says, "why I am lying here "to-day, I believe, it is nothing only brought "on through my being in want last winter "time."

15658. Are husband and wife parted in the workhouse?—No, sir. They never went; the woman died.

15659. She did not want to go to the workhouse for fear of being parted, but I suppose her husband would have gone too, would he not?—Yes, he would have had to go.

15660. Where they are in the workhouse are they parted?—No, I do not think so. They can live together now, I believe.

15661. There is a belief among the poor that they are parted, is there?—Well, but she did not want to leave her home.

15662. Yes, that I understand; I quite understand that? ——

Mr. Pell.

15663. Is this a case of a widower?—No, sir; it is Richard Mills and his wife.

Chairman.

15664. Richard Mills and his wife. Are they both alive now?—No, the woman died.

15665. When?—I cannot say just at present; I think it is three years ago. It was in the winter time, because I sat up with her several nights when I shivered with cold.

15666. And what has become of the man?—The man is living there now. The son is keeping him as well as he can. He went to Mr. Halford as he had nothing to go on with, and he gave him 2*s*.

Mr. Broadhurst.

15667. What age?—The man is about 73.

Chairman.

15668. The wife was about the same when she was alive?—Yes.

15669. He got 3*s*. outdoor relief?—No, he never got anything. The vicar yesterday gave him 2*s*., and has given him odd sums now and again. They have it one week, and they do not get anything for two or three.

15670. That was charity?—Yes, my Lord.

Charity not uncerta

15671. Is there any regular system of charity by which certain allowances are made to poor people?—There is a few people I have known have it regular, but there is a good many that they pretend to give it to. They get it one week and they miss two or three, and it is a miserable existence. People think they are going to get it, and they get disappointed, the charity.

Case of Burgess

15672. There is the case of Sarah Burgess?—Yes, my Lord; a very sad case it is. There were two sisters living together. They made application on the same day as Johnson did.

15673. When was that?—Four years ago. This woman lived along with her sister in the name of Mary Haines, who died a short time ago. The woman, all she was able to earn was 1*s*. a week, going in next-door to do a bit of washing for them. They took her in more out of charity than anything. Out of this 1*s*, she

Chairman—continued.

had to pay 9*d.* with her sister towards paying 1*s.* 6*d.* rent. She had to pay half of it towards paying the rent, and then they had to trust to what people gave her. If they did not give her anything she had to go without. This woman was in a terrible state, but the latter part too she made application. Mr. Bury allowed her 1*s.* 6*d.*, but she was unable to get washing because she got older and weaker, so that she was not able to do it.

15674. That 1*s.* 6*d.* was out of private charity?—Yes, out of private charity.

15675. That was all she got?—That was all she got to depend on.

15676. Is she living now?—No; she is dead, and I believe there is a good many would have been living to-day if it had not been for the policy of the Board.

15677. Now, you say that all these were respectable, well-conducted people?—To the best of my knowledge and according to the opinion of the inhabitants of the village.

15678. Had you known them all your life?—Yes; I have known them all my lifetime, my Lord.

15679. Is there anything else, any other case you want to mention—Thomas and Elizabeth Campion, of Holcot?—This is a village three miles away. I do not know much about them personally, but from what I gathered they are a brother and sister who have lived together for many years.

15680. How old were they?—They were over 70 both of them; I believe the woman was about 73. They struggled along for a long time, but they had got nothing to do. People gave to them for a time, but for people who have to pay rates and that it is very hard for them to keep people as well; they say: "We pay rates for the purpose, and you ought to make application." Very well, they did make application. They walked right over to Brixworth, and when they got there they had the offer of the house, and they pleaded very hard to have a little out. They said they thought they should not want it for long, and they were refused and I believe they went back home, but I cannot speak definitely about it, but they ultimately went into the house, and after they had been in for a time the woman went to the guardians again and she pleaded that they would allow her a little outside as she could not live in the house; she felt that it would be the cause of her death soon if she stopped there; she felt that she could not make her home there, and the guardians refused the application, and on the following Saturday the woman insisted upon going out, and she walked back to her native village, and she was in the village at ten o'clock at night. A farmer, Mr. Mather, took her into his house, and she said: "I will rather die in the street than I will go back to the union." The farmer kept her all night, and coaxed her to go back, drove her over in his trap on the Sunday morning, and I think it was hardly so long as a fortnight before they took her back as a corpse to her own village.

15681. She died?—She died in the workhouse.

Mr. Broadhurst.

15682. How far was it from her village to the union?—About three miles-and-a-half.

Chairman.

15683–6. What is the next case that you would like to mention?—Robert Smith and wife. Case of Smith and wife.

15687. Where does he live?—At Draughton, he did live; he is dead.

15688. To what year does this case refer; in what year did it happen, the case you were going to mention?—In 1890, I believe. Robert Smith was 71, and his wife 67. One died in December 1890, and the wife died on January 6th 1891.

15689. What have you got to say about them?—They were forced, through hunger, to go into the workhouse, because they had got no means of living.

15690. How long ago was that?—It was in 1890. Friends kept the cottage on in hopes that the guardians would reconsider the cases, as they were respected in Draughton, and the people felt that it was too hard for them to break up their home and go into the workhouse, but, as they had nothing to eat, they were glad to go, and they went, and after a time they came out again to try to see if they could do, and in the two times of their going into the workhouse they were not in above nine months, and they both died, and they said before they went in they dreaded the thoughts of leaving their own home to go in, but they were forced to do it. One died on the 12th of December, and the other on the 6th of January following.

15691. Had they been able to work for any time before they went in?—Yes; he was able to do little jobs, but he was a man who was not able to do a day's work, and the farmers would not employ him because he could not do a full day's work.

15692. Is there any other case? Would you like to look at this paper?—Yes, I would, your Lordship. Perhaps you would not allow me to refer to all the statements which have been made by the gentlemen living in the district.

15693. Is there any other case that you have inquired into yourself that you can speak of?—There is the case of Mrs. Frecknell, of Walgrave, I should like to mention to you. It is a case that came before the board six times, I believe. It is a very deserving case, a woman with four little children.

15694. How old was she; she could not have been an old woman?—No.

15695. You must bear in mind that we are not dealing with the general question of the Poor Law; we are dealing with the treatment of the old?—I shall have to leave that, your Lordship, but I should like to refer to the trouble of burying them when they die. Burial cases; coffins refused by guardians.

15696. Very good; state anything you like; what is this case?—It is a case which shows how the poor are buried. A man named Samuel Brains, of Moulton, died in Northampton Infirmary, about nine years ago. The friends were unable to bury him. They applied to the relieving officer for a coffin but were refused. The corpse lay in Northampton Infirmary for a week and they were requested to fetch it away. The wife of the man told me, herself, that the relieving officer, when the daughter asked what was

Chairman—continued.

she to do, said that she might get a sheet and sew it up in it. Well, I could hardly believe it, so I wrote to the guardian of the parish to visit the daughter who went to the relieving officer, and I have got a letter from him confirming the statement. The daughter came back unable to get a coffin, and a Mr. Pell, at Moulton, wrote out a subscription paper and headed it himself, the man's own daughter going round from house to house collecting. H. O. Nethercote, Esq., gave 7*s.* towards it. I have the letter which the guardians' sent, I had it on Saturday morning from them, confirming the same statement.

15697. The statement is that they refused to provide a coffin?—Yes, sir.

15698. This was in the county infirmary?—Yes; another case is from Creaton, Thomas Jellis, 49 years of age; there were seven children under 11 years of age. Another case is the wife of Daniel Symonds. The man is in the workhouse at Brixworth at the present time, and I have the report in the Northampton paper.

15699. If you will state the case we would rather have it from your statement?—Well, this Symonds was unable to bury his wife.

15700. How old was he?—The woman was 73, I believe.

15701. Was she a person receiving relief in any form?—No, my Lord, but I mention these cases to show the difficulty in burying them after they are dead. This man did not know what to do; he had not got any money; he went to the guardians to know what he was to do. They advised him to go to the relieving officer. The relieving officer said he could not do anything in the case, and could not give him advice as to what to do. He went back again to the guardians, and the guardians said they did not know what to do, and he made application to the magistrates at Northampton to know what to do, and the magistrates told him that they were unable to assist him, but he had better make another application to the sanitary inspector, and he wrote (I have got a copy of the paper). The sanitary inspector wrote back, saying that he was unable to do anything while the body was in the house, because while it was in the house it was a private nuisance and not a public nuisance; and he said that if the corpse were lifted out into the street, then he could give orders for it to be buried, but while it was in the house he could not. Then at last Mr. Francis, the guardian of the parish, and Mr. Jeyes gave orders for the coffin themselves; but how it was paid for, I do not know.

15702. Go on please?—There was a case of a woman who died at Brixworth. This will be a younger woman, but the children had to collect round the village to bury her.

15703. How old?—She would be between 40 and 50, with two or three little children. One of them had to go into the union afterwards.

15704. You can keep your cases as much as possible to the old, although probably the principle is exactly the same; if you can keep them to the old it would be better?—The woman was 74.

15705. Have you any other cases of that sort?—I wish to go on with the charity.

Chairman—continued.

15706. You desire to say something as to the method of administering charities?—Yes, your Lordship.

15707. Have you any public charities, endowments which are applied for the relief of the poor?—Not to my knowledge; only what are given out. I think there is a little one; it runs to about 3*s.* to each of the inhabitants who were born in the parish of Brixworth, when they get to a certain age; about 3*s.* once a year. Endowed charity.

15708. The charities of which you speak are private charities?—Yes.

15709. That are collected and distributed?—Once a year.

15710. By a committee?—By the churchwardens. I wish to speak of the charity which is being given away in the place of relief. Private fund: are too small, irregular.

15711. Yes, very good; now then?—The first one is Richard Smith, of Walgrave; he is a man who has made application to the board several times. He has been refused, but he has been given a little charity. Case of

15712. How old is he?—He is over 70.

15713. What is he, or what has he been?—He has been a shoemaker, but he is a poor man; he is not fit for shoemaking work. He could not make a shoe; he is too old and that. He would not be capable of doing it, not for sale, and they cannot give him work on that account.

15714. Is he a single man?—No, he is a married man; he has got one son along with him. He has a little charity.

15715. Did he apply for relief?—Yes; I think he has applied four times.

15716. And outdoor relief was refused him?—Yes.

15717. Did he have the offer of the workhouse?—He had the offer of the workhouse each time.

15718. Now, then, tell us what charity he got?—He has a little sent to him, but it is barely a pittance, not enough to pay his rent, and his son has to keep him and his mother as well, and the man, if he were able to work, I believe would work.

15719. How long has he been receiving this charity?—Well, he only gets it when he makes application to the board, and the case seems to be hard, and he has a little from the chairman of the board, just to keep away from the board, that is about what it is, your Lordship.

15720. Do you know how much he has been having?—No, he has been having 5*s.* or 10*s.*; he will have that sent at a time.

15721. A sum put down, not a regular allowance?—No, there is no allowance.

15722. How long ago did he begin receiving this assistance?—I could not say how long it has been, my Lord. He has had to make fresh applications when he has got so that nothing was coming in; then he had a little just to tide over a little while longer, but he does not know that he is going to have it from day to day.

15723-4. What is the name of that parish?—Walgrave. John Linnell, of Walgrave, aged 77 years, when he has applied to the board Captain Soames proposed that he should have outdoor relief in 1892, which would have been granted, only a guardian got up and promised to Case of Linnell

Chairman—continued.

see that the man was provided for. Since then he has received a little charity, but the man had to make application time after time or else he would not have got it; he had to go to the board to state his case, to say how destitute and that he was, and then he got just a little to tally him over. He made an application himself and his wife to the board and about a month after he made the last application his wife died, and I believe if she had had something she would have been living. I was in his house last week, and the man did not know where to look for anything. It is about four months since he had anything of the charity at all.

15725. Then what had he lived upon if he got no charity and could not work?—He has one son who was ill at home and is having sick pay from a club, it is only 10*s*. I think.

15726. Then he was living upon his son's sick pay?—Yes.

15727. But that will not last long?—It will not last long, my Lord.

15728. Well, any other case?—There is a Mrs. Thompson, of Boughton, who stated before the board that she only had an average of 6*d*. a week, this woman was promised a relief.

15729. How old is she?—She is 75.

Mr. Pell.

15730. When did this case come up?—On the 10th of August, sir.

15731. Last year?—When the chairman adjourned it they put it off, and they had to write to the Local Government Board over it.

Chairman.

15732. Well?—This woman is very destitute. She and another woman of the name of Russell made application together; one was 73, the other 75. This Russell has got one grandson living with her, who earns only 6*s*. a week. That is all they have to live on; besides there is some friend gives them a little bit now and again, but friends get tired of giving time after time.

15733. Has she applied for charity as well as Poor Law relief?—No; she applied for relief, and Mr. Bury stopped it coming on because he sent a little money to the house. She was not destitute. Mr. Pell said at the time if the woman had 6*d*. coming in she was not entitled to relief.

Mr. Pell.

15734. Might I just ask how you heard that I said that?—It was in the newspapers.

15735. In the newspapers; do you believe everything that you see in the newspapers?—No, sir, I do not.

Chairman.

15736. Did you believe that?—Yes, I did, my Lord. There are two more cases, but they have not made application to the board; but they have a little charity some weeks, and some weeks they did not get anything.

15737. Your complaint in regard to the charity, as I understand it, is first of all that it is not sufficient, and in the next place that it does not come with any regularity; they cannot depend upon it?—That is what I mean to say, my Lord.

Chairman—continued.

15738. And they have to make a fresh application every time?—Yes, and if they do not they will not have anything.

Recipients have to go and ask the giver each time.

15739. Is there nobody who has to look after these cases where charity is given to see that the charity is properly bestowed, and that the person who has been receiving it is in need of it?—It is in general left with the Church minister, and they have to go up to his house.

Mr. Hunter.

15740. Do you mean the Church of England minister?—Yes, sir.

Chairman.

15741. But is there no person who calls upon them and looks after them?—No, my Lord; and if they want a doctor they cannot have one.

Mr. Pell.

15742. Does he say that nobody calls to look after these people when private charity is given?—I cannot speak definitely in regard to that. What I mean to say is that they have to renew their application to the giver of the charity, whether it is a farmer or the Church minister; they have to send up to his house for it.

Mr. Broadhurst.

15743. Every time?—Yes, if they have it.

Chairman.

15744. On what authority do you say that?—Well, Mrs. Johnson, of Brixworth, who has the 1*s*. 6*d*. which she has, goes up to fetch it; Mrs. Russell, and two or three others; Sallie Burgess, the one I have mentioned; these have all to go up to the vicarage and fetch it.

15745. They go to fetch it?—Yes.

15746. But that is not exactly the same thing; what you say is that they have to go and apply for it, which is another thing than fetching it. Fetching it may be to go and fetch a sum which is ready there for them?—I cannot say; what I mean to say is this, that when these cases come before the board, and they are proved to be deserving cases, Mr. Bury will take them out of the hands of the board, proposing to give them relief from a charity instead of having it direct from the rates, and after they have had it a short time it dies away in a good many cases, and if they do not go to the board or go and plead to the Church minister, they do not get it at all.

15747. Have you anything more to say on this point?—Yes, my Lord; I can say, to my belief, that it makes people be hypocrites when they would not be.

15748. The applying for charity?—Yes, my Lord, I do; it takes the manliness out of men; they are obliged to humble themselves where they would not, and go to places where they would not, against their own convictions and belief.

More degrading to apply for charity than relief.

15749. You think it is more humiliating to them than applying to the board of guardians?—I do, my Lord; I think that if a man is worthy of having relief he might have it direct, without having to bow to different people for it, and if not, he might to go into the union.

Mr. Broadhurst.

Managers of fund.

15750. Is this charity distributed by the Church of England minister, or a committee of Nonconformists and Church of England members?—It has been in the hands—I saw one of Mr. Bury's circulars—it has been in the hands of one, but now there are three Church ministers, and one ex-member of Parliament, *ex-officio* out of the board; all the four are on the charity.

15751. Are any of those Nonconformists?—No, sir. There are three Church of England ministers, and Mr. Foster who lives at Spratton Grange.

Chairman.

Applicants for out-relief put off with charity.

15752. Have you any other matter?—I would like to mention just a bit how they are treated when they make application to the board, how the applicants are treated, the aged people when they go to the board.

15753. Well, go on?—The woman that applied from Boughton; when her case came before the chairman he refused to put it to the vote.

15754. What case was this?—It was on the 10th August.

Mr. Pell.

15755. What is the name of the woman?—It was Russell and Thompson; the two applied together.

Chairman.

15756. Yes?—And there was a majority at the board to carry it for out-door relief, and the chairman knew it, and it was proposed and seconded, and then the chairman would not put it. He was requested time after time, and then he put it off for a fortnight, in the meantime he sent a little of his charity to the curate, asking him to give it to the woman, so that they could not come under the action of the Poor Law, that they were not destitute.

15757. How do you know these facts?—I had it from the guardian of the parish, and Mr. Bury was asked in the room how he knew that case was coming on, and he said it was got because the relieving officer only knew that it was coming on, and he wrote to let Mr. Bury know. It seems as if the relieving officer instead of being one of the board is one of the chairman just to let him know these cases till they are all blocked.

15758. Have you anything more to say?—Yes, there was a woman of the name of Smith, who applied from Hannington.

Mr. Pell.

15759. What is her Christian name, because there are so many Smiths?—I really cannot say the Christian name, but Mr. Bury allows her a little charity fund.

Chairman.

15760. When was this?—It is during this board, my Lord, that is sitting now; I cannot say just exactly what date it was, but the woman was in great hardship, they were both ill together, she and her daughter in the house, and the guardian of the parish did not know what to do, and he brought it before the board, and they put it off, and Mr. Bury said that he would allow her a little. He does for a time; he does not like having it straight from the parish. If they had it they would know what they would get, and they would not get worried. They do not know now that they are going to have it from week to week. I will not mention any more, but there are many of them; they are all on a similar line, there is no guarantee, they just have it for this once, they may perhaps have it another week, but they do not know.

H.R.H. the Prince of Wales.

Workhouse confinement hard.

15761. It is clear that an aged poor person not in good health would be better cared for inside the workhouse; can you say why it is that there is such a rooted objection to entering it?—No, I cannot say the reason why, but my reason would be that they, knowing many who have gone in have shortly been brought out as corpses, and they dread any change. Suppose say now, Sir, I have the privileges of liberty, a man who has lived in a cottage for years he has got a little home; it is a little castle to him, and then they say when he has lived there over fifty years he and his wife have to break up their home and go into the house. He has to sell his furniture bit by bit before they go in, because if they have anything they will not give him a paper. He has to part with all, and then when he goes in he has to part with his clothing, and when he first goes in the clothes do not very often fit him. He may have to take clothes that they have by them until they can get something to fit him. After he has been there for a time they do give him what he requires to fit him. I have seen some of them with their trousers a good way up their legs. This man Smith used to tie pieces of string round the bottom of his trousers to keep his legs warm. He was a man who had had his liberty, and used to go about the fields all his lifetime, and when he went into the workhouse he had to go and sit down and chop wood, and he said his legs used to ache with cold. I do not say they acted in any wise cruelly, but the thing is, the man being confined there after having his liberty for all the rest part of his life he felt it very hard.

Sick better home.

15762. But some of those cases that you have given us—most of those cases you have given us—have been cases of persons who have been ailing and unwell. Suppose those people had got a small allowance for out-door relief, even that would not have enabled them to be cared for in the same way as they would be cared for in the infirmary of a workhouse, would it?—My belief is that they would have lived much longer, Sir, and that their neighbours, their daughters—most of them have got daughters living in the village—would only have been too pleased to wait upon them, and do what they could to help them.

Knows very little of house.

15763. Can you suggest any alteration in workhouse treatment which would render it acceptable to those of the aged poor who cannot be properly treated outside the workhouse?—No, Sir, I cannot say anything about the working of the inside.

15764. You know nothing about the inside working?—I know very little; very little about it, Sir.

Mr. Henley.

15765. How long have you lived in Brixworth Union?—All my life, sir.

15766. How long is that?—I am 31 years of age, sir.

15767. Are the old people as well employed now; have they the same opportunity of getting employment as they had when you were young, when you were a boy?—No, I think there are more young men about, and they take the places of the old ones; the employers do not want old men if they can get young ones.

15768. The wages have got higher; the farmers will not employ an old man?—No, the land is down, and there is a lot of young men about; there is very little to do, and as they can always get a strong young man they will not have a man that cannot do a full day's work.

15769. Supposing these old men could have outdoor relief, would they be able to get employment, do you think?—I should like to see that. If a man were able to do a little, that he should be allowed to; all industrious men; I do not advocate it for all classes of men, only for them; that is, for those who are striving their best to try and keep on and do their best for what they have had.

15770. That is to say, you would like to see the old men get outdoor relief, and being allowed to work for farmers at the same time?—Suppose, say, that a man could do a little job, I do not think his hands ought to be tied, because an old man, if he had been used to work all his life, likes to try a little.

15771. Certainly he does, but you would allow him to earn some money as well as the outdoor relief?—Well, I should want it taken into consideration in determining how much he ought to have; I do not say that he should impose upon the rates, but so that he could make up a living.

15772. I only want to get an answer from you. A man who belongs to a club now is not allowed to do anything while he is on his club?—No, sir.

15773. Would you not put a man who was receiving outdoor relief in the same position; I do not know if you understand my question?—I think you mean that a club member would not be able to do anything at all.

15774. No, he is not allowed to do anything?—No.

15775. Well, would you allow a man who was receiving outdoor relief to do anything?—Well, it is a hard matter to say, but it is difficult for a man who has been used to work to do a little job, not to do it, but it would not do to let him go to work.

15776. I quite appreciate the feeling of men; they all like to work as long as they can, and quite right; would you allow them, if they were receiving outdoor relief, to be employed by farmers and other people for wages?—Well, if you did you would want to know how much they earned, sir, to see how much they did earn.

15777. Who is to settle that matter?—Well, the relieving officer goes round every week to visit them.

15778. Going to the question of the workhouse, your reply to His Royal Highness is quite correct, that old people do not like to be deprived of their liberty, and also I suppose they object to the discipline; but is it not the fact that people would be better clothed, better fed, and better lodged than they could possibly be in their cottages, if they were badly off?—They might, some of them, now under the system that is in force now; they would be better in the workhouse, but I believe that they would rather die than go.

Mr. Henley—continued.

15779. But I take these particular points; they are better clothed to begin with or as well clothed as any working man?—I have got nothing to say about what they have to eat or what they have to wear, only, as I said, when they first go the clothes do not hardly fit them, because going in as strangers they have to have what clothes they can get, but when they have been in a little while I notice they get better clothes afterwards. Food and clothing.

15780. Have you ever been in the workhouse to see this yourself?—I can see; I live in the village where it is.

15781. Have you ever been in the workhouse?—I have been in, and, if you do not mind, I will tell you what I have been told in one.

15782. No, never mind that, but may we take it from you generally that the people are better fed, that they are better lodged, and that they are as well clothed, at any rate, as an ordinary working man outside the workhouse; I am speaking of the old people now; I have no right to ask you any question about anyone else?—I am not in a position to say how they are fed; I really am not in a position to say. I have no remarks to pass about what is done inside the workhouse at all. Has nothing to say as to what is done in it.

15783. I wanted to know about this charity that you spoke about. Charity administered by the chairman of the board of guardians; is that administered parochially, or is it administered for the whole union?—My opinion is, it is given just to the worst of the cases, because the guardians should not be beaten in voting for them; it is just a little to block them. Private charity fund.

Chairman.

15784. Yes, but that is not the question; is it administered parish by parish, or is it administered equally to the whole union?—I cannot tell you how it is worked.

15785. Is it a general charity, applicable to the whole union, or a particular charity, applicable to a particular parish?—I know in several parishes they get a little of it, but I cannot tell you to how many parishes it extends.

Mr. Henley.

15786. You cannot tell us whether the chairman administers it for the whole of the union, or only for his own parish; take it that way?—Oh, it exceeds his own parish; it goes to several parishes, but there is in general somebody locked in along with the giving of it.

15787. Do the people get as much from this charity as they would get in outdoor relief from the neighbouring unions?—Not to my knowledge.

15788. Can you answer that question; do you Small amounts given.

Mr. Henley—continued.

know what they get in the other unions, in the next unions?—The highest that I have known to be given to one person has been 2*s.* 6*d.*, but the majority I have known (and there is not very many of them at all that I do know, and I know a good many people) is 1*s.* 6*d.*

15789. From 1*s.* 6*d.* to 2*s.* 6*d.* they get now; but the old people who are getting this amount of charity, are they allowed to do any work?—Yes; oh, yes, I believe they are allowed to do it, but they very often are people who are unable to do it.

15790. But I am speaking of people who can do a little; are they allowed to work?—I know of only one or two, they are this Smith and Linnell, who would be likely to do any work at all, and I do not think either of them are able to do i .

15791. Are they prohibited from doing any work?—I do not think there is anything binding them.

15792. Are they prohibited from doing any work when they get outdoor relief?—Yes, I believe they would be.

15793. So that if they got as much from charity as from outdoor relief, and were allowed to work when getting charity and not when getting outdoor relief, they would be in a better position, would they not?—If they got as much, and had it regularly.

Mr. Pell.

Employment in Union.

15794. There is just one question I should like to put of a general nature, arising from a question the Chairman put to you quite late in your examination; he asked you as to the employment of the old people in Brixworth Union, comparing their condition now with what it was some years ago; was not your answer this, that there was not as much opportunity for the old, now, to get their living, as there was some years ago?—Yes, sir, it was.

Work offered by Mr Pell.

15795. You are a reader of the newspapers, I know, I need not ask you?—Yes.

15796. Have you never seen an advertisement from me, or from my late wife, advertising for an old person, not confined to Brixworth Union but to the county, to come and do a particular sort of light work, with which you are well acquainted?—No.

15797. It has been, and have we not been unable to get anybody out of our union?—I do not doubt that, sir.

15798. You know the sort of work, I daresay; we are only poultry keepers, and a person has to walk about and make a noise?—Yes.

15799. Do you remember a very old man of the name of Dickens being with us till he died?—I do; he went to the union.

15800. He went to the union and died; he became incapable of doing anything?—Yes.

15801. Do you remember another old man of the name of Mudiman, a Spratton man?—Yes.

15802. There were then two old men getting employment with me alone. I am only one farmer out of many?—Yes.

15803. You have not seen my advertisement?—Never.

15804. At present, no doubt, you do not know

Mr. Pell—continued.

that I am employing an old person from another district?—I do not doubt it, sir.

Out-relief association.

15805. You are secretary of an association which has been got up, I do not say rightly or wrongly, I am not to find fault with it, to oppose what is called the policy of the board?—Yes.

15806. Now will you tell us who your association is composed of; I have a right to ask it because you have addressed me with a letter which I am going to ask you to read; who is your association composed of?—It is composed of householders and people who live in the Brixworth district.

15807. And where else?—I do not know that we have got them from anywhere else; oh, yes, I have got——

15808. Well, I will not bother you about it; you are perfectly well acquainted with the fact that some of the leading people in Northampton come out and make speeches; Messrs. Covington and Purser and Tinsley are members of the association from Northampton, are they not?—Yes.

15809. Some of them are town councillors in Northampton, are they not?—Yes, they are.

15810. That is what I want to get at; therefore the association is not simply one arising having its origin and its substance in Brixworth, but the principal people you have got, there are no members of the association so decidedly public men and so well known as the gentlemen from the town of Northampton?—I beg to differ; you are wrong.

15811. Give me one. You have Mr. Jeyes, have you not?—We have Mr. Jeyes. It was originated by the Brixworth people.

15812. Go on with the names?—There was not a Northampton man came out until a long time afterwards, and you know it is so.

15813. The leading men are the Northampton men. Tell me a Brixworth man?—Mr. Dickens, of Spratton, was one.

15814. Quite right; I beg your pardon?—There is Mr. Dickens, of Spratton. Should I refer to the different villages, because I could give you enough of them?

15815. I had a letter from you which I daresay you will recollect. I am a guardian; do you know whether I am an *ex-officio* guardian or an elected guardian?—You are a guardian, sir.

15816. I am constantly referred to in your speeches that are made as an *ex-officio* guardian?—Not in my speeches, sir.

15817. But the speeches of your association. However, let that pass. I have a letter from you, dated March 1893, in which you tell me, "I am instructed by the committee of the Out-door Relief Association," consisting of these gentlemen from Northampton?—No, sir, nothing to do with it.

15818. "To ask you whether, if you are returned at the next election as guardian of the poor, if you would vote for outdoor relief to be given to the deserving poor; such cases that are recommended by the committee and guardians of their own parish"?—Their own parish, not the district committee.

15819. To that I need not say I gave you no answer?—No.

Mr. Pell—continued.

15820. I think you had some answers from some of the guardians that were not complimentary?—I had them very favourable, sir. I have got the list of them at home.

15821. You have lived, as you told the Chairman, a long time in the union; has the effect of the policy of the Brixworth Board been to drive the old people into the workhouse?—No, sir.

15822. It has not?—But I believe it has driven them to the grave.

15823. It has driven them to the grave?—Yes.

15824. But still you have given us a good number of cases of people who have lived to a great age yourself to-day before they were driven to the grave?—I have, sir.

15825. But your idea is that the policy of the Brixworth Board has not been to drive the old into the workhouse, but to drive them into the grave?—I did not say that it was done willingly.

15826. No, I did not say that?—But I say that through the effects; the people would rather die of want than go into the house.

15827. I did not ask you what they would rather do; I asked you whether the effect of the policy of the board had been to drive them into the workhouse, and you say no. You are perfectly correct, because some years ago there were 115 persons in the workhouse, and about the time you wrote that letter to me there were only 91; but your answer would be that they had been driven into the grave instead?—Yes.

15828. I quite follow. Well, now, some speeches were made, but I am not going to refer to the speeches, with reference to certain hard cases with which you, among others, were acquainted. Well, at the time those speeches were made, if you recollect, no names were given; the names of the cases were not given in the speeches?—Oh, yes, they were.

15829. No, I beg your pardon. Well, whether they were or were not, you had a letter from the chairman, Mr. Bury, challenging you to give him the names of the cases of the old persons, had you not?—Yes; I have got a copy of both letters.

15830. And you answered him, did you not?—Yes; I sent him the two I have spoken of.

15831. The two at first, and then some more?—I wish you would have the letters read, sir, because it would be the fairest.

15832. I have never seen the letter myself; I was only told that he wrote to you. Among the cases that you mentioned was Elizabeth Ward, I think, who was an old woman 68 years of age?—I have got it on the list.

15833. I think that woman is your own cousin?—Yes, she is a cousin.

15834. And she lives alone?—Yes, she lives alone.

15835. And she is a cripple woman?—She is.

15836. With bad legs?—True.

15837. Her relief was refused?—Never. I do not think she ever made application.

15838. She never asked for it?—No.

15839. Why did she not ask for it?—She knew the treatment others had.

Mr. Pell—continued.

15840. You call that a hard case?—I spoke of it as a deserving case.

15841. Now, then, we will take this deserving case. Has she not got three illegitimate sons and one illegitimate daughter?—She may have; yes, I believe she has.

15842. This is the deserving case who did not apply?—No.

15843. But whose treatment you consider the policy of the board so bad that she would not apply. If a deserving woman she would not apply, and therefore suffered harm. Was she ever married?—Not to my knowledge. The thing is, had she lived, she would be older than I am, so I do not know much about it.

Case of Bray.

15844. Now, we will take a case that has been mentioned here that we had just now, that of Bray; I suppose we cannot take that; the widow was only 58 years of age, or was only 58 in 1893?—That is so.

15845. I suppose you would not like to take that case; you mention it under the name of Charles Bray?—Yes.

15846. Charles Bray was younger than his wife, was he not?—No; he was 62.

15847. You wrote to Mr. Bury, and mentioned the case of widow Bray as a hard one. Has she ever applied for relief?—I mentioned the case from what, in my own experience, I had seen.

Case of Dickens.

15848. Did you mention the case of Dickens?—Thomas Dickens, yes, sir.

15849. Thomas Dickens, I think you said, had relief refused?—No, sir, I did not.

15850. Has he never had relief?—He never made application.

15851. Take the case of Thomas Dickens, whom you stated had no means of living. Are you aware that at the time you wrote the letter to Mr. Bury of this hard case, that he was then on a club and receiving 8*s*. a week?—No, sir.

15852. You did not know it?—No, I did not know he was on a club, and I do not believe he was, because he has outrun his club, and he would be on it six months full and six months half.

Chairman.

15853. Was he a man who had been 18 months without work?—Yes, your Lordship.

15854. And therefore his club refused to give him anything more?—Yes.

Mr. Pell.

15855. Has not that man a well-to-do daughter, who is a monthly nurse?—She is the one who is supporting him.

15856. She goes and stays with him?—She earns her living by going out doing nursing, but she is over 50 years old; she is not very capable of doing it.

15857. Is Dickens living now?—He is, sir.

Case of Mills.

15858. One was Richard Mills' case; Richard Mills was one of the cases that was mentioned to the chairman?—Yes, it was.

15859. When was Richard Mills' case?—It was about four years ago, since his wife died; the man is living to-day.

Mr. Pell—continued.

15860. What parish does he belong to?—Brixworth.

15861. He is of Brixworth?—The man you see at the bottom of the hill when you go up to the union.

15862. Has he ever applied for relief?—He has applied to this board, and he applied a time or two before, but was refused.

15863. Do you know why he was refused?—I do not know.

15864. Is it a case of your own knowledge?—Yes.

15865. Has he got a wife?—No, his wife is in the churchyard, sir.

15866. His wife is dead?—Yes.

15867. Why did Mills apply?—Because he has not got anything to live upon, I suppose.

15868. What had Mills been; had he been a day labourer?—The first I knew of him he worked for a lady of the name of Miss Green.

15869. As a day labourer?—As far as I know, he worked there on the farm.

15870. How did he come to be in want; I do do not recollect that case at all?—It is hard for me to say that, sir.

15871. How did he come to be in want?—Well, when he has spent all he cannot have anything; I cannot say any more.

15872. Had he ever been in a club?—I expect he had been in a club, but a club cannot give relief without they are ill. You have to have a certificate from a doctor before you get relief.

15873. Mills' case is not the case that you gave to Mr. Bury?—Yes, it is.

15874. Richard Mills, is it?—Yes.

15875. Then I think I can get it; is it a recent case?—He has applied to the board once, if not twice.

15876. Was it one that applied last year? He had a paper for the house once or twice before when his wife was alive.

Private charity fund.

15877. With regard to this fund, you have told the chairman, you have always spoken of it as a fund that was at at the disposal of the chairman, do you know where the fund comes from?—No sir; I call it the "mystery fund."

15878. The mystery fund; now, did you ever hear, in a case of charity, that you should not let your right hand know what your left hand does?—Yes, I have.

15879. Do you think that persons who are desirous to help the poor are bound to go about in every direction and announce what they are doing?—No, no, I do not believe in that.

15880. You have no conception where the money comes from?—No, I do not know.

Principles and administration.

15881. Do you know that the persons who administer that fund make it as far as possible a rule that persons in the neighbourhood or relations should help?—Yes; I know of one, not of old age; it is a woman of Walgrave; it is the woman Frecknall.

15882. No, you are not allowed to take that, because she was too young, but do you know that the persons who administer the fund endeavour as far as possible to get persons who are either relations or have been old masters interested in the case to give something to help too?—Well, I cannot give any definite answer about that.

Mr. Pell—continued.

15883. You do not know whether they do or do not?—No; I could state what I was told about one.

15884. Never mind what you were told; you do not know personally?—No; not personally.

15885. I will not pursue this matter further, except to tell you that the relations and neighbours and old masters do already, and very creditably they do, help, and that constitutes a great part of the fund. Well, you said something about a fund being administered by what you called Church persons. I think you had in your hand just now a printed circular; I do not want to refer to it?—I wish you would allow me to read them, sir.

15886. You referred to me just now, only you said a circular had just been issued about this fund, but I suppose that circular is one of your own?—No; that is one that Mr. Bury sent round to the guardians.

15887. You have not got that with you?—No, I have not got that with me.

15888. You have read that over?—Yes, I have skimmed that over.

15889. It was not issued by Mr. Bury alone; are there not four names to it?—Yes.

15890. Mine was not one of those names?—It was signed by Mr. Bury, Mr. Foster, and two others.

15891. Mine was not one of the names?—No, sir.

15892. That circular was issued with a view of making this fund a little more public, and inviting people to subscribe, and suggesting the formation of a committee to administer it?—Yes.

15893. Now, do you know—you have talked about the Church clergy as persons administering the fund—do you know that one of the leading dissenters in the district of Brixworth was invited to join the Committee, and he refused?—Yes, I do

15894. And he refused to join?—Yes, and I know another thing, if you will allow me, about another gentleman, Mr. Jeyes, of Brixworth. He asked about the working of it, and Mr. Bury told him that to know how it was worked he must become a subscriber. He said he was willing to do that if he would answer him three questions. He sent him a cheque and asked him the questions, but Mr. Bury returned him his letter and the cheque and would not have them.

15895. I suppose Mr. Bury took the cheque as a little move to get out secrets?—He tried to keep it private, and did not want it to be known.

15896. There is nothing to prevent Mr. Jeyes becoming a subscriber now?—It would not have been but for this.

15897. In some of the Brixworth hard cases, I notice particularly that you went to some persons you named—the vicar was one, Mr. Bevan was another?—Yes, and Mrs. Attenborough.

15898. But you do not appear to go to Mr. Jeyes, the gentleman you have just named?—No, I know very little about Mr. Jeyes.

15899. But you know Mr. Jeyes is the chairman of your association?—He is now, but that was four years ago I am speaking of.

Mr. Pell—continued.

15900. I beg your pardon; I thought it was quite recently?—I worked for Mr. Bevan; that is why I went to him, and the clergyman, I knew him.

15901. He is a very kind person. Now, you have stated with regard to this charitable assistance that in time it died away?—Yes.

15902. That when given, after a time it died away?—Yes.

15903. Well, now, has it died away because the people have gone to work, or what do you mean by dying away; were the people just as much in want of it, and still it was withheld?—I have had a letter from the guardians.

15904. Would you tell me what you know yourself, if you do not mind; you are the secretary of the association, so you are bound to know?—I can state, Elizabeth Ward at 1*s.* 6*d.* a week for several weeks, and this last fortnight or three weeks she has not had a penny; and Esther Somerfield, she has had nothing for two or three weeks.

Chairman.

15905. You say about Elizabeth Ward that she received 1*s.* 6*d.* a week for a time, and then it was discontinued?—Yes, your Lordship.

15906. Do you know why it was discontinued?—What the person got that went up was that, as the funds were out, she might, perhaps, have it again after a bit, but not for a time.

15907. That was the answer?—Yes.

Mr. Pell.

15908. Do you know also that that woman has a brother living who is single and in full work. You know that, and he gave her nothing?—Yes, there is a brother there.

15909. Living next door?—Yes.

15910. A single man in full work?—I cannot say it is full work; he works on the road at certain seasons when they employ him.

15911. He gave her nothing?—No.

15912. Do you not think that the persons who administer the fund might feel it was quite as well that the brother should do something before they continued?—Yes, and the woman might die before she got it, perhaps.

15913. Very likely. Now, take the case of Esther Somerfield; she is an old woman?—Yes.

15914. Did she ever have help from the fund?—Yes.

15915. She is 70 years old?—She is 71, sir.

15916. And she lives alone, and she earns her living by washing and going errands for the butcher?—I have never known her to do any washing for some time; she has never been able to.

15917. She has a son, did you not know that, with no family, who is a mason and helps her?—She has not got a son a mason; she has got one a labourer for masons, that is all.

15918. You prefer to call him a labourer to a mason?—And he is married, and he has got a wife to-day in Manchester, his own home, I believe, sir; very little he will be able to give to his mother.

Mr. Pell—continued.

15919. You know that she applied for relief?—No, I am not aware of it.

15920. Well, she did, I can tell you that; and it was refused. And is she living now?—Yes; I saw her last night.

15921. And does she go errands?—She is obliged to; if she did not she would not get anything to eat.

15922. And is she not helped by her friends and relations, and nothing can be said against the condition she is living in except her age?—I can say that she was stopped for over a fortnight from having anything.

15923. But you cannot say that the woman is in want, can you?—I can say she has been in want before I began to rouse this work. Many a time she had not anything to eat for a day pretty well together, and sometimes days.

15924. But at present she is maintaining herself, and there is no evidence of her being in very, very great distress?—If she did not have this 1*s.* 6*d.*, she told me only last night, she could not pay her rent.

15925. You said with regard to these cases they dropped, and as to these funds that nobody looked into it. The Chairman pressed you upon that point. You said at first that the assisted had to apply for the money over and over again?—They go to fetch it. Administration of charity fund.

15926. You followed that up afterwards by saying you did not mean "apply"; they simply had to fetch it?—Yes.

15927. Is there anything very hard, if I give a person half-a-sovereign a week, and I ask my brother on the spot to pay it; or do you expect I should drive over with it? Just let me know what you mean?—What I mean is Mr. Bury promised one to give him something, then after he had had it for a time it stopped coming.

15928. Yes, I daresay?—Then they had to go up and ask for it again.

15929. Go up where?—Why, up to the person who was giving it away.

15930. Who was the person, a person living in the village; who was the person?—Well, this one that I was speaking of was a Garrett, who applied at the board some years ago.

15931. I do not want to know the name, but who was the person that the woman or man you are talking of had to go to to ask for the money again; was it the clergyman, or who?—No; he wrote to Mr. Bury about it, and he had it direct.

15932. Did he get the money when he wrote?—He had to write twice before he got it; he got it the second time he wrote.

15933. Would you believe me when I tell you (perhaps you can guess) that I am a subscriber to this fund?—I daresay you are.

15934. Would you believe me when I say that I have gone personally to the poor people, at great inconvenience to myself, to take the money and to see what circumstances they were in?—You may have done.

15935. I have not come to your side of the country; I have done Naseby side; others have done yours?—Yes.

15936. Do you not think it is rather an unfair thing to say that the people bestowing private

Mr. Pell—continued.

charity only put their money down, and do not care any more; do not come and see to the persons for whose benefit the money is meant; do you not think it is rather an unfair thing to say all this?—I only say what I believe to be true.

Mr. Broadhurst.

Help should not depend on favours.

15937. I think you stated some time back, in the earlier part of your evidence, that the people would prefer to have the relief if they had it from a source which could not be questioned, and which did not depend upon an individual favour?—I did so.

15938. That expresses the whole of your mind on that subject?—Yes; that is what I have really come to speak on.

15939. I did not know what you meant just now by admitting so readily that Mr. Pell could not find people to do certain work in your parish when he advertised; are the people in your parish not fond of work?—Yes; but they are not very fond of Mr. Pell.

15940. Have you turned your mind at all to pension schemes?—Well, very little, sir.

15941. You have not gone into that?—No, I am not able to.

15942. You have devoted your mind to the Poor Law relief?—Yes.

Mr. Booth.

Refusal of out-relief unpopular.

15943. Outdoor relief is always, or practically always, refused, in the Brixworth Union?—It has been for the last five years. At least, for longer than that it has been strict, but these last five years they have put the screw on not to give it to anyone.

15944. And you are well acquainted with the union, and the opinion of the working class on that subject?—I go round the district every fortnight, or nearly all round, once a month; I might say I go round pretty nearly all of it.

15945. And would you say that, in their opinion, the opinion of the working classes is against the system of a general refusal of outdoor relief?—I can say this, that when Mr. Bury came to Brixworth and called a ratepayers' meeting I got up in his meeting, after he sat down, and moved a resolution, when he called it, condemning his policy, and then all voted for the resolution, condemning his policy, all but five in his own meeting.

15946. And that condemnation is irrespective of possible economic advantages of the system?—It has been carried in public meetings, in 20 public meetings, condemning his policy.

Puts unfair pressure.

15947. To turn now to your own views on the subject, you object to the pressure that is exercised by the offer of the house?—Yes, sir.

15948. The pressure on poor relations, on the relations of the applicant, and generally to the pressure that is exercised by the offer of the house?—Yes, sir.

Checks applicants.

15949. Then we have had it from you that applications are not made, and I think we have heard clearly enough that you think that this is because of the probable, or we may say, almost certain refusal of the relief?—That is quite so, sir.

Mr. Booth—continued.

15950. That unless they are prepared to take indoor relief, it is useless for them to apply?—That is it.

15951. Yet you have told us that many do apply. Why do they apply; is it hoping that the policy may be changed?—Yes, sir; they go to try in hopes that they may get it, and they are forced to do it because they have got no means to live, a good many of them. Then somebody will give them a little sometimes when they do apply; that will assist them on for a little while.

15952. So that one motive for their applying may be for the chance of getting other charity?—The only thing is they have got nothing at home, and they go to see whether they can get relief. They go and state their case, and they have to go through very strict examination when they go before the relieving officer.

15953. But if there is no chance of their getting outdoor relief, and they are quite determined not to take indoor relief, they must have some object; is that object, if I may say so, to advertise their case, so as to get private charity?—It may be a little; but they are very few, considering the cases there are in the district, who do go. There are a few now and again that go. There was a poor woman that went from Pitsford. I saw her last Wednesday morning; she had to go down the village; she was refused at the board; Arthurs is her name—Mary Arthurs; she is 71 years old, and she had to go down the village and ask somebody to give her a bit of bread before she had her breakfast in the morning.

15954. Those that apply, and are refused, are a small number compared with the number who would apply if there were outdoor relief given in the union?—For the last five years there are people who ought to have been in receipt of it, because they have been unable to earn, and they have had only their friends, what their friends would give them, and young men have had to help their own families, to keep their own mother.

15955. Is a consequence of their not applying, of poor people who really deserve relief not seeking it, is a consequence of that, that the guardians lose touch with the difficulties of the poor?—They do not seem to take any interest in the poor. The chief object is to keep cutting down the numbers of them; they seem as if they gloried in keeping the figures right—it does not matter about the people.

Objections charity.

15956. When charity is given, you say it is very inadequate?—Yes, sir.

15957. More inadequate than outdoor relief generally is?—Yes; it does nothing, only encourages them to bow and scrape to people where they would not otherwise.

15958. You say that 1*s.* 6*d.* is a common allowance to promise?—Yes; for a man and wife. Mrs. Johnson, her husband has been ill for 11 years, only gets 1*s.* 6*d.*

15959. I think you mentioned a case of 2*s.* 6*d.*, but that is rare?—That is very rare, sir.

15960. Then the amount, given or promised in private charity, is very mnch less than the usual outdoor relief allowance?—I cannot speak

Mr. Booth—continued.

as to what the promise is; I am only speaking of what the people tell me they get.

15961. But what they tell you they get is much less than what is given in outdoor relief in outdoor relief unions?—Yes, sir, it is.

15962. And you consider private relief—relief given in this private way—is more demoralising to the poor than public relief?—I do, sir.

15963. With regard to endowed charities, I think you were asked about them; there are some, I suppose?—Well, if I understand you, there is a charity given away once a year, and it runs to about 3*s*. to those who were born in the parish, when they get to a certain age.

15964. It is a very small thing?—It is only 3*s*. each; about 5*s*. for a man and wife.

15965. So that no more could be done with it than is done?—Not to my knowledge.

Mr. Humphreys-Owen.

15966. Is the club that you collect for a sick club, or only a burial club?—Burial and doctor's club.

15967. Burial and sick?—No, only doctor; not sick pay, sir. It finds the doctor and funeral money; that is all, sir.

15968. How long have you been collecting for it?—I started in January 1891, sir.

15969. Before the club came into the district, had you not a number of public-house clubs, which are somewhat unsatisfactory?—Yes; there are some clubs, two village clubs were held at the public-houses.

15970. And they have broken up?—Well, they have joined the two together now, and it is held in the school.

15971. That is the only one that you know of in the union?—Well, they have started a branch of the Free Gardeners this last 12 months, I believe. That is the whole there is in the village, sir.

15972. Mr. Bury told us that in his view one of the results of restricting the outdoor relief was the encouragement of sound clubs, as I suppose the Victoria is, and you agree with him?—It would be very good; but if people have not got money to pay that they cannot pay this when they get old, you see.

15973. Yes; but still they have sufficient money, at all events, to pay your subscriptions, and they get value for their money. His suggestion was that previously they only gave an inadequate subscription to rotten clubs, and trusted that the difference might be made up out of the rates?—I believe in years to come you will not have so many people to apply, but the old men of to-day have never had the advantages that the young men have got of to-day. But still, if young men have got their fathers and mothers to keep now, they will not be able to keep in clubs, because if a man has got only 12*s*. a week he cannot keep his own home, you see.

15974. I know; but that is rather a separate point; we will talk about that perhaps afterwards; the present question is, whether the restriction of outdoor relief has not had a good effect upon the good clubs, because it has made the people look round and only select good clubs,

Mr. Humphreys-Owen—continued.

instead of trusting to the clubs which met in the public-houses, which are not so safe?—Well, I do not see that I can answer it in any way, because young men cannot be in a good club, and pay the subscription, and help to keep their parents at the present time; they cannot do that dan keep their own families.

15975. We also understood that the condition of the people generally is very much improved during the last 25 years in that union; is that your experience; are people better off now than they were?—Certainly people are, in a measure. They have got more advantage in allotments, and they do not have the school board money to pay now, and there are several other things. Condition of people.

15976. Canon Bury's view is that the restriction of outdoor relief has been really very beneficial; I will tell you what he says; it was "rather "a painful exhibition of wilful waste and woful "want" when they gave indiscriminate outdoor relief?—Yes. Is opposed to indiscriminate out-relief.

15977. "The expenditure was over 8,000*l*. a "year, and the pauperism was one person in "every twelve, with a general demoralisation as "well of the rich as the poor." Then my question on that is, Do you think that the condition of the poor, especially of the aged, is better now than it was when you first remember things (you are 30 now, say 15 years ago)?—Yes. The board has gone from one extreme to the other. I think there is quite as much blame in giving so much away as there is in a sense in withholding it at present.

15978. That is, you are not an advocate of what Canon Bury calls "indiscriminate relief"?—No, far from it.

15979. Only of outdoor relief given with discrimination?—Yes, sir.

15980. Well, I suppose one of the elements of discrimination would be the ability of friends to help?—Yes, and the way that the people had lived to manage their own homes.

15981. Quite so; those two points you would take into consideration?—Yes.

15982. And so far the Brixworth Guardians do that, you would agree with them, only you say that you differ from the view which they take of special cases?—Yes.

15983. You do not object to their saying that "A. B. has got relations who can assist him; "therefore, we will not help." You do not object to their making that a general rule, but you only object to the application of the rule in certain particular cases?—I object to them putting on a man who is earning 12*s*. a week, and has three or four children to keep, to help to keep his father and mother. It is impossible for a man to keep his own home.

15984. Quite so. But you do agree that a man should help his relations; it is only a question of degree in particular cases?—Certainly, if he has got the means, he ought to be made to do it. I think they would.

15985. And in the same way outdoor relief should be refused to persons who had been guilty of gross misconduct and conduced to their own pauperism?—Yes.

15986. Canon Bury told us that there were Hard cases.

Mr. Humphreys-Owen—continued.

no cases of hardship; and there you join issue with him?—We cannot agree there, sir.

15987. Your point of view, in fact, is different from Canon Bury's?—Yes

15988. He sees the outside, and you see the inside?—Yes; he knows these cases. He had been to relieve some of them, and if they had not been hard cases he would not have taken them something.

Workhouse sometimes best.

15989. He says that bad homes are properly broken up, and you agree with that as a general rule. I mean that it would be proper occasionally for a guardian to say to one person or to a family, "You are living under such conditions "that you are better in the house?"—Yes; I believe there are cases where it would be so.

15990. There are some cases?—Yes.

15991. Again, you do not differ from him; I mean you only differ from his extreme policy?—His extreme policy.

15992. He says that contributions are never demanded from men with young children; but you gave us one case in which that was done, the case of Sir Herbert Langham's groom, I think?—Yes.

15993. Do you happen to know whether he has a particularly good place; is he head groom or stud groom?—No; he is only like a helper.

Endowed charity.

15994. As regards the little endowed charity at Brixworth, which gives 3*s.* a-year to a considerable number of persons, do you think it would be better employed if, instead of being spread over a large area, some two or three substantial donations of 5*s.* or 6*s.* a-week were given out of it to deserving old persons in the parish?—I do not see how you could give it so very well in old-age pensions, because it was left for the people, you know, and it is a great blessing to the people at winter time to get a bit of extra coal, or something like that.

15995. Of course, in each case it will go for the good of the poor, whether it were substantial pensions all the year round to a few, or in a small gift to a great number. But you think, on the whole, the present application is better?—There would not be enough to support it; there is only about 30*l.*

15996. You see that would give three pensions of 10*l.* a year, which would be more than the ordinary outdoor relief?—Yes.

15997. Perhaps you have not thought enough about it to give an opinion?—No, I have not, sir.

Mr. Hunter.

Workhouse.

15998. You have been asked about the reason why the poor are not charmed with the workhouse, and I think you admit that in the workhouse it is possible to provide shelter and also food; well, if you were called upon to provide for an old horse, that would be adequate, would it not; but is not man a social animal?—Certainly.

15999. Questions have been put to you with regard to some persons being members of your association who come from Northampton?—Yes, I believe they are property owners in the district; though I believe they are, I am not sure.

Mr. Hunter—continued.

16000. Is Northampton a neighbouring union?—Yes, sir, it is only six miles off.

Migration due to refusal of out-relief.

16001. Is the reason for their interference in Brixworth their belief that Brixworth people are driven across to Northampton Union to get outdoor relief?—Yes; there are several cases have gone.

16002. With regard to the mode of administration of the Poor Law in Brixworth, I am not quite sure if I understand what is the action of the board; has there been any general resolution that under no circumstances would they grant outdoor relief to the aged, or do they merely deal with each individual case as it occurs?—I am hardly a fit person to answer the question, because you want to be inside the board-room to know really what is done; but it is proposed that the house be offered without considering the case at all; they have not time to get the evidence. Only just lately, these last twelve months, they have taken more interest in the cases than they have ever done before, these last six or seven years.

16003. Well, then, are you aware of any case at the present time where outdoor relief has been given to a person over 60 in Brixworth?—There is no case in which outdoor relief has been given these last five years.

16004. That is to say, your experience is that as a matter of fact no outdoor relief is given to the aged poor under any circumstances?—Yes.

16005. Then I have to follow that up with another question: why have you not taken this case before the Local Government Board; are not the guardians bound to relieve by law; if they refuse relief why do you not go to the Local Government Board?

Mr. Humphreys-Owen.

16006. There were 34 old people relieved outside the workhouse, according to Mr. Ritchie's Return, in 1892.

Mr. Hunter.

16007. These are all old cases, very old cases, remanents from a previous period?—The resolutions that have been passed condemning the policy have been sent to the Local Government Board.

Appeal desirable.

16008. Would you like to have an amendment of the law by which an appeal would be given to persons against refusal of outdoor relief as is the case at Brixworth?—Yes, I would like it to be put on, so that the people had a voice in choosing the men.

16009. Are you aware that in Scotland, if outdoor relief is refused, that the applicant has an appeal to what is the same as our Local Government Board in England?—No, I am not aware.

System not popular.

16010. Would not that be a valuable improvement of the law in a case like Brixworth?—Yes. Might I say that there are 15 *ex officio* guardians, there are seven or eight parishes where they could not get guardians in, not if it were put to the vote, because the farmers and the landowners have more votes than the people who live there.

Mr. Hunter—continued.

16011. At all events, I gather from you that the administration of the Brixworth Union does not give universal satisfaction in Brixworth?—No, sir, for it would be five to one against the policy.

Chairman.

16012. Every now and then people do apply for outdoor relief, however little hopeful they may be of getting it?—Yes, my Lord.

16013. And if they are refused they have the offer of the workhouse, you say?—Yes.

16014. But have you not also said that if they are refused they have had the promise that they would get assistance from other sources, from charity, and so forth?—Some of the cases, my Lord.

16015. That would show that there was inquiry?—Yes.

16016. And is not the object of assisting them through charities to keep them off the rates?—Yes; it is trying to keep them off the rates; but there has been much more interest taken in the cases lately than what there was years ago.

Chairman—continued.

Mr. Humphreys-Owen.

16017. What were the questions which Mr. Jeyes, the chairman of his association, asked of Mr. Bury, and which ended in his subscription being declined; have you got them?—I am not in a position to say that.

Mr. Hunter.

16018. Perhaps you can tell us why the Nonconformist minister would not join?

Chairman.

16019. Do you know it?—No, I do not.

[The Witness withdrew.

[Adjourned till to-morrow at noon.

[Note.—With regard to the hard cases referred to by Mr. Ward, a statement has been forwarded to the Commission by Canon Bury, which is printed as Appendix IX.]

FORTY-FOURTH DAY.

Wednesday, 28th February, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. Lord ABERDARE, G.C.B., Chairman.

Mr. J. J. Henley, C.B.
M. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. James Burton, of Hugglescote, Ashby-de-La-Zouch, called in; and Examined.

Chairman.

16020. What are you, Mr. Burton?—I am a check weigher.

16021. Where?—At the South Leicestershire Collieries, the South Leicestershire Colliery Company.

16022. Where is that?—It is at Hugglescote, in Leicestershire, near Ashby-de-la-Zouch.

16023. How old are you?—I am 48.

16024. You, I believe, have been a guardian?—I am one at the present time.

16025. Of the Ashby Union?—Yes, my Lord.

16026. How long have you been a guardian?—Nearly 12 months.

16027. Do you know what the population of the union is?—I do not know the exact number of the population, at the present time.

Chairman—continued.

16028. How many parishes does it consist of?—Twenty-seven.

16029. Is it divided into districts?—Two.

16030. What is the character of the population?—It is agricultural and mining principally.

16031. Which is the preponderant portion in number?—I am not acquainted with the agricultural part of it, but I think the mining would have the preponderance.

16032-4. Can you give us the numbers relieved indoor and outdoor?—Yes. Indoor, at the present time, under sixteen, 17; from sixteen to sixty, 31; over sixty, 41; a total of 89. Outdoor adults; under sixty-five, 45 males; 105 females; a total of 150. Over sixty-five, 69 males; 159 females; total, 228. That is a total of males altogether, 114; females 264; total, 378.

Mr. Pell.

16035. Is that all the outdoor paupers?—Indoor and outdoor.

Chairman.

Workhouse.

16036. What is the condition of your workhouse?—The condition of the workhouse is very satisfactory—very clean; in very good order.

16037. Is the food good and sufficient?—The food, I believe is really good.

16038. Is it well cooked?—Well cooked.

16039. And you think that the inmates are satisfied with it?—Yes.

16040. How about clothing?—The clothing is good and warm, especially for the males.

16041. Do you think it is not quite so good for the females?—The appearance of it does not seem so good as the males.

16042. Have you ever asked them whether their dress was insufficient for their warmth and comfort?—Yes; but I find a difficulty in getting at any answers satisfactory; the expressions are generally satisfactorily.

16043. What was the objection you saw to the female dress?—Well, it is the short sleeves and the short petticoats, and the hoods which I considered, as a working man, are very objectionable to the appearance; it makes them appear very pauperised.

16044. Is that the dress in which they come out when they are permitted to go out?—When they go out, if they have a dress of their own, which they go in with, they are allowed to put that over the clothing of the authorities.

16045. It is only within the workhouse, then, that they have this distinction of dress, which you think objectionable?—It is within the workhouse only.

16046. Well, now, about the discipline: do you consider that unnecessarily severe?—It, perhaps, may be necessary to carry out the working of a poor-house that the discipline should be in strict accordance with the rules and regulations.

Leave of absence.

16047. What are the rules as to leave of absence?—Any pauper may apply to the workhouse master, and may be granted permission to leave, or, if he does not feel disposed to grant it, he can make application to the board; the workhouse master does occasionally give permission; when he does not feel disposed the board is applied to, and they either refuse or grant the permission required.

16048. Is there no fixed time at which they can go out if they please; are they obliged always to make this requisition?—They can go out as discharged.

16049. No; I do not mean that; but I mean, are there fixed times—once a month, or once a fortnight—when they have a right to go out?—There are no fixed times.

16050. Would a man or woman have a chance of going out once a week, if he asked, if he were a decent, well-behaved person?—It is not customary for them to go out so often as that.

16051. Are they allowed to go out sometimes to see their friends for a night, and then to come back?—Yes.

16052. Have you talked to these old people in the workhouse?—Yes.

16053. Have they made complaints to you?—

Chairman—continued.

No complaints made.

Not complaints to me. I have tried to ask them and get information from them, as far as I could, often.

16054. I suppose there were among them some that you have known connected with the collieries?—Yes; numbers.

16055. Have you a good infirmary?—Yes.

16056. Is it part and parcel of the building, or is it separated from it?—It is a separate part of the building—the infirmary is.

Infirmary.

16057. Have you trained nurses?—Yes.

16058. You do not depend upon the old women of the workhouse themselves, but you go outside and get trained nurses; is that so?—They say they do not entirely depend upon the able-bodied who are in now.

16059. Well, then, you have a garden, I believe?—A large garden.

Employment.

16060–1. Do the poor work in it?—The able-bodied, as far as they can, work in that and cultivate it, and raise a good produce from it.

16062. How are the old people who cannot work in the garden employed?—The old people who cannot work in the garden are simply in the rooms, and occupy their time by conversation or reading, or in any way pass the time away as best they can.

16063. Are the old men put to any work in the house, such as oakum picking, or anything of that sort?—I have not seen any men oakum picking. I have seen some of the aged women picking scraps of cloth and such like.

16064. Do you think that some additional occupation might be found for them to relieve the monotony of their life?—I am afraid that the old men whom I have seen would not be able to do much employment at all.

16065. And the women?—And the women are employed as far as convenient; they mend stockings, or knit, or mend garments.

16066. Do you think this monotony has an evil effect upon the inmates?—I think it must have.

16067. Have you observed anything yourself, or has anything been brought to your notice, or is it only the conclusion you arrive at in your own mind?—I do not know the parties I refer to, how they were before entering, and my experience has been so little, that I could not tell all the results of all the time they have been in the workhouse; but from what I have seen of the monotonous life there it must have a tendency in that direction.

16068. You said, I think, that you had no complaints from the old people of rough or unjust treatment?—I have no idea of unjust treatment to them.

16069. Have you ever had any statements from the old people that they were not kindly treated?—None, except in a very evasive or indirect manner, which would not be a statement made.

Officials kind.

16070. In your belief were the master and matron kind and considerate towards the poor?—From appearances, what I have seen, they have been very kind and affectionate, and I have questioned the inmates constantly as to their kindness, and they have all agreed that they are

Chairman—continued.

kind and very good to them; they speak very highly of them.

16071. You have not been very long a guardian?—No, my Lord.

16072. But during that time have you known any leave the house because they have found their existence there intolerable, and that they preferred undergoing any hardships rather than remaining in the house?—Yes.

16073. You have known cases?—Yes.

16074. Several?—No, I could not say several; but I do know cases.

16075. Since you have been a guardian?—Yes.

16076. One or two?—Well, I would specially refer to one; I would not like to make more than one.

16077. Well, tell us the facts about it?—The first instance, I felt sorry that he should be occasioned to go into the house—he had a wife—his name is William Wells.

16078. Was she in the house or outside?—He has a wife out, and a comfortable home, and he has one son, a young man, who is unable to provide for the whole of the house, but the guardians thought that he would be better in the house.

16079. Why did they think so?—Well, the remark, I consider, was hardly true. It was said that he had been an idle man in his time, and they thought the house was good enough for him; and there was no alternative for him except by going into the workhouse. That man had suffered from bronchitis and influenza, and at night he suffered very much from coughing, and he disturbed the inmates, and they threatened to throw him out of bed, and very much abused him; and he told me personally himself he would sooner go and die in a ditch than he would stop there in the house.

16080. And he left the house?—He left the house.

16081. Do you know what he is doing now?—He is simply depending on the charity, I believe, of his child—a lad who is at work at the colliery on half-time, getting in the teens of shillings.

16082. How much a week, do you think?—In the teens of shillings; he would not get 20*s.* a week; in the teens of shillings. The father would simply get what the doctor allows him; that is to the best of my knowledge of him.

Mr. Booth.

16083. By the doctor, do you mean the club doctor?—No, the parish doctor.

Chairman.

16084. He receives some medical relief through the doctor, does he?—Yes.

16085. You do not know how much?—I do not.

16086. Are you satisfied with the policy and practice of the board with respect to outdoor relief?—Yes.

16087. Will you tell us what it is?—The practice of the board is to allow relief where there can be a home provided for them, with exceptional cases. For each individual the maximum is 2*s.* 6*d.* per head for man or woman, or for two together, if they have a home, and can be provided for outside, they allow in such cases 5*s.* for the two. In a number of instances, where they can, they recover as far as possible that amount from relations, which is considered by the working-classes, very, very hard, and it takes a very great effort to provide what is allotted for them to pay.

Harshness of enforcing assistance from children.

16088. Do you think that the magistrates act harshly towards the children of these paupers in the amount that they order them to pay?—It does not very often come to the magistrates; it is the guardians who decide, and their decision is final.

16089. No; all the guardians can do is, after considering the case, if they think it a proper case to bring it before the magistrates, and it is only the magistrates who have the power of making the order?—But I think I shall be right in stating that there are amounts imposed on children there who never go before the magistrates, except *ex officio* magistrates who sit round the table.

Mode of enforcement.

16090. That must be, I should think, a matter of arrangement between the guardians and the men in order to prevent the men being prosecuted before the magistrates?—I think you will find that so. If the children thoroughly object, of which a case has come under our consideration within the last week or a fortnight, they are then taken before the magistrate and compelled to pay.

16091. That is different. The other is a matter of mutual arrangement; but I think you will find, when you go back, that, as a guardian, you have no power to compel payment?—I believe that the poor, those who do pay, have that understanding, that what the guardians put on them is accepted as final and binding on them to pay it.

16092. The magistrates may take quite a different opinion from the guardians?—As a rule, we have some of the guardians, *ex officio* members, who are magistrates, and they hear the decision of the Poor Law guardians. As a rule, I presume, it is carried out. I have not been to the court.

Mr. Booth.

16093. Is not the pressure which is put upon the children exercised by offering the house otherwise?—Yes; if the children object to pay the parents are offered the house.

16094. Is not that quite within their competence without any reference to any magistrate?—Of course it is.

Chairman.

16095. That is the indirect pressure, but it is not what he calls it, a final decision.

Mr. Booth.

16096. No: but with regard to the pressure which is put upon the children which he is objecting to, I understand that that is the nature of the pressure?—Yes.

Chairman.

16097–8. Do you consider 2*s.* 6*d.* a sufficient allowance for an old man to enable him to live out of doors?—Personally, I consider it is scarcely enough to keep body and soul together; 2*s.* 6*d.*

Amount of out-relief insufficient.

16099. If the guardians are satisfied that the man is a decent man, that he has got no resources, no children to help him, no friends who are likely to do so, would it not appear to be their duty to make a larger allowance than 2*s.* 6*d.* a week?—It might be their duty, but they do not do it. That is the maximum allowed there; and when a man has no friends or relations he would be recommended to take the house.

16100. Do you know how much was contributed by relations towards their parents in the course of last year?—The last year it was over 174*l.*

16101. Does that include the payments of people to support their relations in lunatic asylums?—That is a return I got from the clerk of the board when I asked him how much was recovered as payments from the relations of those who were receiving relief; so I presume it would include the lunatics.

Mr. Stockall.

16102. Have you the number of the lunatics?—I have not the number at hand that I could refer to.

Chairman.

16103. What I understand you to say is that too much pressure is brought upon children to support their parents, and too much exacted from them in other respects. Do you agree with the general policy of the board with respect to outdoor relief?—I agree as far as the administration is at present; but I think certainly there might be a better mode for the benefit and relief of the aged people. With reference to those who are in distress or in poverty before old age, there are widows and children who would not be regarded as old age people. I think the present administration is very good, supposing it were sufficient for them to live on.

16104. You consider it to be good if they would give enough?—Yes; that is what I would say.

16105. But you do not think they give enough?—I do not think it is enough for them to live on.

16106. What is the general feeling of the working classes with respect to the administration of the Poor Law?—The working classes, as a rule, those who are the wage-earning classes, have a very great objection to the present system.

Dislike of working classes for workhouse system.

16107. What are their objections?—It is to the house that I am referring more than anything. It is the system of the house—their objections are to going to the house. They consider that after becoming old it ought not to be that they are deprived of their liberty as Englishmen after working for the number of years that they have had to do, and then, without anything to maintain them, they have to become what is considered paupers. As working classes, we have a very very great objection to becoming paupers after being at work for a great number of years—our old people.

Chairman—continued.

16108. But do you consider only those paupers who are obliged to go into the workhouse?—Those, as a rule, are considered by the working class as paupers; but, of course, we must accept the term for any who receive relief.

16109. I observe that in your union the number from 60 upwards in the workhouse is only 41, whereas the number relieved outside over 65 — and there must be a considerably larger number over 60—is 228; so that the immense majority of the old people are relieved out of doors?—Yes.

16110. And not indoors?—Not indoors.

16111. Do you think there is any difference in the character and the previous conduct of those who are sent indoors from those who are relieved out of doors?—In some instances there are differences of character; but often where they are recommended to go to the house, they are, as I have stated, those who have not friends to support them and maintain them in a home outside.

Helpless and friendless aged best in workhouse,

16112. Are there not, out of these 41 that are in the house, some who are reduced to that condition that they cannot take care of themselves?—Yes.

16113. Are there not others who are in that state of weakness and continued bad health that they are better looked after in the house than out of it?—In some cases I consider that they are better looked after, and are cleaner and better than when they are out.

16114. Are there not some of them who could hardly be trusted with the relief money on account of their previous drunken habits?—Perhaps there might be those that should not be trusted with their money on account of drunken habits. There are those.

and the undeserving

16115. Now, if you add up those three classes that I have just now mentioned, you do not leave a great number of men in, because there are only 41 in altogether, so that the objections of the working classes seem to turn upon a very small number, considering that 228 are getting their relief out-of-doors?—There are numbers who are not receiving relief, because they will not accept the house, and they are now struggling on without any support whatever; and we, as working classes, feel it hard to the more industrious of our working classes, after working so many years, to have to become destitute, really destitute, before they are allowed any relief whatever. We think they ought to have a claim on something, if it could be provided in any way, and not to become paupers and destitute before receiving relief whatever.

16116. Has any plan occurred to you for making this provision to which you have just referred, in order to enable them to keep out of the workhouse?—It would be a difficult matter for me, as a working man, to suggest a thorough plan.

16117. Have you heard of Mr. Chamberlain's plan?—I have heard of Mr. Chamberlain's plan.

Mr. Chamberlain's scheme

16118. By which he proposes that people should begin to subscribe at an early age, and that the Government, the State, that is to say, should advance as much as they advance?—Yes.

16119. And so to continue the payment of small sums through life until they are 65, and

Chairman—continued.

then they would be entitled to a pension of 5*s.* a week; or if they make a rather larger payment they would be entitled to have their money returned to them?—I am afraid, personally, that that would not be a successful plan with our working classes around us. I am afraid that only the thrifty at present who are now providing in many means by friendly societies or insurances—they would take advantage of it; but I am afraid that there is a number of the working classes who would not in that way provide or take advantage of the principle.

16120. How if the scheme were found to work well with regard to a certain portion, though not a large portion, of the population, do you not think it would be likely to spread to others?—I believe that if it would spread, it would have spread before now. I believe there are advantages.

16121. But they have had no such scheme before them?—There is not such a scheme as that perhaps, but are there not advantages through the Post Office now?

16122. Yes?—I am afraid there are not many working people take advantage of that.

16123. Is that because they object to subscribe to what are called deferred annuities, that is to say, for advantages that only come in at old age?—I believe that, as a rule, the working classes do not comprehend it; and, at the same time, I believe that the working classes—a number of them—simply, as we might say, provide from hand to mouth, and it takes them all their time to do that; whereas working classes, through friendly societies, do provide for sickness and for poverty, but they do not provide in any way for old age, and it is there where the shoe pinches amongst our working classes, that there is nothing to rely on at that age.

16124. What are the friendly societies which are most in favour in your neighbourhood. Do they go to the Foresters, or to the Odd Fellows, or whom?—We have not much of the Odd Fellows in our district. I am secretary for a society at the present time, for about 300, nearly all miners.

16125. What is that society?—Well, it is an independent society. It is not any order, or in connection with any order; it is simply on its own resources.

16126. How long has it been going?—It was established in 1860.

16127. You have not been able to try yet whether it will stand the demands of the members when they become old men?—The benefits are limited. You see it does not take into consideration old age.

16128. I can quite understand that; still as men advance in life, they come more frequently upon their club, and therefore the real trial of the soundness of your plan will be when your subscribers are beginning to be old men, and when their days of sickness become more frequent?—In our experience that is where our friendly societies fail, and that is where we have had a number of friendly societies broken up at the time that the old are really in need of it.

16129. Why do you not join some great society like the Foresters or the Odd Fellows, which have a large organisation, and which are as compared with all the other societies on a sound basis? Why do you prefer to have a small society of your own, as to which you can feel no such security?—As a rule, the working classes in our district are in favour of managing their own affairs; and I believe it inclines them to take an active part in the management, though they may not comprehend the stability of the society nor the financial position of it.

16130. Do they not get something of the management when they belong to a lodge in connection with these great societies?—We have some in our district who belong to some of these societies, but they have to be to a certain extent self-supporting, and they are insolvent almost all the time they are in existence.

16131. Have many of the clubs broken in your part of the world?—Some have broken up; there have been some broken up, and some are breaking up through becoming old, and no younger, what we consider younger blood, joining to take and support the old. Break up of clubs.

16132. And people are disappointed in the hopes they formed by subscribing all through their youth?—A great number are disappointed at that time, and at the time they most need it their benefits are cut off.

16133. Yet in spite of that danger, they decline joining great societies which are comparatively sound, in order that they may have the advantage of managing their own affairs?—I could not say that they object, or I could not say that they are desirous of doing it. There have not been applications made, either one way or the other. They have not taken it into consideration.

16134. They know that they exist?—They know that they exist.

16135. They know that there are lodges scattered all over the country?—In the lodge I am in and secretary for, we believe we are as good as if we belonged to those societies, and we do not think those societies would provide for a superannuation.

16136. I will read you the figures which Mr. Stead, the secretary to the Foresters, brought before us. We were very anxious to know what proportion of the members of these great clubs applied for relief. We had heard generally, but we had not heard specific evidence, that very few members of these great societies, although these societies do not provide for old age, ever become paupers, that the habit of thrift was such that although they had made no provision for old age simply, yet they never applied for relief. Well, Mr. Stead, of the Order of Foresters, obligingly furnished us with this information, and I will give it to you, in order that you may reflect upon it, as you naturally take a great interest in the working-classes. The whole society consists of over 800,000, but as a great number of the lodges do not send in returns, the returns for England and Wales are confined to lodges amounting to 526,000 members who sent in their returns for the last five years. Only 490 out of that immense number had applied for relief in five years, that is, less than 100 a year, and of those it was stated the greater part of them were men who had lost their friends and needed looking after. Well, now, in Wales the

Chairman—continued.

return was better still. Of 23,000 Foresters in Wales only eight sought relief in five years, under two a year; although, as I said before, no provision was specifically made for old age. Now, does not that seem to show that where men join a good society of this sort, even although no provision is made directly against old age, they are taking measures which prevent their becoming paupers?—So far as I can gather from your statements, at first it appears so; but I do not think that would induce the working classes of our district to become Foresters.

16137–8. I have no leaning to one club more than another. What I want to press upon you, as interested in the working classes, is, if the working classes do not see the advantage of allying themselves with great solvent societies instead of these small ones, where they run such continual risk. Would you rather, in any plan that was made for providing for old age otherwise than by the poor-rate, that there should be a certain contribution on the part of the workmen themselves towards it?—I believe the workmen would welcome any scheme and would willingly contribute to it in some way, but the method would have to lie with somebody wiser than myself to suggest. I believe they would contribute, but I do not think they will contribute voluntarily as you suggest to a friendly society. I do not think that the remedy will come through a friendly society at all.

Friendly Societies cannot meet difficulties of old age.

16139. Is there anything more that you would like to say?—I do not know that there is anything more.

Mr. Hunter.

16140. Have you compared the figures of pauperism which you have given us with the population, so as to be able to tell us whether Ashby has more or less pauperism than is to be found in other unions in England?—I have not compared that with other unions, but I was surprised to receive a letter from the chairman of our board before coming here. He said it was a very sad fact that one out of eight or one in eight of the general population of the country either died in the workhouse or in receipt of poor relief. How Ashby may compare with other districts, I do not know.

16141. I make out that in Ashby you have just got one-half the average rate of pauperism in the unions of England?—Yes, according to the population, I am very sorry to say we have far too many in our district.

Magistrates as *ex-officio* guardians.

16142. You have told us that magistrates sit as *ex-officio* guardians?—Yes.

16143. And that sometimes the case which they have heard in the room of the guardians would come before them in their capacity as magistrates?—Yes.

16144. Do you think that a satisfactory mode of administering justice?—I do not think it is.

Chairman.

16145. I think that will be a thing of the past in a few months.

Mr. Hunter.

16146. Are you acquainted with the method which is adopted in Scotland?—I am not acquainted with it.

Mr. Hunter—continued.

16147. Well, in Scotland an appeal is made to a person called the sheriff who corresponds, you may take it, to a county court judge?—Yes.

16148. Magistrates are usually ratepayers, are they not?—Yes.

16149. Do you think it right that men who are large ratepayers should adjudicate upon the question whether they as ratepayers, or working men should support their aged parents?—I think it is not right.

16150. Would you prefer such a tribunal as the county court judge to determine those questions?—I would prefer that than the present way. I think sometimes they would have fairer consideration, perhaps, than under the present system.

16151. You, I understand, say that great dissatisfaction exists among the working men as to the manner in which the law is now administered?—I mean to say that there is great dissatisfaction among the working classes about being in their old age compelled to go to the workhouse, not so much about the present administration, except where they are compelled to contribute to the maintenance of their parents.

16152. Are you aware that, whether it be in consequence of the different tribunal in Scotland or not, no such complaints are ever heard of in Scotland?—If it is so, I presume it is better administered in Scotland than here.

16153. And that in Scotland the complaints come from the parochial boards; they cannot get the judges to enforce payments in cases where they would like to?—That would be much in favour of the working classes, would it not, and I should like to advocate their well-being as much as possible, and I hope that they will be considered.

Mr. Stockall.

16154. I suppose the guardians generally of your union would have no objection to give fair liberty to the inmates to go out when they wished to go?—According to the present discipline, they do not allow them to go outside the union grounds. One side of the present union there is a highway; they are not allowed to go outside these gates at any time except on an errand. If they go out except by their permission, they take their discharge, and go out, and then they are received in when they want to come back.

Leave absent.

16155. But you would be in favour of giving them more liberty to go out?—I think they would be a deal better with more exercise and more liberty; it is the liberty that is the dearest thing to an Englishman anywhere, and it is the appearance of being a prisoner in being compelled to reside in the House, and under certain restrictions.

Local en society.

16156. With regard to your friendly society, of which you are secretary, is it a registered society?—It is a registered society.

16157. Has it been valued by an actuary?—It has been valued by an actuary, and is now under valuation. I had to prepare the valuation a few weeks ago; I have not had the return from it yet.

16158–60. At the last valuation how did it stand?—We were insolvent, I believe, by some

Mr. Stockall—continued.

thousands of pounds, as was considered by the actuary.

16161. And therefore you look forward, unless something is done, to that society breaking up?—I presume it will have to share the same fate as other societies, unless there is something done for the working classes, beyond what is at present provided.

16162. Has your objection to the Foresters and Odd Fellows to do with the compulsion which exists in those societies with regard to the contributions to be paid?—I am not much acquainted with the Foresters at all, but I do not believe that contributing in the way that we do to friendly societies will remedy the evil which we are trying to get at.

16163. Yes; but I am not touching the question of old-age pay. I am now discussing only the question of the sickness liabilities and contributions, and that, of course, is a very heavy item, as you know, in old age; and the Chairman has already called your attention to it?—You will excuse me, but our societies are limited to certain amounts. They have 26 weeks full pay, 26 weeks half-pay, and then, we will say, 12 months, 2*s.* 6*d.*, and then, beyond that, they have to have 1*s.* per week; and it simply pays the contributions, and entitles them to the death benefit, the total amount which is granted to them. It is 10*l.* at their death. It simply keeps them entitled to that, and when they get to old age they are beyond that benefit; they have then run beyond that limit, and have therefore become entirely dependent on some other relief beyond what the friendly society at present provides for them.

16164. The members of your society are chiefly miners?—Yes.

16165. Are you aware of the extra liability that is brought upon a friendly society by the mining class?—There is extra liability in many respects; but there was a society in our village at Huggerscote which would not accept miners, and it was simply restricted to the middle classes, or tradespeople and agriculturists. Well, that is nearly gone to the floor, and at the present time it has scarcely any funds to go on with to meet the requirements of the present.

16166. You spoke about your society, or the members of your society rather, objecting to the Foresters and Oddfellows because of the control that they would exercise over the branch in your place. What control do you allude to?—Sometimes in the Foresters and those large Orders they are controlled or managed by districts in various parts. It would not be local management, the same as the management would be of a society like our own, which appoints its own officers, and appoints its own management, and appoints its own treasurer, and keeps its own funds, and has that freedom of managing its own affairs which seems to be favoured in our locality.

16167. I am sorry to think you are not much acquainted with the Oddfellows and Foresters?—I am not much acquainted with the Oddfellows and Foresters.

16168. Because all these things which you speak of do actually exist in these two great societies; they have perfect control of their own affairs?—Yes.

16169. You express the opinion, that members would be willing to contribute to superannuation or pension at the end of life?—In some way or other I believe they would.

16170. You are aware that they have not done very much in this way in these two big societies which have schemes?—Is that really for the benefit of old age, the Foresters and the other society that you refer to?—Yes.

16171. Yes?—It has not been under our consideration for that benefit.

16172. But it is in their rules, and has been for years?—In the society with which I am connected, certainly, when it has been talked over of joining those societies, they have had that objection; they prefer managing their own affairs; and there are several societies in our own district—well, I should say I could point to a dozen—which are not connected with either the Foresters or the other society that you have referred to. They are all separate and distinct societies.

16173. But are they miners that belong to those societies that you mean?—Yes.

Mr. Booth.

16174. The Ashby Union is rather a large union, large in area, is it not?—Yes.

16175. And, with the few people who are in the workhouse, the probability is that their homes are considerably distant from the workhouse?—A number came from a long distance to the workhouse; some are close to, from Ashby, the town of Ashby; but others are from various districts round. Leave of absence.

16176. The greater number would be living at a distance?—Yes.

16177. A distance of some miles?—Yes.

16178. Beyond a walk?—Yes.

16179. So that for them to go out at regular intervals, as is done in the town unions, would be of no use as far as visiting their friends went; going out of the workhouse for a few hours in the course of the day?—They could not do that.

16180. And it is on that account, I suppose, that the system of allowing them to go out and stay a night or two away has been adopted?—Yes; we live more than five miles away from the workhouse where we are, and we have several now from our district in the house.

16181. And can respectable old paupers in the workhouse usually get permission to do that, to visit their friends, and stay the night out?—Occasionally they do. I do not know how often it is so, but more in the summer time than the winter.

16182. And that is a privilege which would be of more value to them than the permission to regularly leave the workhouse for a few hours?—Yes, but I think they would be better with more exercise in the gardens or crofts.

16183. Your idea is, that beyond walking in the gardens they might take a walk in the adjoining roads?—Yes; and the class that I belong to would prefer their aged people not to be in the house. It is there the greatest objection is; they do strongly object to the house.

Mr. Booth—continued.

16184. Quite so. I will come to that. It is mainly an out-door union?—Yes.

Relief mainly out-door.

16185. The relief is mainly given out of doors?—Yes.

16186. And the objection that is felt is that the relief is not more readily given out of doors?—Yes.

16187. That is to say, that in addition to the few who are in the house, there are a good many who have no other way, who would be granted no other way, of receiving relief?—There is a number who have now no relief at all, because they would not grant them anything except by going into the house for it.

16188. And the feeling is so strong against going into the house that they stay out and receive no relief?—Yes; there is a number to-day who are outside and will not go in, and who are receiving no relief at the present time.

Many who are in need receive no relief.

16189. Are those people who have applied and been refused, or are they people who have not applied because they think they would be refused?—Some have applied and been refused; others have not applied, and simply been maintained by those who are unable to maintain them.

16190. And they would apply if they thought there was a chance of obtaining relief?—Yes.

16191. Are there many cases in which application has been made and refused?—I could not say that there have been many; but I can say that there is a number who will not apply because they expect that their children would have to pay the whole amount, and, therefore, they would sooner struggle on in poverty and distress than apply there and have it demanded from their children.

16192. It is, I believe, a specimen of excellent administration of its kind?—Yes. I state there I am in favour of the present administration. I could not complain of it; it is not against the administration that I have anything to say. It is the system which we should readily appreciate, and very heartily appreciate, if it could be provided without having to become destitute, and when we receive it to become paupers by it.

16193. That is to say, you give a general approval to the policy?—Yes.

Assistance of children: illustrative cases.

16194. But you think that it is carried out somewhat stringently; that there are cases in which the view might be taken that the children were too poor to contribute?—Yes.

16195. When the guardians, as they stand, take the view that the children shall contribute?—Yes. And in some instances there is not sufficent investigation or consideration before they say they must contribute the full amount. For instance, myself; my father was in receipt of relief, and I was compelled, not before the magistrates, I consider I was compelled by the guardians. I appealed to them to be relieved of t. I had eight children at the time. I was compelled to contribute to his maintenance, and I and my brother had to contribute the whole that he was allowed.

Chairman.

16196. How much was he allowed?—He had 3*s.*, and we contributed 1*s.* 6*d.*

Chairman—continued.

16197. Each of you?—Yes; and he worked up to about from 60 to 65.

Mr. Hunter.

16198. Do you remember what your wages were at that time?—My wages would average pretty near 1*l.*

Mr. Booth.

16199. Were you then working in the mines?—I was not.

16200. What were you employed at then?—At the same occupation as I am at the present time.

Mr. Broadhurst.

16201. Check-weigher?—Yes. The collieries at that time were only working two or three days, and I received my wages from the colliers, and they pay me according to the time they work, so that it would not average, the summer and the winter, at that time more than the amount that I stated. I had one boy to work out of the eight.

Chairman.

16202. You had a boy at work as well?—I had a boy at work.

16203. And he brought home his wages, I suppose?—He brought home his wages, yes.

Mr. Broadhurst.

16204. How much?—I think at that time he would have about 10*s.*

16205. Thirty shillings, total average?—Yes.

16206. Eight children?—Yes.

16207. Rent?—Five shillings.

16208. That is 25*s.* for food and clothing, school, and society?—Yes.

Mr. Booth.

16209. Did your brother live at a distance?—He lived within perhaps a dozen yards, on the opposite side to me. He was older; he is about 10 years older than I am.

Mr. Stockall.

16210. At the same occupation?—He was a miner.

Mr. Broadhurst.

16211. He was down below?—Yes. That is only, what I may say, a specimen of a good many cases where they are compelled to contribute who are unable, at the present time, are compelled to pay, and are paying, and contribute to the maintenance of their parents; and, as miners, we talk these matters over privately, and to ourselves, and we have a very great objection to this, what we consider, unfair imposition upon us. After a man has worked, and if he has not been able to save sufficient to keep him in his old age, we presume that the country has been benefited by his labour, and must have been enriched in some way or other, but he has not received sufficient to enable him to provide for his old age, and we think that somehow or other something ought to be done to provide it for him.

Chairman.

16212. Have you had occasion, since you have been a guardian, to resist the action of your brother guardians in compelling people to contribute towards their parents?—I have in some instances objected. One instance was where a man applied and they would not grant him it. They said he would be better in the house. The sons went and appeared before the guardians, and they were willing to contribute something towards his maintenance, but thought the guardians should contribute something as well, and they would supplement whatever the guardians would allow him. But that man to-day is not in the house, and he is simply living, existing, in going round, shall I say, cadging.

16213. The guardians would not contribute anything?—The guardians would not contribute anything, and they are not doing so to-day, to his maintenance and support, and he is simply relieved by a few coppers that he can get from one and another; and we feel sorry that a man after working up to 70 should be relieved by going for a few coppers from anyone from whom he can get it.

Mr. Henley.

16214. What are his sons doing?—He has three sons. They do occasionally contribute. One was willing to contribute to him, and contribute to him regularly. One, a young man, does not contribute to him at all. He is struggling to-day from the strain of poverty.

Chairman.

16215. But the third young man also does not contribute to him; is he married?—He is not married.

16216. And is he a collier?—He is a collier.

16217. And he might, therefore, be able to contribute to his father?—I consider that he ought to contribute to him. In comparing his case with others, there are a great many who are not so able to contribute as he is, but they are contributing, men with families and in receipt of very little wages, at the present time. Other colliers, not working much, are compelled to pay and do pay, and their arrears stand against them during the past lock-out, when we were out for about 12 or 14 weeks. If there were any arrears they have had to be paid up since to the maintenance of their parents.

Mr. Booth.

16218. And, in your own case, your brother and you paid the whole relief, but I presume the relief was paid by the guardians to your father?—Yes.

16219. And by you and your brother to them?—Yes.

16220. The guardians' position is that they, in fact, guarantee the relief, and collect from the sons?—That is an illustration of several of the cases. We contributed the whole amount. The difference was, my father was not living at Ashby or in the Ashby district; he was living at Hucknall Torkard, Nottingham, and receiving thebenefit from the Union there, and it was paid

Mr. Booth—continued.

to the Ashby Union here and went to him. But there is a number of cases in which the whole of the relief is demanded from the children; the whole of the relief granted.

16221. And are there cases in which that is done with the approval of the children, in order that the relief may be fairly divided amongst them?—In several cases it is so. Well, they all think it is unjust that they should be compelled. Some are willing and others are not willing; but to equalise it it has to go through the union.

16222. To have fair play all round, it answers every purpose to let the money be collected by the union?—Yes. One family I would refer to has just recently come before our notice; a woman with four sons, I believe it is. I am not sure; but two were willing to pay their shilling to her, and the others would not pay or contribute anything; but they had to go before the magistrates at Ashby, and have been compelled to pay their share to her maintenance. To get her relief she went into the house, and then the guardians summoned them for her support while in the house, and they have since been compelled, and are now paying arrears equal to those who had contributed willingly. They are contributing their share towards it, and they have had to pay, too, through the relieving officer, the arrears and the expenses of going to the court.

16223. I understand that all this you approve as a policy; you believe it to be the best general policy?—I could not say I approve of that policy; I prefer something of superannuation, where they should not have to do it.

16224. But with regard to the administration of the existing Poor Law you approve of the general lines of that policy of the Ashby board?—I approve of the general policy of the Ashby board, where they are not too hard on the working classes. I do believe that they ought to be relieved to a certain extent, and not be compelled, through their children, to pay the full amount when they are not able to do so.

16225. That is to say, you would not pursue that policy quite so far?—No. It is a matter of discretion with the board; and sometimes I have thought they have not had sufficient investigation of the cases, and the guardians have not felt sufficient interest to know the whole circumstances, the surrounding circumstances generally.

General wish for a pension scheme.

16226. And you would say that the opinion of the working classes generally concurs with your opinion?—Yes.

16227. Then you think there is a better way with regard to the old, or might be a better way?—I feel confident there might be a better way which would give a great deal better satisfaction to the working classes and the old aged.

16228. And that you think should in some way secure at a certain age a small pension?—Yes, not less than 5*s.* a week.

Mr. Broadhurst.

16229. Each?—Each.

Mr. Booth.

16230. And do you think that possibly finan-

Mr. Booth—continued.

cially they might be able to afford to pay something towards that?—I believe they would willingly; but how I could not say. I would not think that it would be acceptable through voluntarily contributing to friendly societies similar to the Foresters.

16231. Do you think that if it was collected in the same way that benefit societies collect their funds it would injure the benefit societies?—We have an idea that if that was collected beyond what is now done by friendly societies, it would injure their present mode of carrying on. I think that the multiplicity of the collections would interfere the one with the other.

16232. You would prefer that the funds should be raised by taxation of which all paid their share?—Certainly; I am very much in favour of that.

16233. And you believe that a voluntary system, you have told us, would break down, because those who would most need it ultimately would be the least likely to look forward to that want?—Yes. I believe there would be a great many, as it is now, who do not contribute even to friendly societies, who become paupers and want relief.

16234. So that your final conclusion is that the pension which is desirable at that age should be provided for out of taxation?—Yes; and they should not have to become destitute for it, not have to become paupers. I should certainly be in favour of something permanent and that they could rely on without having to become paupers for it.

Would encourage thrift.

16235. And you would think that other savings would be added to it?—I believe it would induce that. I do not think it would interfere with their present mode of thrift. I believe it would certainly have a tendency to increase to the benefit of the working classes generally. It would not be sufficient to thoroughly maintain them; and, therefore, they would consider that that not being sufficient they would be induced to provide a little beyond it if possible.

16236. They would make then greater efforts than they make now?—Yes.

Mr. Broadhurst.

Wages.

16237. What does a miner earn now, taking him at the present time; an average miner, his average wage?—I could not give the exact amount.

16238. No, but an approximate?—At the present time we are only making three days' time in the week, and he would only be earning 20*s.* to 25*s.* in the week.

Chairman.

16239. Are you only getting three days a week?—That is all; it is not so much as that sometimes.

16240. I know; but at this time?—At this time our colleries are not working more than three days.

Mr. Broadhurst.

16241–2. Take the average of five days a week, what would his wages be?—It would average from 30*s.*, a little over 30*s.* a week.

Mr. Booth.

16243. Six shillings a day?—It would not average 6*s.* after payments were made. There are a considerable amount of deductions made before it actually reaches the collier.

16244. Your own wages?—Yes.

Mr. Broadhurst.

Deductions.

16245. What are they?—There is a deduction first of all for the club.

16246. What club?—The colliery club.

16247. A sick fund?—Accident.

16248. Accident and sick?—No; no sickness attached to that.

16249. That is a club to which the employer makes a contribution?—No, he does not contribute at all. It is a club that was previously held by the company, and it was deducted from the men's wages, but since that, the last few years, at that colliery with which I am particularly acquainted they have taken it over into their own hands; they manage it themselves, and they pay 3*d.* per week.

16250. To that?—Yes.

16251. What is the next payment?—The next payment will be for repairs of tools and powder.

16252. How much is that?—As a practical miner I do not know that I would be justified in saying the amount.

16253. How much would that be?—I really could not tell.

16254. Twopence, 3*d.* or 4*d.*?—It would be more than that; I will say perhaps 6*d.*

16255. Sixpence we will say; then what else?—Then there is the check-weigher's wages.

16256. Per man?—It will average——

16257. A penny?—More than that, it will average 2*d.*

16258. Twopence, will it?—They are paid, of course, by percentage of tonnage.

16259. Certainly. I know. Then you have your ordinary sick society to maintain, of which you are secretary?—Yes.

16260. In addition to those?—Yes, and the Miners' Association.

16261. And the Miners' Association 6*d.* or 1*s.*?—Well, up to now for several weeks it has been a shilling, but now the work falling off to three days a week it is now 6*d.* a week.

16262. And what is the sick club that you are secretary of?—1*s.* 6*d.* a month.

16263. How much is that a week?—4½*d.*

16264. That is 1*s.* 9½*d.* a week that you have in petty outgoings?—Considering candles and providing of tools; that includes the repairs of tools; but the providing of tools would make it average 2*s.* per week.

16265. You have not put it all down. You work with candles in your pit, because you have no gas?—Not much.

16266. There is no gas in your mines?—No.

16267. Then you make it 2*s.* a week?—Yes.

16268. Now, do you ever have in your business as a miner a collection now and again on a Saturday at the pay-table or pit bank, or whatever you call it, for some miner who is just hard up, or out of order, lost a child, or in sickness, or had other accidents of life?—There are very few pay days go but what there are some appeals made to every workman.

Mr. Broadhurst—continued.

16269. With some charitable object?—With some charitable object.

16270. Some contribute, some do not?—It is not compulsory.

16271. It is not compulsory, no; but they are appealed to?—Yes, appealed to, and very often by those who are out of work at other places; those who are out of work are often appealing to those who are at work.

16272. We have now got to about 2*s.* a week for payments for contributions to the Miner's Union, to their trade union we may call it, to sick clubs, to accident funds, to the candle fund, to the powder fund, to the sharpening of tools fund; and then we have heard a great deal about charitable sources here, my Lord. I do not know a single workshop in England where there are many Saturdays in the year pass, I will say pay days, but what there are appeal sheets there to those receiving wages to assist their less fortunate brothers.

Chairman.

16273. I am looking at your object. Your object is to see what demands there are upon wages, and how few persons there are who are able to support their parents after performing their duties?

Mr. Broadhurst.

16274. We have got to the end of that. Now, I want to bring out the items, and I have brought out all these items, and it is the same in all industries, in all trades, and in all works?—Yes.

16275. You have all these things to meet before your own family charges and your contributions to your parents?—Yes.

16276. Well now, in your case, your brother and yourself made a contribution of 3*s.* a week?—Yes.

16277. Why could that not have been paid direct by you and your brother instead of through the parochial officials?—It would have been had he been at Hugglescote where we were.

16278. But you had to transmit it?—We had to transmit it, and before we were asked, he lived out of his savings; he was an agricultural labourer.

16279. Your father?—Yes; and he worked to over 60, and he managed during his lifetime to save a few pounds; and that was in the latter part of his life when he could not earn a day's wage; he was discharged.

16280. Do you know, in your union, whether there are, at any time, agricultural labourers proceeded against for the maintenance of their parents?—There are very few agricultural labourers in our own district.

16281. It has not come under your notice?—It has not come directly to my notice, sir.

16282. Well, now, in the case of the pension scheme, what I have understood you to say was, you would like to see some scheme dissociated from the pauper brand?—Decidedly; that is so.

16283. To which they are entitled by right and by law without any process of humiliation or degradation?—Yes.

16284. Do you think that it could be very generally accepted that workpeople could make a contribution to a scheme of that kind?—I do not

Mr. Broadhurst—continued.

think they would be able to contribute, as I have said before, a weekly payment to it; but, indirectly, I believe that they would welcome any scheme whereby they would be benefited by it. But with the number of contributions, as I have said before, with friendly societies and insurances, and the present payments they have to make, I am afraid the complication would be that one would press the other out.

Contributions unworkable.

16285. Would you think that in the establishment of any scheme for the relief of old age it should be for the wife as well as the husband; I mean independently. For instance, there is a married couple, and arrangements are made for a scheme of pension for the man at 65 or 60 years of age; do you think it should include the woman separately to prevent her being left destitute?—I believe the woman ought to be entitled to it as well as the man.

16286. Do you realise that, in the case of a pension scheme to which the pensioner made a contribution, in that case it would have to be a contribution by the man and a contribution by the woman?—I could not say that I would favour a contribution in the way that societies are ruled.

16287. You do not favour a contributory scheme?—No.

Mr. Pell.

16288. You are a guardian, I think?—Yes.

16289. How long have you been a guardian?—Nearly 12 months.

16290. Only recently elected?—That is all.

16291. Do you attend pretty regularly?—I always attend except during the time while the colliery has been working; after the lockout there was a number of days that the colliery worked on the days that the guardians met, when, as a working man, it would not pay me to go there, without any remuneration, to lose a day.

16292. You do not mind my putting this question to you. Do the workmen make any contribution for the guardian while he attends—for you or any guardian while he attends at the business of the board?—Not a fraction.

16293. You do not know that this is the case in my union where I live?—I may say, as a workman, I have often even more than paid my own expenses to Ashby; I have paid the expenses of some of the applicants who could not afford their own expenses out of my own funds.

16294. That leads me to put a question to you Is it a practice of your board, when there is an old person who is unable to walk a distance, or to whom it would be painful to attempt to do so—is it the practice of your board to allow a carriage for him to go up to the board to state his case?—I have not known of an instance of that, sir, either by payment of railway fare, or carriage.

Applications to guardians.

16295. Do they compel all the applicants to come before the board before they grant relief?—They do not compel all; a number of applications are made through various guardians.

16296. Through the guardians?—Yes.

16297. You stated, in answer, I think, to Mr. Broadhurst, that the rent you pay is 5*s.* a week?—It was the amount I paid at the time.

Mr. Pell—continued.

16298. Is that the usual rent of the colliers' houses at Hugglescote and Coalville?—It would hardly be the average.

Rent.

16299. Would it be the average?—It would be above it.

16300. The colliers' rent would be below what you have stated?—The colliers' rent would be below the amount I stated. But having a large family, I was obliged to have a large house. It would be 4*s.* to 4*s.* 6*d.*, the average rent of a miner's dwelling, so I am within limits there.

16301. Are you not a shopkeeper?—I should not say that I am; my wife has sold some small wares; but I have never taken an interest in it.

16302. But does the rent for your house include a shop?—No.

16303. It does not?—It was a cottage that I took, not a shop.

16304. But the 5*s.* does not include a shop; what are you assessed at?—I could not tell you; I believe it is 12*l.* I have the house transferred to myself now; I do not pay rent.

Assistance of children.

16305. You told us a little while ago that the guardians compelled—you made use of the word compelled, though it was not compelling—but the guardians brought you to pay 1*s.* 6*d.* a week for the maintenance of your father, and your brother another 1*s.* 6*d.*?—Yes.

16306. And your brother is an agricultural labourer?—No, a miner; my father was an agricultural labourer.

16307. Is your brother married?—Yes.

16308. And you thought that was rather "hard lines" to call upon you and your brother?—I did feel it extremely keenly.

16309. Did they give any relief as well as the 3*s.*?—Not at all.

Ex-officio guardians.

16310. You made some reference with regard to the administration of the Poor Law in Ashby Union to the *ex officio* guardians; and you have told us that you have attended there pretty regularly; would you say what *ex officio* guardians you have ever seen sitting on the board at Ashby, and the names of them?—Canon Beaumont has not been extraordinarily regular. Mr. Moore, of Appleby, does attend regularly.

16311–12. I wanted to know whether these gentlemen really attended; there are ten *ex officio* guardians?—Yes.

16313. You made reference to a case of an old man, to whom you said the doctor made an allowance?—Yes.

Case of hardship from refusal of out-relief.

16314. The parish doctor? The Chairman put a question to you, "Was it the parish "doctor?" and you said "Yes." How can the parish doctor make an allowance to anybody?—You will understand that I have not had very much experience of the Poor Laws, but I am given to understand that a parish doctor has to provide in cases of destitution.

16315. Well, you have been wrongly instructed?—Well, he does give relief in cases of destitution and poverty where they are not able to provide for themselves.

16316. Then he does it illegally. But do you mean to say that this parish doctor, in the case you mentioned, ordered the man relief?—It is often left to the relieving officer.

16317. Keep to this one case, because I have no right to go into any other?—That case was left to the doctor, what he recommended. If he had recommended that individual to have relief through food, or what he required, it was paid by the board.

16318. But had it to come up before the board?—It had to come up before the board, and it was confirmed by the board—the payment of it.

16319. Did that old man do any work while he was having this?—He could not do anything; he is unable to do any.

16320. Had you anything to complain about that case, or not? Do you think he was treated fairly?—I think the case was dealt very hardly with, and I was very sorry. I did what I could for the man, personally.

16321. You do not think he had enough granted to him?—I do not think he had. I think he ought to have had a certain amount of relief granted to him permanently.

16322. I think you said you have known cases of a son objecting to contribute to the help of his parent. Did you not mention that in one or two cases sons objected because one stood out and would not help?—Some sons have been willing to help and assist, but they have thought it unfair—at the time they thought it unfair—that they should contribute at all; they still further thought that it was unfair for them to contribute while the other part of the family would not contribute.

Assistance children.

16323. Well, now, in those cases—you are a guardian, so I may ask you that question—has the board insisted, as far they could, upon the son who stood out being made to pay his share?—Yes.

16324. They have?—Yes.

16325. Do you think that right or wrong?—The principle of making him pay his equal share I should consider fair. But the the principle of payment at all I object to very strongly.

16326. Do you object to a parent maintaining his son or child? Do you object to the board of guardians prosecutiong a parent, a mother or a father, who did not maintain their children?—If they were unable, as a great many of our working classes are, I should think it was as hard that way as the other.

16327. Well, we will not take the case of inability. But, if they were able, would you think it unfair or "hard lines" for a parent to be made to maintain his child?—Whilst the law stands as it does, I presume it has to be carried out.

16328. Certainly. I wanted your views and the views of the class to which you belong. Do you think it is an unfair thing in the law of England that a parent, if he is able, should be compelled, if he is disinclined to do so, to maintain his child?—If he was able, I believe he would need no obligation to do it, he would do it with willingness.

16329. But they do not all do it, to my certain knowledge, and you must know it—they neglect the child. I wanted to know whether you thought it a right thing in policy (if you like to call it that) in those cases, that the parent who was able, but who failed in his duty, should be compelled to maintain his child?—I do not know of instances where a parent——

Chairman.

16330. Do you think it right or wrong?—I do not think it would be right for a parent to do it.

Mr. Pell.

16331. You do not think it is right to compel a parent to maintain the child, or the child to maintain the parent? I am not going to argue about it; I only wanted to know?—No.

16332. You have stated here that you thought the out-door relief in your union was not given in sufficient amount to enable the person who received it to live on it?—That is so.

16333. I was going to ask you, in your union do the board allow a person who has out-door relief to get anything besides the relief that is paid by the relieving officer?—They expect, before they give any relief at all to anyone, for them to become destitute.

16334. Yes; they have got to be that?—And those who are earning, and can earn a sufficient maintenance, do not receive relief; they consider they are not proper applications for it.

16335. Excuse me, that is not an answer to my question. You are a guardian, and therefore it is within your own knowledge, or might be—in your board when they have granted out-door relief to a person which you say is inadequate—and I daresay it is—do the board wink—(perhaps that is the proper expression)—do the board wink at the out-door poor getting a little more by their own services—running errands, or working in his garden, or anything of that sort?—They consider that that is the best course to take to help them; if they have not a sufficient maintenance in some cases they are assisted in that way.

16336. And allowed to do something for themselves?—Yes; if a woman could earn a day's wage by washing, or anything of that kind, or getting about a shilling or a few coppers, it may be said they do grant it.

16337. You are a member of a friendly society?—Yes.

16338. Do you wink at that sort of thing in your own societies? If a man is on the funds, do you allow a man or woman to do anything in the way of earning anything?—He does nothing in the way of earning anything. His benefits are forfeited if he works.

16339. The benefits are forfeited if he works?—Yes.

16340. What the friendly societies consider to be a good rule with regard to the assistance they give to a sick poor person you do not think is a rule that should be enforced in the case of out-door relief?—There is such a difference between 2*s.* 6*d.* and 7*s.* or 8*s.* or 10*s.*

16341. I quite follow you; but is there not this difference in the control between the relief given by a benefit society and the relief given by a board of guardians, that in one case the benefit society will not permit a man even to dig a potato up in his garden?—That is so.

16342. That is the case; if he dug up a potato or put in a potato in his garden he would be struck off?—Yes.

16343. Although that is a salutary rule in the benefit society you do not thiuk it a rule that works well in the Poor Law?—The amount is so different between 2*s.* 6*d.* and 7*s.*, or 8*s.*, or 10*s.*, or 15*s.* How could we expect a man not to do anything and make him and compel him not to work on 2*s.* 6*d.* a week? It is starvation.

Mr. Pell—continued.

16344. With regard to the old; you have been a guardian—I suppose the chairman puts the question; somebody moves, when the case comes up, that So-and-so shall have so much a week out-door relief? That is the way it is done?—Yes.

16345. Feeling as you do, have you moved, as an amendment, that he should have some more money granted to him?—Yes.

16346. And taken a division on it?—Sometimes, yes.

16347. I think you are quite right?—Quite right, yes.

16348. You have stated another thing. Is not your view this, that some assistance should be given either from the guardians or from the State to the poor before they become destitute; it should not be made a condition of public assistance that a man or a woman should be quite destitute before they received anything? Was that your view?—My view is in the way of pension, that all should be entitled to it at that age. I do not say before they get to be aged. I think if they are able-bodied and have been earning, they ought to provide for the time of sickness and that through friendly societies; but if they became paupers before then, I think it ought to come in the way it does.

Right to support in old age.

16349. I took down your words, which were these—I think it was in answer to the Chairman—that "a person ought to have a claim for "relief without being destitute." Those were the words I took down. I wanted to know whether I understood you quite correctly; I think I did; that a person without being degraded, as you said, by becoming a pauper, having nothing, should get some relief, short of being in such a very bad condition as destitution?—At the age of 65.

16350. Do you think that should apply to all persons—to me? I am 74. Do you think it should apply to me; or must I become destitute? I am not destitute, you know?—Certainly; I hope you will not be, I am sure. If it was a general scheme of taxation I should be quite willing, and only too pleased, for all such as you to take advantage of it. You would be entitled to it as much as me, and I should be benefited by it, and if you did not think well to accept it, I think so much the better for you.

16351. You understand that is my friend Mr. Booth's scheme?—It is my principle. It has my favour really, and it is what I should like to see.

16352. You made some reference also, I was very glad to hear, that you were aware that in the post office in your village a person can go in and buy what is called a deferred annuity?—Yes.

Post office deferred annuities.

16353. And you said, in answer to a question from the Chairman, that there were not many making use of that. Now, do you know any who do, or is it rather a rare thing?—I know there are not many, and I do not know of any.

16354. Who does?—Well, I could not say that there are not any. I should say that there are not many, if any.

16355. Do you approve of the arrangement

Mr. Pell—continued.

which is made by the Post Office and the State, which gives absolute security; do you approve of that arrangement by which a man of 25 years of age by paying 5*d.* a week can become entitled to 5*s.* a week when he is 65, or do you think it should be superseded by something more liberal?—I think it should be supplemented in some way; but I think under the present system it will not be a success, because people in our class will not take advantage of it, as they do not do with that portion of it under the present existence of it.

16356. Are you aware that other classes also do not take advantage of this sort of thing; that it is very much the feeling of people who are engaged in work, as I hope most of us are, that we should keep our money for some present uses rather than sink it in a scheme from which, by death, we may never derive any benefit; would you yourself be willing to contribute, or when you were a younger man would you yourself have been willing to contribute, to something by which you might have an annuity if you lived to be 65 years of age; or would you rather make use of the money while you are alive by buying a little bit of land or putting it into a co-operative store, or something of that sort?—I thought from my past and present experience that it is as much as ever I can do to live for the present, and what I can say for myself I can say for a great many more of the working classes; it is as much as they can do to live at present.

Deferred annuities unpopular.

16357. With the price of bread at 3½*d.* a loaf?—It is not a matter of bread; we "do not live "by bread alone."

16358. No; quite true. But your view is, that if the working classes could get something out of the State, then we would all of us go in for an universal assistance?—An universal help. I believe it would be a greater blessing to the working classes than to those who, perhaps, like yourself, are provided for.

Universal State help needed.

16359. Have you ever thought who would have to pay; or that it would take a great deal of money; how are you to find the money?—I believe, if you will excuse us talking personally, as you introduced it, you might have to pay more than I would have to. I believe a penny to me would be as much as 1*l.* to you, and I believe that as a humane gentleman you would have the consciousness that the lower were receiving the benefit while you were not over distressed by it.

16360. Well, of course, it is very natural you would expect those who have got better means to pay more?—Yes; it would come all round, I believe; our class would have to pay, though it would be small.

Insolvency of local club.

16361. Now, with regard to the clubs; I want to know whether any of your clubs have increased the subscriptions, made their members pay increased subscriptions in order that they might become more solvent, because you have told us that you thought the clubs were not solvent. Have they within the last five or six years increased the subscriptions of the members?—They have not done so. They are now, I believe, worth nearly 3*l.*, which they consider a very substantial sum per member.

Mr. Pell—continued.

16362. You have never considered the question of increasing the subscriptions in order to make provision for old age?—We have not, nor have any of our friendly societies in our district.

16363. As far as I remember, in Hugglescote years ago you had a very good co-operative store?—In Coalville they have.

16364. Have many of the miners put into that?—Yes.

16365. And it is paying a very good dividend?—Yes, a fairly good dividend.

16366. Would you advise a man to withdraw his shares from these societies in order to join some pension society, or do you think his money would be better spent by keeping it in the Coalville Provident Co-operative Society?—The great question for us would be whether he would be entitled to draw it at the time of distress, and should accident overtake him, or anything of that; or whether he would then have to forfeit his claim. Then would be the difficulty, because while it is in the co-operative stores they can get it out, and a great many availed themselves of this advantage in the past lock-out; they drew out so much and lived on it; it was a great benefit.

Co-operative society.

16367. You are at the board when cases are brought up; does the chairman require the relieving officer to state on paper in a book the weekly earnings of the person who applies?—The weekly earnings of the person who applies, and also what children they have, and their earnings beyond that, which, I think, as a working man, is very objectionable.

16368. And does he also require the relieving officer to state on paper the names of the relations who are liable by law to help?—Yes, sons.

16369. That is called the "application and report book;" you know that?—Yes.

Application and report book.

16370. And that is well kept in your union?—That is well kept in every individual case.

16371. When out-door relief is ordered to an old person in your union, does the chairman, before the applicant leaves the board-room or leaves the workhouse, give him notice, or fill up a paper showing what relief he is to have, how much bread and meat, and how much money?—To the applicants.

16372. Do you think the old people get all the relief that is ordered to them?—Yes.

16373. And is it conveyed to them by the relieving officer?—Yes, in money generally.

16374. At their own houses?—Not at their own houses, but at a house in the district set apart for it, and they have to go to that house for it.

Pay station.

16375. A pay station; they have not to walk any distance to it?—No.

Mr. Henley.

16376. I think we agree that if the parent or the child were of ability, that is to say, if they have got a sufficient income, it is their duty to contribute to the support of the parent or the child, as the case may be?—As the law stands at present I presume they have to do it, but is it not hard on us working men to do it?

Assistance children.

16377. If they have ability I think you have

Mr. Henley—continued.

said you would pay ?—The question is an investigation of the ability.

16378. That is a matter for somebody else to decide ?—Where one would have ability the other would not.

16379. It has been suggested to us here that the law might be altered so that either the parents or the children might proceed against those who are legally liable to assist them without going to the board of guardians at all. Should you be in favour of that alteration of the law ? You have told us of two brothers, one who agreed to contribute and the other who would not agree to contribute, and it was probably a question of jealousy between the two; would you be in favour of altering the law so that they should be enabled to go before the county court judge or some other tribunal, and without going before the guardians the parent could enforce the contribution from those sons ?—I have nothing to complain of under the present administration of the board of guardians in those circumstances.

Chairman.

16380. That is not quite the question; you know you cannot proceed against a son to support his father unless he is receiving relief; do you understand that ?—Yes.

16381. Very good. Now, in the case where a man is poor, unable to support himself, and he has a son able to contribute to his support, would you be in favour of a measure by which the father could proceed at once before the magistrates without pauperising himself, without going to the board of guardians at all ?—Yes, if the man could do it without pauperising himself, I should be in favour of it. Anything which will come short of pauperism to a working man.

Mr. Henley.

16382–3. Now, there is this section in the Poor Law Amendment Act, "provided always that "nothing in this Act contained shall be construed as enabling the said Commissioners or "any of them to interfere in any individual "case for the purposes of ordering relief," and you wish to see the law altered so that the central authority might override the guardians on the question of administering out-door relief ?—I am not advocating any alteration in the present system, otherwise than a pension for old age beyond 65 ; that is the principle.

16384. Should you be in favour of allowing any person who thought he had not obtained justice from the guardians to appeal to some central authority ?

Chairman.

16385. To the Local Government Board, say ?

Mr. Henley.

16386. Or the county court judge ?—If he thought he was not rightly dealt with by the guardians I should be in favour of him appealing to some higher authority.

16387. You would ?—Yes.

16388. To override the decisions of the guardians ?—If he thought he was not dealt rightly with.

Mr. Henley—continued.

16389. Are you prepared to say that on any occasion in your union the justices, whether they were elected guardians or *ex officios*, who ordered proceedings to be taken against persons to contribute towards the support of their families, acted as justices when the case came before the bench ?—I am not in a position to say positively it was so, but I believe that Squire Moore is as regular in his attendance at the court of justice as he is at the board of guardians.

Ex-officio guardians.

16390. But you are not able to say positively ? —I am not, because I was not in attendance, and I have not had an interview with the men since.

16391. I just wanted to ask you one question with regard to the class of persons in the workhouse. I have the return of the 1st January 1892, which is the latest return that we have got, and I find that there were 34 old persons over 65 years of age in the workhouse ?—At what date, sir ?

Number of old in infirmary.

16392. That was the 1st January 1892 ?—I should not be a guardian then, you see.

16393. I am taking this date, and I take it for this reason, that these people may be assumed to be permanent inmates of the workhouse; the others may be fluctuating; there were 26 men and eight women. Taking these 26 men, how many men can you take into your infirmary ?—I believe the majority are in the infirmary.

16394. The majority of these 26 ? — The majority of those who are in now are in the infirmary.

16395. Of the old men ?—Yes.

16396. How many of those do you think would be in there from imbecility ?—I could not say the actual percentage of them, but there are several of them in actual imbecility ; they could not answer any question ; give a definite answer to any question.

16397. Have you got any old men who are suffering from *senile dementia*, dirty in their habits, so that they would be unable to be kept in a cottage ?—We have one who has gone recently ; he was not fit to be in a cottage.

16398. Taking these 26 men, how many of them do you think it would be possible to give out-door relief to ?—I do not know; I could not say how many could be provided with homes ; I am not sufficiently acquainted with them.

16399. Do you think that any of them are fit subjects for out-door relief ?—Yes.

16400. How many ?—Well, I should say half a dozen, more than that, but I will say half a dozen whom I know would be fit subjects, and who would be able to do something out of doors if they had some aid to it.

16401. With regard to the aged inmates going out of the workhouse, you say they can get leave to go out ?—Yes.

Leave of absence.

16402. And that on some occasions they are allowed to sleep out ?—Yes.

16403. That would refer to the people who lived at a distance ?—Yes.

16404. Do you consider, looking at the work to be done in the workhouse, the old people ought to be able to go out as a right and not as a privilege ?—I do not think it is right to keep them thereas prisoners after doing work up to 65; I contend that they have no right to be

Mr. Henley—continued.

made prisoners of; I consider it a very great disgrace to our country.

Inmates should not lose their liberty.

16405. That they ought to have a right to go out?—That they ought to have a right. What is more dear to an Englishman than liberty; what degrades him more than prison life?

Chairman.

16406. A right to go in and out whenever they liked?—I would not say they have a right to be there.

16407. But supposing they were there, would you consider it right that they should go in and out when they liked?—I would give them liberty as old men ought to have after working these number of years; they should not be restricted to discipline.

16408. But I want you to answer this plain question: would you give them the liberty of going in and out as they pleased?—Yes.

Mr. Henley.

16409. Without reference to the work that was required of them in the workhouse?—If they were able to work they should do some thing for their maintenance while they were able to work, but a great number there are not able to work.

16410. But would you allow those who are able to work over 65 years of age to go out of and into the workhouse whenever they liked?—Well, to do some work, but not to be allowed to go out and into the workhouse when they liked.

16411. Take the wards-men up in the infirmary?—Yes.

16412–13. Would you allow them to go in and out whenever they liked?—Yes, I would. I think it is degenerating old men after working as they have done to be kept under restriction.

The Witness withdrew.

Mr. Frank Pickering, of Hugglescote, Ashby-de-la-Zouch, called in; and Examined.

Chairman.

Is a miner.

16414. What are you, Mr. Pickering?—I am a miner, my Lord.

16415. Are you still at work?—Yes.

16416. What is your age?—Fifty-six.

16417. Do you work steadily whenever they give you work?—I have worked in a coal mine ever since I was eight years of age.

In-door relief resented by miners.

16418. What do you say about this question, the question of assisting the aged poor; are you satisfied with the things as they are?—No, my Lord, I am not. The feeling of the men that I go in and out amongst, after continually questioning them, and they always look and express themselves on the inside relief of the union as being degrading to a man. After he has worked for 50 or 60 years in a mine and paid all rates and taxes that his country imposes upon him, they look upon it as degrading to be compelled to go into a union and be branded as a pauper.

16419. Well, you have just heard the answers of the last witness?—Yes.

Though given to few who can live out.

16420. Which show that the actual number of persons able to take care of themselves in the union is very small; he thought there might be half-a-dozen, so that that does not seem, although it may be a grievance in principle, it does not seem a large grievance in practice?—Well, I have heard the miners express that.

16421. I give you the facts that we have had before us, that the number who cannot take care of themselves are mostly in the infirmary, and there may be, perhaps, half-a-dozen who, in the opinion of the last witness, might very fairly receive out-door relief. The great majority do receive out-door relief. Do you think that these opinions that you have heard expressed are formed upon an exact knowledge of the circumstances or not?—To some extent, my Lord. I have known persons myself that have become incapacitated from old age; men that I have known, these who worked in a pit from 50 to 60 years, that they have had no substance, no relatives as regards children, mind you, my Lord,

Chairman—continued.

and when they have applied for relief they have been offered the workhouse, and before they would have that they have expressed themselves that they would sooner be shot or die from want than be compelled to take it; and I have at times repeatedly, by going in and out among them, asked their reasons for so expressing themselves, and they have said, because they have known so-and-so in connection with their family, friends, who unfortunately needed to become inmates, and have come out, and they have expressed themselves in that very same way; that they would sooner be shot than compelled to be imprisoned in the union again for the remaining part of their life.

16422. Now what is the remedy you would propose for that?—I concur with my friend Mr. Burton. I had a meeting with several of the old miners last week; well, one I had on Monday morning, when we went to work at four o'clock at the pit bank, and I asked them what they would suggest, and they said, "We want you to ask the Royal "Commission that they would suggest something to "the House of Commons for an Act of Parliament "that would insure them, if it were only a small "living, after they have become incapacitated "through old age, that they could rely upon," to use the old colliers' phrase; they say they should like it compulsory, and every man that works from his boyhood through his manhood, to be compelled to pay something, if a small percentage of his earnings, from his boyhood to his manhood, and they say, have it stopped at the office, not allow him to receive it, and then they know it would be paid. If all the managers of mines were compelled by law to take a certain percentage out of their wages, they would be willing to contribute to a fund of that kind. That is the expression, my Lord, of the working-men, of miners in Leicestershire.

Compulsory pension scheme desired.

Payments to be stopped from wages at place of work.

16423. Then as far I understand you, it is this, that they think there ought to be a law compelling workmen from their early youth to

Chairman—continued.

contribute a certain sum, so that when they reach the age of 60 or 65, or whatever may be fixed upon, that they should receive a certain annuity, is that it?—Yes, that is the idea of the majority of the miners of Leicestershire, my Lord, that is the idea.

16424. In collieries, where people work in large numbers, it would not be difficult to collect the money and to pay it into the State, but there are a great number of employments where a man remains but a short time, he moves about the country, and where it would be very difficult to collect his subscription?—My Lord, I put the very same question to them. I said, Well, the miners, as a rule, are a class of artizans that continually keep migrating, how should you go on? Let him go, wherever he went let the money be stopped at his office wherever he receives it.

16425. Now do you think that the people in England generally would stand being compelled to contribute part of their wages, whatever their wages were, towards making a fund against their old age?—I do think, my Lord, that the miners would in proportion to their earnings; yes, I do. That is the expression of the miners of Leicestershire.

16426. We have been told that the working classes would object to compulsion; I do not know who is right, but we have been told so. You do not think they would?—My opinion is that the working classes do not so object to compulsion as people seem to represent they do, if it is a right cause and a right way, if you can show them that it is a legitimate cause they do not object to compulsion, because the greater part of their life is compulsion, being compelled to do certain work that some time they would refuse, but still the law compels them to do it to keep themselves safe or other folk. That is compulsion, when a man is compelled to do that that he does not like, because the law does compel him. They would not object to any scheme that would secure them, that is what they say to me, any scheme that would secure an equivalent to the workhouse pay, or a little more. It is just the same, my Lord. I myself—I am 56 years of age. I have paid into Friendly Societies ever since I was 17. I went into one Friendly Society lodge when I was 17. I had to go in Nottinghamshire; I was in Nottinghamshire twenty years, and I joined a lodge in Nottinghamshire, a different order; so that I pay 1*s.* a week in Friendly Societies, besides the other expenses that Mr. Broadhurst asked Mr. Burton about. Well, if I became incapacitated when I am 60 years of age, I should run, according to the rule of the Oddfellows, 26 weeks full pay, 10*s.* a week; 26 weeks at 7*s.* 6*d.*, and then I should go on to 2*s.* 6*d.* a week, out of which in that society they would take 6*d.* a week towards the maintenance of my contribution to allow me—to secure for me the death fund of 10*l.* for myself out of each society, and 5*l.* for my wife. Well, if I became incapacitated when I got to that, they would not allow me any outdoor relief from the Poor Law; although I had been paying rates for forty years they would not allow me any relief out of the Poor Law while I had that coming in from friendly societies—that 5*s.* a week, say. If that 5*s.* a week would

Chairman—continued.

not maintain me and my wife, why, of course, I should come into extreme poverty. And there is where they look at the evil, as soon as you make application for relief, if the guardians know that they have no relatives, no sons, they offer the house with an idea of getting rid of a man, and that is the very thing that the miners of Leicestershire resent and abhor, is being offered the union. If they would give him outdoor relief, we will say to the same amount that it would cost to put him inside, they would, in my opinion, be more satisfied. That is the expression, my Lord, that I heard them express to me, and that is about all I can say, and what they express themselves that I would say as regarded an old age pension.

Offer of workhouse resented.

16427. You are stating your case very clearly; is there anything else that you would like to say?—No, my Lord; I do not know that I have anything else to say. Mr. Burton has gone over all the ground that they have expressed to me.

Mr. Booth.

16428. Would the amount that you suggest should be collected, should be stopped out of the wages, be such as would cover the entire cost of the pension that is desired?—No, I did not say so, I think, Mr. Booth.

Pension to be State aided, through rates or taxes.

16429. I ask you, do you mean it so?—No, I mean they would be willing, and express themselves to subscribe a small per-centage of their earnings from their boyhood right through their manhood to old age, that would enable it compulsorily to come right through the State direct to them without any intervention; they would be willing to subscribe a portion of their wages if it came in that form.

16430. You have heard some remarks made about the system that at present exists in the Post Office by which a payment can be made to secure an old age pension?—Yes.

16431. Do you mean that the amount to be stopped out of the miners' wages should be equal to the amount which is now charged by the Post Office; that is to say, the full cost of providing the pension, or only a contribution towards that cost?—As I understand them, a contribution would come through the State.

16432. But not necessarily the whole cost?—No, not necessarily.

16433. But was that point raised between you and your friends as to whether it should be the whole cost or part of it?—Yes, I asked them what they really meant, if they wanted it stopped. They said they wanted it to come through the State, right direct through the State; and their contributions to go towards making it.

16434. And then in what way, if the contributions only partly paid for the pension that was to come, in what way was the rest of the cost to be provided?—They expect it out of the rates.

16435. Out of the general fund?—Out of the general rates we have paid. They looked upon it that it would come direct, but that the rates should go into the Exchequer, we thought, instead of being in the union.

16436. They should contribute towards the cost?—Yes.

16437. And then the State should give the remainder?—Yes.

Mr. Booth—continued.

16438. Have you a choice between whether it is raised by the rates or by the taxes?—No.

Instance of dread of workhouse.

16439. Have you any experience with regard to relations or friends or acquaintances who have had to seek relief?—Yes; I had a relation that once had to go in to have relief; but it was the same that had been expressed before; they came out; they would rather have died than gone back again. So that it is that that makes it so objectionable, through the confinement, and that kind of thing.

16440. Have you had any friends or relations who have applied for relief, and been refused out-door relief, and then not gone into the workhouse?—No.

Mr. Stockall.

Pensions to be equal; payments in proportion to earnings.

16441. I should like to ask you, Mr. Pickering, whether the pension to be given from the State, in your idea, should be an equal sum to each individual?—Do you mean man and wife?

16442. Yes, to each individual?—To each individual after they became incapacitated through old age. Yes, that is what I do mean.

Mr. Stockall—continued.

16443. That is to say, that it should be, say, 5*s.* a week, or any other sum?—Yes.

16444. Then would you deduct this from the man who was in the receipt of 3*l.* a week, a sum from his wages according to that amount, and give him no more benefits than you would give to the man who was receiving only 30*s.* per week, and had had a deduction in equal proportion?—I say that the miners propose that they should pay a small per-centage according to the wages received to form this superannuation benefit.

16445. That is what I understood you?—Yes.

16446. And that, according to the wage that a man earned, so should be the deduction made for this pension?—Yes.

16447. Now, I am asking you whether you would give the same pension only to the man who was earning 3*l.* a week, as you would to the man who was only earning 30*s.* a week?—If it is made a universal thing, of course, it would be so.

The Witness withdrew.

Mr. RALPH MANLEY, Ship's Cabin Fitter, Stoke Newington, N., called in; and Examined.

Chairman.

Occupation.

16448. WHAT are you?—Ship's cabin fitter; upholsterer.

16449. You have come to give us your views on this question as to the aged poor? You object to the present Poor Law?—Yes, my Lord.

Objections to poor law.

16450. Is it to the Poor Law itself, or to the mode of administering the Poor Law that you object?—Well, partly to the administration. It seems to me that the present working is more liable to be imposed upon. I think those who are most artful get most relief, and those who are self-respecting would prefer to starve rather than they would ask relief under the present Poor Law.

Universal pension needed.

16451. Then what remedy would you propose for that state of things?—The only remedy that I could propose would be one of universal pension.

16452. At what age is that to take place?—Not later than 65.

16453. But what is to be done in the meantime, before they get to 65?—In the meantime, Poor Law similar to the present would be worked. But I take it we are dealing with old age.

At age 65.

16454. Then you wish to limit yourself as to what should be done for the people at the age which should be fixed upon, whether it be 60, 62, or 65?—At 65, we will say.

16455. And then you think that they ought to receive a pension from the State?—From the State, yes.

16456. Would that be paid to them whatever their previous character had been?—Yes.

16457. And whatever their position in life might be?—Yes.

Relief for those failing earlier.

16458. Whether they were well off or badly off?—Yes. There is a great objection to the present Poor Law system, I think, in demanding the utter destitution before relief is given.

Chairman—continued.

16459. At what stage do you think that relief should be given?—I think that relief should be given to the aged who are not able to earn their full earnings.

16460. You have just now provided for those above 65?—Yes.

16461. But in other respects?—The time when their powers are so low that they are not able to earn the wages that they have been in the habit of earning.

16462. Then they should receive assistance, although they might be in possession of some property?—Although they might have a little property, or they might be able to earn a few shillings.

Pension would aid thrift.

16463. Do you think it is desirable to cultivate the habit of thrift in the working classes?—Certainly.

16464. To encourage it?—Yes.

16465. Do you think that the certainty of receiving 5*s.* a week at an advanced period of life would affect the thrifty habits of the people?—I think, my Lord, it would be an encouragement to them.

16466. Would you state your reasons for so thinking?—Because at present it seems utterly hopeless for men in many trades, and particularly men without trades, in unskilled labour, to provide anything for themselves in old age. They look on the workhouse or death as their ultimate end, and there is no encouragement for them to make what little effort they might possibly make if they were sure that they would have some shred of relief without pauperism in their old age.

Payments for extra pension to be allowed.

16467. And I suppose you might add that, 5*s.* being a small allowance, they would exert themselves to put by something to add to that?—Yes. I would suggest that, after making a small allowance, some arrangement should be

Chairman—continued.

made through the State—I mean, the State guaranteeing, at any rate, that they should be able by degrees to increase their pension. They would know that they would have 5*s.*, and I believe it would be an incentive to them to make an effort to make that 5*s.* into 10*s.* if they could.

16468. What should the State exact of them in order to secure to them the higher rate of pension?—A contribution at a fair rate, without any cost to the State, that would cover exactly what they added to their pension.

16469. A contribution by the workmen themselves?—By the workmen voluntarily.

16470. Such a contribution, for instance, as they might, if they pleased, pay into the Post Office, in order to get a deferred annuity?—As they might pay into the Post Office or into the friendly societies at present. But I would rather that that fund was guaranteed by the State.

16471. Well, the Post Office fund is guaranteed by the State?—Well, yes.

16472. You think that they might go side by side, so as to improve the position of the old man when he became entitled to his permanent pension of 5*s.*?—That is right, my Lord.

16473. In the case of the second payment that you have spoken of—that which a man would make in order to improve his condition, there would be required a continuous payment by him during a considerable number of years. Do you think that that could be depended upon?—I do not think a continuous payment over a long period could be depended upon, but I should suggest giving him the benefit according to the amount that he had been able to pay. I mean to say that supposing a man in the course of his life were only to save 10*l.*, and it only produced him sixpence or a shilling a week, then he should be entitled to that; he should not lose that by not being able to pay any more—by not being able to keep up his contributions as it were.

16474. Would you object to the payment being a little higher in order to secure to the man, who either declined or was unable to continue his contributions, the repayment of what he had already contributed?—The payment would be higher.

Payment for State.

16475. Yes, it would be higher. I should be glad if you would explain yourself upon that point. Do you mean that in case he is unable to continue his payment the money he had paid should be returned to him, or when he arrived at the age of 65 he should get at any rate the benefit of what he had paid up to that time?—When he arrived at 65. It should be contributed for a pension—he is paying to increase his pension, and it should be retained for that pension, and not returned to him the first time he feels in want of a few shillings.

Mr. Hunter.

16476. That is what you mean, that whatever he pays should be regarded as the purchase of a pension at a desired age?—Just so.

Chairman.

16477. Now the views that you have expressed, are they generally shared in by those

Chairman—continued.

of the working classes with whom you come in contract?—As far as I have been able to ascertain, and I have done my very best in speaking round anywhere where I could get two or three to talk upon the subject, I have found there is a general agreement to those opinions.

Pensions as proposed better than old age annuities in societies.

16478. I quite understand that there would be a general agreement that they should all be entitled to a pension at the age of 65, that is quite intelligible; is there a general agreement that they should also contribute to a fund for the sake of increasing that amount?—Yes, I have found that that idea is generally agreed, that for increasing, only not for being entirely dependent upon voluntary contribution.

16479. Would you like to add anything to what you have now said?—I think there are many men who throughout the whole course of their lives would find it impossible to continually pay any sum, to make any weekly payment, for instance, or monthly or yearly payment over a course of 30 or 40 years; most of them would drop out, but I think there are many who would struggle if they were granted say 5*s.*, would make a big struggle to increase that sum, so that they should be a little better off than even 5*s.* when they got to old age. I would prefer the management of the State to voluntary societies, because I feel that to some extent the workmen, or perhaps I may say the lower class of workmen, have not quite the confidence in the friendly societies now that they had a few years back. There have been so many robberies of their funds, and the fault has been no doubt in the young days of these societies in starting their contributions too low and the benefits too high, but as years go on, and their membership age has increased they find that they are not able to pay the benefits; they then make an effort to correct their faults, raise their subscriptions or decrease their benefits, with the effect that they lose all their young blood, and they suffer from the competition of cheaper societies around them.

16480. But you would observe that the suggestions that you have made hitherto are for advantages that are only to come into operation when men have reached a certain age?—Yes, my Lord.

16481. But the needs of the workmen are very frequent from sickness, from interruption of work, accident, and various causes before they reach this age, and before they get the benefits of which you are speaking, and for their purposes it seems to me that something like the present system of friendly societies would be necessary, would it not?—I think the friendly societies are quite capable of dealing with that, but I do not think they are capable of dealing with a deferred annuity that is likely to do any good.

16482. If you wish to add anything, please do?—I do not think there is anything, my Lord.

Mr. Humphreys-Owen.

Societies' old age annuities will not work

16483. Would you develop a little more your reasons for saying that you think the friendly societies could not undertake annuity business?—Because the thing has been tried by some of

Mr. Humphreys-Owen—continued.

the large ones, by the Foresters, and I believe by the Oddfellows, and I think most friendly societies have had a cut at it and have been unable to do it; not only that, but supposing a member to contribute to his friendly society for a number of years and then to have a run of misfortune, his payments would cease, he would probably drop out of that society; therefore, his money would be lost, and at the very time when he came to want it he would find that it was not there for him.

16484. Still, that would be obviated by the contribution being made up on the returnable principle for which some friendly societies have tables?—Unfortunately, if you work upon those tables, you find that you cannot get members to join and follow the thing up.

16485. The contributions are too high?—Well, not only that, I am afraid you would only then be taking in the better class of working-men and the better-earning working-men, and you would secure pensions for them, but you would leave a vast number outside who do not join these societies; you would not relieve your pauperism at all, because the men probably who would join friendly societies are not your paupers.

Mr. Chamberlain's scheme would not meet the poor.

16486. Then you would not concur with Mr. Chamberlain's view that all that we can do is to lift up the upper stratum of the working classes and so relieve the pressure upon the lower strata, speaking now financially, of course?—I think Mr. Chamberlain's view is utterly unworkable, the idea of expecting men to contribute over a period of 40 years without a drop, I am sure they would not do it. There are a great many men in London who cannot spare a sixpence a week or a penny a week from their earnings.

16487. And do you favour his proposal that the State should supplement the pensions secured through the friendly societies, or would the same objections apply to that proposal as to the proposal that the friendly societies should undertake the whole of the old-age payment?—I object to the friendly societies having anything to do with the matter at all.

16488. In fact, you think that all that they can do is to provide for sickness, and not for old age?—Yes.

16489. As regards the ability of the working classes to pay, are you at all familiar with the country?—No; my work has been in London, east and north.

Uncertain conditions of town workers.

16490. Because we have had considerable evidence to the effect that some of the best friendly societies are to be found in the low-wage agricultural districts, such as Dorsetshire and Norfolk, where the wages are low, and yet they are able to subscribe to sound friendly societies—that is to say, where the contributions are adequate to the benefits. Do you think that if that can be done in the country it could not also be done in the towns, where the wages are higher?—Well, the only reason that I can see for it is that in the country the people are more fixed; they stop there, they are born there, they are bred there, they live all their lives there, and die there; they are fixed in their particular localities. In the large towns we are shifting about from one place to another.

Mr. Humphreys-Owen—continued.

16491. And the earnings are uncertain; is that it?—The earnings are very uncertain; a man never knows one week where he will be the next.

16492. And what wages he will get?—Or whether he will get any at all.

16493. Whether he gets 10*s.*, or 20*s.*, or 30*s.*?—Yes; he may get 10*s.*, or he may get none at all.

All would be taxed for pensions.

16494. One of the witnesses spoke with very great contempt of the suggestion that the old-age pension should be universal; I think he said that it would be ridiculous to give a millionaire a pension. Do you think that would be a general feeling?—No, I do not think so; I think the general opinion is that all should pay, and all take alike.

16495. All should pay?—Yes, proportionately.

16496. That involves two different systems, one system by which the old-age pension is provided directly by the man's own contribution, and the other which I think is Mr. Booth's proposal, that it should be paid directly from the State, whether from rates or from taxes, or both. Which were you contemplating. For instance, supposing Mr. Booth's scheme were adopted on the ground that it was ridiculous to pension, let us say the Duke of Westminster or Lord Rothschild, should you say that an attack of that kind would be dangerous to it?—No, I should say certainly not. I do not see why the Duke of Westminster or Lord Rothschild should not be entitled to their pensions if they pay for them by individual taxation.

16497. If they do not pay for it?—Then you make paupers of the men who receive the pension; you lower them directly.

16498. Then do I understand that you do not propose that there should be a gratuitous pension, but that all pensions should be the result of savings taken care of by the State?—I propose a gratuitous pension of not less than 5*s.* subject to be increased by savings taken care of by the State.

Mr. Stockall.

16499. I should just like to understand what you mean when you speak of the State giving the pension; do you mean that the State should give the said sum to every person?—On attaining the age of 65, yes.

Additions to pension by payment.

16500. You spoke of a man contributing for benefits in the shape of pensions during his life?—Yes, for an increase of the pension granted by the State.

16501. Is the amount that you propose that the man should subscribe for to be equivalent to that which the State would give him?—No; you misunderstand me. I say the State having granted a man a pension of 5*s.* after he reaches the age of 65, that he being entitled to that 5*s.* should be allowed to contribute fairly to increase that pension either from the Post Office or from some other source, that he should be enabled to increase that so that he can make by careful living or by thrift, or by having good luck he might raise that pension fund from 5*s.* to 10*s.* by his own efforts, but that he should not be destitute if he is unable to provide something.

Mr. Stockall—continued.

16502. Do I understand you that you wish the State to provide a pension for every person?—Yes.

16503. That is your starting point?—Yes.

16504. Now you wish also that every person should be able to subscribe for an addition to that pension?—Yes.

16505. And you would give the same pension from the State to everyone, whatever the man may provide for himself?—Yes.

16506. You spoke about a man ceasing to be able to continue his subscription to such a pension fund?—Yes.

16507. And you then said that you would like that he should receive the full benefit of the amount which he had saved towards getting a pension?—Yes.

16508. You would still give him the same amount from the State as if he had continued throughout his life as other people would do, or up to that age of 65?—I would give him still the same amount, the 5*s.*; but beyond that, supposing he had not saved enough to provide an additional annuity of 5*s.*, if it were only enough to provide an additional 1*s.* 6*d.* a week he should be entitled to it.

16509. That is to say that you would give everyone 5*s.* per week, and that a man could save what he could get for himself besides?—Yes.

16510. And that is the whole of your scheme? It was in answer to Lord Aberdare's question as to whether it would be an incentive to the men to save. I consider the pension—the knowledge that they would be sure of 5*s.* a week at 65 would be an incentive to them to save more rather than prevent them saving at all.

Mr. Booth.

16511. How would you propose that the 5*s.* a week which everyone has to have should be paid for?—I can see no fairer way than by indirect taxation; by taxation on some commodity.

16512. I think the answers you made to Mr. Humphreys-Owen gave the impressson that an exact amount was to be collected from everyone to provide the pension, an equal amount to be exacted from everyone, but you do not mean that?—No; I mean spread over taxation which all would pay, because the tax would be spread on some commodity that all would use.

16513. They would only pay in proportion to their payment of taxes or rates, or in whatever way the money was raised?—That is so.

16514. You are a member of the Working Men's Club and Institute, are you not?—Yes.

16515. In that way you come across a large number of working men friends?—Oh, yes; I have mixed amongst organisations of that kind since, well, since I was a boy, I might say as long as I can remember almost; different workmen's organisations; I have belonged to a large court of Foresters, attended the London United District of Foresters, and many working men's clubs.

16516. So that, in speaking to the opinions of others, you speak from considerable knowledge?—Oh, yes, certainly.

Mr. Pell.

16517. Did I understand you to say that you were a member of the Foresters?—Yes, sir.

16518. I think you told the Chairman, with regard to the condition of old people, that in your trade you do not believe that your people could make any provision for old age?—In my trade, sir?

16519–20. Yes, in your trade; "People in my "trade can make no provision for old age"?—You misunderstood me; I could not have said the people in my trade; my trade is so small that I could not have referred to it. People in many trades, I believe I said.

16521. You are a furniture maker?—I am a ship cabin fitter. His own trade.

16522. You are what they call the ship's husband?—No. Cabin fitting, cabin upholstering; really it is a special branch of upholstering.

16523. And you confine your business and work to ship work?—Not entirely, but almost entirely.

16524. Now, do you believe that the persons following your calling can make any provision for old age?—Many of them could.

16525. But some cannot?—If they made an effort; some cannot by the uncertainty of their work. Our work is of a spasmodic character. We might have nothing to do to-morrow and be busy the next day, and perhaps for the next three days; then the ship is gone and we are all slack again.

16526. What are the weekly earnings of a person following your calling?—The average would be very low. Wages, 30*s* and uncertain, too little to provide for age.

12527. What is the average?—Probably as low as 30*s.*

12528. What did you take last week?—Thirty-two shillings.

16529. And the week before about the same?—About the same.

16530. Now, do you think that you could make provision for old age out of your wages?—No, I certainly could not.

16531. You also told the Chairman I think it was that you thought all persons should receive the State pension, which you laid at 5*s.* a week, irrespective of their antecedents, irrespective of what they had done for themselves, or anything?—Yes, because I think you would lower the condition of the thing if it were not so. Old age pension should be universal.

16532. What?—A man would lose a certain amount of self-respect in going and pleading for his pension, and it would lead to examination into his character and his life, and the usual examination if you made any distinction at all.

16533. And you would be against any inquiry, and you would give it to anybody, irrespective of character?—Provided he could prove his age.

16534. Provided he was of the right age?—Provided he could prove his age.

16535. Would you assist a man to keep a brothel by 5*s.* a week even? I speak about cases I know; it cost me 42*l.* to expel a tenant in London who was a brothel-keeper. Do you think it would be a fair thing that that man should be assisted with 5*s.* a week pension to fight me in the course of law?—I thought the law could deal with a brothel keeper whether he was over 65 or not.

Mr. Pell—continued.

16536. I got him out but it cost me 42*l.*; he was an old man too; would you think it a fair thing that an old man like that should be assisted with 5*s.* a week pension to conduct his battle with me in the police courts?—If as I said a pension to all over 65 were granted.

16537. He was over 65 a good deal?—But he was in prison.

16538. He was not in prison; he was not a criminal at all; I prosecuted him and got him out; all I did was to get him out; I did not prosecute him for anything else, but to get him out?—If the keeping of a brothel were illegal the police should have seen that there was no brothel keeper there.

16579. But there is the fact: he was carrying on that trade, and I got him out. Do you think it a right thing that that man should have the means to fight me out of 5*s.* a week supplied by the State. You said irrespective of character? — If the law considers it is necessary and acknowledges it as a calling, as you seem to suggest that it is, then I should say his pension should not be stopped on that account.

16540. I think you have been perfectly fair in your evidence; I quite understand it, and I do not say that your view is the wrong one; you would give it to everybody, the 5*s.* a week?—Your question might be, would I grant 5*s.* a week to a burglar: this calling being as much recognised as a brothel-keeper.

16541. You know this would cost a very great deal of money; you are evidently acquainted with Mr. Booth's scheme; and you said you would take it out of indirect taxation just now; I think it was in answer to Mr. Booth's question. Upon what commodity would you put the tax?——

The Witness withdrew.

Adjourned till Tuesday next, at Noon.

FORTY-FIFTH DAY.

Tuesday, 6th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. Joseph Chamberlain, M.P.
The Right Hon. C. T. Ritchie.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. Joseph Arch, M.P.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. Henry Allen, called in; and Examined.

Chairman.

Position and occupation.

16542. Would you be good enough to describe your present occupation?—I am a carpenter at present; formerly a jeweller, for about 30 years, but gave it up on account of slackness of trade.

16543. Do you fill any offices?—Yes; I have been president for about 10 years of a large sick society, called the Ebenezer Sick Society, in Birmingham.

16544. And you are a city councillor, I think?—Yes, my Lord; and I am Secretary of the Working Jewellers' Trade Society, as well.

Three types of working men.

16545. You have endeavoured to classify the working men as known to you; would you give us the result?—Yes, as far as my observation and experience go. Well, I divide them into three distinct types or classes. In the first place, I should place the better educated and skilled artizans, who very rarely at the end of their life come to need assistance in any shape, usually providing for themselves in societies or by a little saving, having the opportunity, of course, on account of their extra skill and occupying better positions.

Skilled artisans.

16546. Do you think that class of men who are able to provide for the future is limited to the skilled artizans?—No, I do not. But still, the bulk of those who do provide would come from that class.

Chairman—continued.

16547. Then your next division?—Would be a class of men who, while very honest and anxious to do well, yet from deficiency of education, and perhaps some lack of moral strength and courage, which is a good deal to be accounted for by their associations in early life, I think would not be able to hold their own so well towards the end of their life, and from that class, I think, would come a larger proportion.

16548. Would you include among those men, who otherwise are honest and fairly industrious, those who spent too large a part of their income upon self-indulgence?—No; that I should call criminal. The deficiency in such men would be lack of moral force and prudence, resulting more from an intellectual deficiency than anything; not being equal to the first class of men.

16549. Then how would you define your third class?—Well, they are the produce of the street corner; loafers, I should call them, who, in early life, have not been under parental control, have had none; in fact, do just as they like; they are never put to trades, rarely go to school, until by-and-bye they gradually grow up into young men that stand about street corners, picking up odd jobs. Of course, having no trade, they are never employed for any great length of time together; a good many of them would not care about employment.

16550. Do you think there would be room for a class between your second and third?—Well, hardly. There might be, of course, here and there a few exceptions that would come between; that might be through misfortune, placed in an intermediate class.

16551. I see that, in your proof of evidence with which you have been good enough to supply me, you think that one-third of old-age pauperism may fairly be attributed to drunkenness?—Yes.

16552. Would those be the people who would come in your third class?—The bulk of them would come from that class, the third division.

16553. But have you not known a number of men, good workmen, hard workmen, who every now and then would give way to the temptation to drink and spend upon it a good deal of money that otherwise laid out might have provided against their old age?—I have known a few; in fact in every shop where a man works he will find perhaps there will be one such.

16554. Such men hardly come under your third definition?—No. I say there would be exceptions of course; but I divide them roughly.

16555. With respect to the first, I suppose they rarely make acquaintance with the Poor Law in any form?—The first?

16556. The first class?—Very rarely, my Lord. They would shrink from it very much.

16557. How about the second?—Well, the second would have a larger acquaintance with it than the first naturally, from the causes I have indicated.

16558. Would that second class of men usually be relieved by out-door relief, or would they be compelled to go into the workhouse?—I think they would more naturally drift into the workhouse in old age.

16559. Then of what is composed the large class of those who do not go into the house?—The out-door, do you mean, my Lord?

Chairman—continued.

16560. Yes. If these men, as you say, usually go into the house, of what are those composed who receive out-door relief, which I believe are the large majority?—Yes.

16561. Of what are they composed?—Well, there would be a number of them aged and infirm and sick whom the authorities prefer to give out-door relief to rather than take them into the workhouse, and sometimes they have friends who eke out the relief granted. A great number I have known, while the friends may not be able entirely to support them, yet have a little, perhaps a child or two giving them a shilling each would supplement the 2*s*. or 3*s*. from the parish, and so keep them from going into the house.

Inquiries too hard and narrowed.

16562. What is the feeling of that class towards the administration of the Poor Law?—Well, the feeling is, my Lord, that it might be administered in a manner that would not be quite so pressing upon the recipients. As far as my observation has gone, and from inquiries I have made, the chief complaints are the almost inquisitorial inquiries that are made, they think going a good deal too far.

16563. When they apply for relief inquiries are made as to the reality of their distress?—Oh, yes.

16564. And as to their position, how they are lodged?—Yes.

16565. What other sources of income they may have, and so forth?—Yes.

16566. Do you think that those inquiries, if properly made, are what you call, I suppose, in a bad sense, inquisitorial?—I think they are pushed to too great an extreme; and it may not be so much the inquiries themselves, perhaps, as the manner in which they are conducted by the officials. I do not say the officials have no feeling at all, but I think, from the continued occupation of the mind——

16567. I suppose you would hardly deny that such inquiries are necessary and imperative?—Oh, no; but I think they might be made in other ways.

16568. What other ways?—Well, I think they could get from the man or his friends a list of his employers for a number of years, and make inquiries of them as to the general character of the man. These inquiries too often, I think, extend only just to the time in which he applies for relief.

Infirmary.

16569. When you talk of in-door relief that includes the relief in the infirmary as well as in the workhouse?—Yes.

16570. Is there any strong feeling against going into the infirmary?—Well, in Birmingham we have a most excellent infirmary, of course, as you know, and the feeling against that is not nearly so strong as the feeling against going into the house when not sick. It is looked upon more as a hospital, I think, than as relating to the parochial——

Workhouse.

16571. Have you taken any pains to ascertain the general character of those who are receiving relief in the workhouse other than the infirmary?—Well, you cannot very well get statistics. Of course the guardians of Birmingham, so far as I know, are very particular, and have a call-over of the house, very frequently, I think, to ascer-

Chairman—continued.

tain whether there are those in who should be outside. But from what I see of people who get into the house I think a great number of them have got there through their own fault; and in Birmingham we find that one class of individuals especially take a much larger share of the rates.

Third class get too much relief.

16572. What class is that?—Well, that would be the class that I designate as the third section in the definition of the working classes. They are those who have never had any settled occupation in life, but have picked up odd jobs occasionally which are soon ended; and when old age comes upon them of course they are not able to do that kind of thing as they have done before, and they naturally drift there and take it as a matter of course; and we find in Birmingham that, compared with the natural population, the Irish take a very large percentage of relief in the house.

Immigrants.

16573. I suppose what may be called the floating population of workmen is generally composed of immigrants from other parts of the country?—Yes. We suffer in all the large towns from a great influx of people from the country, who, tempted by the much higher wages to be obtained there, of course come and swamp the town-bred people, and reduce the wages, so that they are not much better off than they would have been if they had stayed in the country; perhaps not so well—many of them.

16574. What is the feeling towards out-door relief?—That it might be extended a little judiciously. I can give a number of cases I have known in my history of respectable working-men, able-bodied men, of course, overtaken by calamity and great shortness of employment, who have been for months out of employment; they had a little capital, a little invested, of course, and gradually drawn upon it until that was thoroughly exhausted.

Out-relief for deserving might be extended.

16575. This last observation of yours rather refers to the accidents overtaking the able-bodied man than to the aged poor. It is the aged poor to whom our inquiry is limited?—Yes.

16576. With respect to them, do you think the out-door relief system might be extended?—I think it might, for two or three reasons. In the first place, what I should term the aged poor would begin about the age of 55. In large towns, such as Birmingham, we find that a man at 55, in what we call the fancy trades, there are a great number of them in Birmingham, is looked upon as almost played out, and the competition of younger men is so great that he has very little chance if he gets out of employment at that period of life of ever getting on again at his own trade, because they can have their pick of men who are in youth or in the prime of life.

Reasons.

16577. And you think such men ought to be more liberally treated than they are now, and treated out-of-doors?—I think so, for this reason, that while these men are not able to get on at their own trade they are persevering and energetic, and do not want to be a burden to anybody, and still have sufficient strength to turn to something else, and pick up a precarious existence, which, if eked out by 1*s.* or 2*s.* from the parish, if it is only half-a-crown or 3*s.* a week, would assist them in keeping a respectable appearance, and maintaining themselves for a considerable length of time.

Chairman—continued.

16578. Do you think that the out-door relief should be given in aid of the earnings, the wages of persons then of a certain age?—Well, I think the liability to need it would begin soon after 55; and, in some cases, the friends, while they are anxious to do what they could for a man verging upon 60, would not be able entirely to support him.

Might go in aid of earnings after 55.

16579. Do you think the poor-rate should be had recourse to in order to supplement the smaller wages of old men?—If there is nothing else to come upon, I think so, my Lord; But I should much prefer another system, and so would the bulk of the working classes.

Mr. Chamberlain.

16580. What system do you mean?—Well, a system such as old-age pension.

Chairman.

16581. Is much done to keep old people out of the workhouse by those who are interested in them?—Yes, the workmen who are worthy of being assisted. I have known cases, many of them, wherein the old shopmates of a man, when he has been thrown out, as I say, on account of his age and slackness of trade, as those men are the first to be discharged when slack time comes, and the only chance of their even being reinstated is when there would be a great rush of trade, when there would be need of service, and they could command a market.

Fellow workmen help.

16582. Is the assistance given by the fellow-workmen occasional or regular?—I have known cases where it has been done regularly, giving a few coppers a week each, and a man coming on Saturday and receiving it from his old shopmates, has no feeling of degradation because he has been helped by them, because he has done the same thing when he was in employment and had the opportunity. Of course, that would be precarious, depending on the state of trade very much whether it could be continued.

16583. Do you think that too great pressure is put in your union upon people to force them into the workhouse?—No, I do not, in Birmingham. I take it, as a whole, that the administration in Birmingham is mild, and that the guardians interfere sufficiently to prevent any extreme cases of hardship ever occurring, though occasionally through perhaps a little extra official zeal cases do occur. For instance, I remember a case some years ago where a very respectable working man—about 62 I think he was—applied for relief, and he was reduced to great stress, but he had not emptied his home of furniture; he had lived upon a part of it, but still kept together a little for decency's sake, which they were anxious not to part with, and the officer who came to visit him after his application, looking round upon the house, told him that he did not need relief as long as they had got those things there upon which they could make money. Well, now, in the same yard there was another family applying for relief who had been very improvident and unthrifty, spending their money as fast as they got it, and

Poor Law mildly worked in Birmingham.

Example of needs wrongly judged in past.

Chairman—continued.

never had a home worth calling by that name; they got relief because of their wretched miserable appearance, not having a seat in the house to sit on. So that in that case, thrift, on the one hand, was punished, whereas, on the other, unthriftiness was rather rewarded—going by appearance.

16584. You have given us a particular instance; how long was that ago?—It is about 15 years ago.

16585. Have you known such cases lately?—No, I have not.

16586. Do you think on the whole the Poor Law is better or worse administered now than it was formerly, so far as regards the interests of the working-classes?—As regards Birmingham, I think it is a little better.

16587. Then do you think there would have been more consideration for the thrifty person whom you just now mentioned nowadays than there was 15 years ago?—I think there would be, my Lord.

16588. Now, about the operation of friendly societies in providing for the old?—Very few of them do it, my Lord.

16589. They do not do it, positively?—No.

16590. But do they not do it incidentally?—Well, in the case of men who are getting from 60 to 65 and 70, they are often what we call chronic subjects, who come upon the funds of the society at half or quarter pay; and, if you ask the doctor's opinion whether they have any ailment, he would simply smile and say he does not think they are able to work at their trade, but still it is the natural decay of nature. But they receive their pay, which in quarter pay would amount perhaps, on the average, to 3*s.* or 3*s.* 6*d.* a week.

16591. And how long does that continue?—In some societies for life, and in others for two or three years probably, and then ceasing for a year or two, and then taken up again.

16592. Does that view of granting relief affect the financial soundness of the friendly societies?—It does, my Lord, to a large extent.

16593. And are any estimates being made to provide for superannuation?—Well, they are thinking about it and talking about it occasionally, but after a society has been established for a great number of years it is rather an awkward matter to inaugurate a new branch.

16594. I suppose, if they looked carefully into it, it would be found that some additional subscriptions would be necessary?—Yes.

16595. Have you found among the working-classes a strong desire to see this question settled so as to assist the respectable old men who can no longer work without having recourse to the workhouse?—Yes, my Lord; I have found very great interest evinced in that question ever since it has been broached. There has always been an extreme feeling against Poor Law relief on the part of what you might term the respectable artizans, and I have known several cases where the men have actually killed themselves by occupations they have taken to after they have been unfit for their own trade rather than go upon the rates. For instance, I know the case of two jewellers. Of course, a jeweller is employed in a manufactory that is always heated

Chairman—continued.

rather highly, and it is a delicate trade; and when they lost their situations, which they did at about 60 years of age, rather than be a burden to their friends or trouble the rates, they took to pushing a milk trolley about selling milk—just the extreme to what they had been used to; and the exposure, in about three, or three-and-a-half years killed both of them. The doctor from the beginning told them it would. They were in a sick society, and they went to him after about three months of that kind of work, and he told them what it was, and he said it would kill them, but they preferred being killed to going on the rates. Their friends were not able to support them.

16596. Did you think that feeling was so strong as to induce them even from early youth to provide something for old age?—I think it would, provided there was some inducement held out to them by Government or some substantial authority that would guarantee the success of the scheme. **Need of old age provison.**

16597. That points towards Mr. Chamberlain's scheme?—It does. **Mr. Chamberlain's scheme**

16598. Have you studied that scheme?—I have.

16599. Would you be good enough to tell us what you think about it?—I think in the main it is worthy of a great deal of praise, because it is a step in the direction that working men have been wanting to go for a long while. It is not perfect. I suppose Mr. Chamberlain does not put it forward as such, as I understand him, but generally in Birmingham it is received with very great favour. **popular and would spread.**

16600. In order to profit by it, the subscription must begin early, and must be continued through life?—Yes.

16601. Do you think that the feeling of independence among your people is so strong as to lead them to make that exertion, provided as you say that it were encouraged by some equal grant by Government?—I do. It may not at first be taken advantage of to a very large extent, but I believe it would gradually grow, as the example was set, and from the influence of those who would first take it up amongst the better class of working men it would spread to those below them. Two objections have been taken to the scheme generally. In the first place they consider the limit of the age 65 at which the pension should commence to be too far. **Age should be 60.**

16602. I suppose that would be met by some slight alteration of the amount to be subscribed?—Of the payments, yes.

16603. Would you yourself suggest that it should be fixed at any lower age, or that there should be some varying date?—Well, I think it should be fixed at 60. I think it would have a much greater chance of success, and to meet the extra cost of course, I should suggest that the Government should be a little more liberal on the one hand, while the workmen might subscribe a little more on the other hand.

16604. Upon the same sort of scale as that propounded by Mr. Chamberlain, I suppose?—Yes; only if it were possible I would like the contribution after the first large instalment had been paid, to be arranged to be taken monthly if **Payments best monthly.**

Chairman—continued.

it could be through some of the large friendly societies.

16605. You have said that there were two objections. You have mentioned one; what was the other?—Oh, that refers to the payments; that is what I was about referring to. I am afraid that the lump sums down, the 50*s.* the payment after, and the 10*s.* or 1*l.* per year afterwards would sometimes be a difficult matter for the workmen to raise.

Elastic payments needed.

16606. I suppose, arrangements might be made which would meet the fluctuation in the circumstances of the subscribers?—Yes, I should think so, my Lord. I think it would be a matter of detail only, and I believe the large friendly societies could assist very much, and that they will do if such a scheme is started, after a while; I know that at first the idea was met with a good deal of opposition from some of the large societies.

Friendly societies could help.

16607. Are you a member of a friendly society?—Yes, I am.

16608. May I ask what it is?—The Ebenezer Sick Society, of Birmingham. It numbers about 7,000 members.

16609. What are the objects of that society?—Simply providing for sickness and for death. We have no superannuation attached to it.

16610. That is to say, among other things, I suppose, paying for the cost of the funeral?—Oh, yes; the wife's funeral as well.

16611. And would it pay anything besides to enable the wife or children to carry on after the death of the wage earner?—No, it does not, my Lord.

16612. Have you any reason to believe that that portion of Mr. Chamberlain's scheme which refers to the friendly societies and to their co-operation in his objects is better thought of by those societies now than it was at first?—Yes, I have.

16613. Do you think that the opposition of the friendly societies would be withdrawn?—I think it would gradually die out. I know it is much less strong now than it was when the scheme was first broached.

Are already less opposed.

16614. Did you, yourself, ever see any objection to that part of the scheme?—No; I never could. I always saw an advantage to the societies themselves. The opposition sprung out of the fear of Government interference, as in the case of the Friendly Societies Act; but there was considerable opposition then. That Act has been a great benefit to these societies. That has died away, and now its protection is eagerly sought for.

5*s.* adequate for pension.

16615. Do you think that the sum of 5*s.* a week which it is proposed to secure them would suffice for this object?—I think it would, because, as a rule, such a man, having an income of 5*s.* a week could find a home either with one of his children or some friends or relatives of some kind which he would not have to pay for, exactly; they could run him in, as we say, but it would provide for his food in the family, while he could not, perhaps, make ends meet if he had to live by himself, and that man would feel a measure of independence which he would not do otherwise.

Second case.

16616. Do you think that the second portion of Mr. Chamberlain's scheme, which provides for the repayment of subscriptions, and also for a certain allowance to the widow, would be largely adopted?—I think among the skilled workmen, as we term them, and the men of higher education and more thought, would avail themselves of that part of the scheme, but the other part, of course, would be more largely adopted than that, I think.

Chairman—continued.

16617. I gather, on the whole, that you consider that, although the scheme would not at first be very largely adopted, when its benefits became better known the numbers who availed themselves of it would steadily increase?—That is my opinion, my Lord.

Numbers would gro

16618. With the variations you have suggested as to the age and to the amount of payment?—Yes, I think that it would be a considerable inducement to induce larger numbers if the age were lowered and the payments made so that they would be easier.

16619. Is there anything else that you would like specially to mention?—I should like to say that I think the effect of such a scheme would be of a twofold nature; it would not only assure the man of a small income for the future, but would ease him considerably of forebodings and fears which he naturally has, and it would also react upon himself, bodily and mentally, and help him to retain his vigour much longer than he otherwise would do if he had not got such a prospect in view.

Double ef of their joining.

16620. It would encourage the spirit of thrift and raise him in his own self-respect?—Yes, it would.

16621. Would you like to add anything?—No, there is nothing more, my Lord, that I should like to add.

Lord Lingen.

16622. You spoke of the difficulty of old workmen finding employment. Do you think that that rule of the trade unions insisting upon a minimum wage has anything to do with it?—No, the trades of Birmingham to which I specially refer are not regulated by trades unionism, because there is no large staple trade in Birmingham which could be so regulated except one, that is the brass-workers' association. There is a multitude of small trades, what we term the fancy trades, that employ the bulk of the people in Birmingham, and trades unions do not apply to them.

16623. Then the only reason why the aged workman has a difficulty is an economic one, that it answers better to employ a younger man?—That is so; that is the reason; yes.

16624. You thought that some other test for Poor Law relief than the strict rule of destitution might be resorted to?—I think so, and I am also of opinion that assistance might be afforded in the way of loan. I have known of many workmen who have been overtaken by misfortune, or have been out of work for months, and are thoroughly stranded, who would not have received parochial relief at all if it had been offered them, but they would gladly have received it in the shape of a loan, which they would pay back if they could, and I believe the

Relief on

Lord Lingen—continued.

guardians have that power under the Poor Law at present, if my knowledge of the law is correct.

16625. If you once give up the strict test of destitution, you must then come to the question of merit, must you not?—Yes.

16626. Should you be willing to trust public authorities with the question of merit?—I think so, my Lord; I think it would be a better test than that of destitution, because destitution, while it is very evident, is sometimes the result of improvidence and neglect, whereas giving relief on the score of merit, I do not mean the merit just of the case as it stood then, but inquiring into a man's antecedents, would be relief much better deserved.

16627. You would have to ascertain the relative merit through the relieving officer; it could not be done by the guardians personally?—No, it could not.

16628. Well, we have had a certain amount of evidence from Birmingham expressing great distrust of the action of the relieving officers; do you think that would be prevalent among the working class in Birmingham?—There is a good deal of prejudice against relieving officers in Birmingham; I do not say that they are worse than the generality of men. Probably, some of them may be better, but from the very nature of their office, and having to do with a very considerable amount of imposition occasionally, they are naturally very suspicious in their nature and in their inquiries. They often seem to tend to this end, that they believe a man is unworthy of relief rather than worthy of it, and that is what is resented by the people who have to do with them.

16629. You do not think that objection amounts to so much as to exclude the attempt to deal with these cases according to personal merit?—No; I do not think it would, but I should like the inquiries to be made in a different form; I think they could be, wherein the man himself and his family would not be so much concerned. Now, in our large friendly societies we make a number of inquiries as to the character of a man, but we do not put him through a test of this kind; we get it from outside sources, people who know him, his employer, for whom he works, and his neighbours, making inquiries of that kind.

16630. That occurs in the friendly societies?—Yes.

16631. In the case where the old members of a friendly society are practically superannuated under the name of sick pay; is there any selection in those cases? Would a man's good character stand him in stead in being continued on sick pay, where another man would not be continued?—Well, it would have this effect; the committee who occasionally look into these matters have what might be termed in the house a "roll call," and would be more lenient towards a man whose reputation had always been unexceptional than they would towards a man who, they knew, had not always been so provident and lived in such a manner as to conserve his health, as the other man had.

16632. Is that judgment or selection by the committee generally accepted by the members of the society as fairly exercised?—It is, my Lord.

Lord Lingen—continued.

16633. It is?—As a rule a committee's judgment is seldom questioned on these points.

Mode of raising pension fund.

16634. In the evidence of several of the witnesses that we have had before us, we have been a little puzzled with this question; they almost all began their evidence by expressing a favourable opinion of pension schemes, and a willingness to make a personal contribution to it according to their means, but as the examination has gone on there has been a great tendency to end in this, that the pensions ought to be provided out of the taxes, and as the taxes fall upon everybody, everybody makes a contribution, and you need not, therefore, appeal to people personally. Now has that question, within your experience, turned up among the working classes in Birmingham?—Oh, yes; it turns up everywhere. That is one of the results, of course, of the advanced socialism of the day. I am a socialist, myself, to a certain extent, but I do not go in for that kind of thing; I do not believe it would be for the benefit of the working-classes.

16635. Do you think the majority of the sensible, steady, industrious working men would be favourable to a general charge upon the taxes, satisfying their conscience that at that rate everybody paid; or would they, on having everything explained to them, be willing to make personal contributions?—I believe the bulk of them would be willing to make personal contributions, but they want State assistance to a certain extent, and that is the encouragement for all men.

Mr. Henley.

Classes that would join.

16636. You have told us, Mr. Allen, that you divide the working-classes of Birmingham into three different divisions; you have first the highest class of artisans; would they be likely to join Mr. Chamberlain's scheme?—I think they would, sir.

16637. Then you take the second class who are the working men, who are not artisans. Do you think that they would join?—They are artisans and work at trades, but they are less skilled than the first class, and rather wanting perhaps in education and moral stamina.

16638. What percentage do you think of these men in Birmingham would join the scheme?—Well, I should think that, to begin with, you might calculate upon from 30 to 35 per cent.

16639. Well, then the next class you come to are what might be called corner men?—Yes.

16640. How many of these men would probably join the scheme, do you think?—Very few, sir, I think.

16641. Very few?—Very few indeed.

Treatment of those refusing.

16642. Now, those men who did not join the scheme, when they became old, what would you do with them?—I should like those men to be taken before they are old, sir; that is the great solution for all that, I think.

16643. Supposing those men arrived at 60 or 70 years of age and were destitute—what should you do with them?—Well, you must in a measure provide for them, but, as far as they are able, I think they should be made to work, sir.

16644. Should you give them out-door relief

Mr. Henley—continued.

or in-door relief?—I think that class should have in-door relief.

16645. Not out-door relief?—Not out-door relief.

16646. If they did not choose to provide for themselves, they should have in-door relief only?—Yes, if they had never made an effort to keep off the rates; and these people make very little.

16647. And you would extend that answer to persons who are ill?—No, I think not, sir.

16648. You would provide for them?—I think I would provide for those.

16649. By out-door relief?—Yes.

Out-door relief.

16650. I only want to ask you one other question. You mentioned a case that had occurred 15 years ago, where you considered that a person had improperly received out-door relief?—Yes.

16651. That, I think, was before the time the new arrangements in Birmingham came in force?—It was, sir. The relief committees now, I think, render the working of the Poor Law much smoother and much more just than it was in the old days.

16652. Do you think it is possible that such a case could occur at the present time, with the present staff of relieving officers?—It is possible, but not probable.

Mr. Roundell.

Pension scheme.

16653. Would not the system of returnable payments in any pension scheme be the form most preferred by the working men?—That is providing the individual died before the age specified.

16654. Yes?—Yes; but the drawback to that is the increased payments.

16655. Then I ask you this: do you think that the other alternative, where the payments are not returnable in case of death, would be taken advantage of?—I think it would, sir.

16656. Generally?—I think it would.

Returnable benefits desirable.

16657. So you do not think that the risk of losing all through death before the age of 60 or 65 would deter a great majority from contributing?—I think it would limit the scheme, but I do not think it would be fatal to it; and while I should much prefer, if possible, to see the scheme extended so as to see some return, though perhaps not on the same scale as is specified under Mr. Chamberlain's scheme, I think that would be an inducement.

Effect of modifications on taxpayers

16658. Do you think that if any such scheme of State pensions were adopted—you have said you think the Government ought to be more liberal on the one hand—would there not be a risk from the point of view of the taxpayer of certain relaxations being pressed for by the working men under a State-aided scheme. I mean reductions in the point of the limit of age, to reduce it you see from 65 to 60 or lower. And then, again, you wish Government to contribute more to the working man; is there not a risk to the taxpayer of such reductions as that being carried on?—I think, sir, that when the scheme had been put fairly into operation for a number of years and tested, that it would be seen that there was an advantage to the taxpayer in the establishment of such a scheme; that it would tend to produce

Mr. Roundell—continued.

a more thrifty population and save the rates, and the saving, therefore, might be applied in another way, that it would not increase taxes to any appreciable extent.

16659. You are a member of a friendly society. If you had a system of State-aided pensions, do you not think that that would have a considerable effect in the matter of thrift, that is to say, of deterring the working classes from making thrifty provision, not merely for old age, but for other contingencies?—I think it would be an encouragement to thrift, just in the same way as you promise your child if he will save that you will add to his savings; it is the adding to that encourages him to save very often.

Would benefit thrift and societies.

16660. You do not think it would interfere at all with the membership of the friendly societies?—I think it would strengthen them, sir, because the men would have a greater stake in those societies if it could be attached to the society—this system—which I think it could be very easily.

Societies' old age provision.

16661. Then from another point of view, looking at the growth of the great friendly societies now, might we not expect and hope that the friendly societies themselves will provide for old age in the form of superannuation benefits, now that the question has been made such a public question?—Some of the very large and older societies might do so, but the younger societies which have not started with it, and have not amassed very large reserve funds, I do not think would take it up in that sense if they had got to start it.

16662. If such a system were established, it would not come into operation for 30 or 40 years; how would you provide for the interval?—Of course the present generation of old men, while approving of this scheme, acknowledge that it cannot touch them.

Poor Law to be relaxed for present aged.

16663. How would you deal with them?—Why, we should have to deal with them under the present system; but I would like a relaxation of the Poor Law on the lines that I have indicated to meet such cases.

Relief on loan should not pauperise.

16664. Just one other question more; you spoke just now of the case in which a working man wants only a loan, and which we fully understand, but would it not be the proper province, not of the Poor Law, but of charitable agencies, to provide that loan; I quite agree with you that it ought to be provided if possible?—Well, I take it that as the Local Government Board has given boards of guardians power to do that, it was part of their duty, and that they should do such a thing.

Mr. Henley.

16665. They cannot lend money, they can give relief by way of loan, and then it would have to be repaid?—That would amount to the same thing.

16666. Not quite, the man becomes a pauper?—That is the strong point, the man would not have it on these grounds; that is where I think the Poor Law needs alteration; to stigmatise him as a pauper because they lend him a certain amount of money in food or kind; I think it would be decidedly wrong.

Mr. Roundell.

16667. Just one question more; have you considered at all that such a case as that would more properly come within the province of a charitable agency in the proper sense of charity?—Well, I think the Poor Law administration might be administered more on the lines of a charity organisation that had some heart in its work than as merely an official machine. And there are so few charitable agencies that are created for that kind of thing that I think it could not be effectually done. I know one in Birmingham that does it very well.

16668. Is that an organised charitable agency?—Yes, sir, it is organised in Mr. Chamberlain's division; it is worked by working men, chiefly to make the visits and inquire into the particulars and recommend cases, and where a man is temporarily disabled they advance him a certain amount of money to keep him; if it is a case where, perhaps, his landlord has seized his goods for rent the amount is provided.

16669. How are the funds provided?—By subscription.

16670. By the well-to-do people?—By the well-to-do people, and by working men and others.

16671. And it is managed by a committee of working men?—Yes, and the expense of management is very small, indeed.

Mr. Broadhurst.

16672. Are there many of the Birmingham working men who have joined the Post Office system of annuities, Mr. Allen?—I think not.

16673. Why?—Well, it has never been thoroughly pressed home to them. You see a Government system of that kind is started, it is just announced, and there the thing lies and people forget it.

16674. Have you, in your experience, found any general anxiety amongst young men of 20 as to what is to happen to them at 65?—No, not young men at 20; but I find this in shops that there are men of 55 and 60 who are continually preaching at these young men, and their sermons are often effective in inducing them to do what of themselves they would not do but on the advice of the older men.

16675. But if they have not taken up the Post Office Savings Bank, why should they take up a pension scheme?—The Post Office Savings Bank would not offer them such advantageous terms as this scheme would.

Mr. Roundell.

16676. Might I just ask this: would not this advice of the older men tend to induce the younger men to subscribe to superannuation benefits in the friendly societies, the kind of question I was asking you just now?—It might be where a man himself was a member of a friendly society he would naturally advocate it.

16677. My point is this, some of the societies are now starting tables to provide for superannuation benefits; would the opinion of the older men be likely to influence the younger men to begin life by contributing towards these old-age benefits in the friendly societies?—I think if a State-aided pension scheme were provided, the schemes provided by the friendly societies, as independent affairs, would have no chance against the State-aided scheme. As far as my observation has gone the schemes for superannuation, in connection with a friendly society, are always over-rated; the benefits given are too great for the amount paid, therefore it is a large tax upon the society, and a drag very often which brings them into difficulties.

Mr. Roundell—continued.

Mr. Broadhurst.

Insurance of wives.

16678. Now, if they join a scheme, supposing Mr. Chamberlain's scheme became established, I suppose they would have to insure their wives as well as themselves?—Not of necessity.

16679. But would you commend a system which insured a man and left the wife to take care of herself if she became a widow?—No; but I think the man is the more important of the two because a woman can struggle on by charing, and other simple work, find a living where a man cannot, where a man would starve.

16680. And you would be inclined to let the woman take care of herself?—No, I would not; that is not my individual opinion, but I think the result generally would be rather in that direction.

16681. Would you think a system complete that left out all provision for insurance of the wife; you would like the wife to be included in some form or other?—I have only been speaking of Mr. Chamberlain's scheme, and he does provide for the wives if they choose to avail themselves of it.

16682. And, of course, you would recommend them to avail themselves of it?—Yes, I should.

16683. If you were a young man you would insure your wife?—Yes.

16684. That would be two payments?—It would.

16685. He would have to pay to the sick society and his trade association as he does now?—Yes, sir.

16686. He would have to make provision for sickness and funeral as he now makes provision?—Yes.

16687. So by joining the pension scheme he would add two additional weekly contributions to his liabilities?—Yes, that is so.

Scheme best worked with societies.

16688. Do you think that the majority of the workmen could meet these outgoings?—I think, in the first place, that if a scheme could be set agoing, and affiliated with the friendly societies, where they had no scheme of their own, it would greatly reduce the liabilities of the friendly societies in the case of old-age sickness and strengthen their position, and thereby they might reduce the payments of the men.

16689. Then is this your opinion, that you would rather see a pension scheme attached and become part of the friendly society scheme than an independent scheme?—I think if the Government started it that the friendly societies would see that it had such great advantages for them that they would endeavour to affiliate them.

16690. Attach it to their institutions?—Attach it to their institutions. If they looked at the thing rightly they must certainly see that the Government could do a thing much cheaper than they could do it or are doing it.

Mr. Stockall.

Source of State aid.

16691. Where do you propose to obtain the money for a Government pension?—Where do I propose to obtain it?

16692. Yes; where do you wish to obtain it from?—I have never taken into particular account any special fund of the Government; I suppose it would come from the Local Government Board in a measure as coming under their jurisdiction more than any other section of the Government.

Societies Schemes.

16693. With regard to your opinion as to the effect of Mr. Chamberlain's scheme on friendly societies, do I understand you aright that if a Government scheme such as Mr. Chamberlain's is put forward it would be in competition and make it impossible for the friendly societies to compete with it?—No, I did not say that, sir; but I say that the friendly societies as at present conducted conduct their schemes in a very expensive manner, and that they are often draining other funds rather than the superannuation fund, that the payments are not adequate to the benefits given.

16694. Your friendly society scheme do you allude to?—Well, I only know one or two of them, that is the Odd Fellows, and one attached to the United Society of Engineers, and I know the engineers especially suffer considerably; it is a drain upon their funds much higher than was anticipated when the tables were first started, and they have on several occasions corrected them, either reduced the benefits or increased the amount of contribution.

16695. Are you aware with the scheme of the Odd Fellows that the money which is contributed for superannuation is kept entirely separate and distinct from any of the other benefits or funds?—I know it is supposed to be, sir.

Mr. Arch.

Present aged.

16696. You believe that the aged men over 60 have no idea that this pension scheme will be of any advantage to them?—I cannot see how it could, sir. I have heard a great number of them say they wished such a scheme had been brought forward 30 years ago, where they could have taken advantage of it.

16697. Then you would deal with the poverty of these aged men on the old lines?—Not exactly on the old lines. I should like a relaxation of the Poor Law, or a more humane administration of it to meet such cases.

16698. Can you conceive how it is that the young men, while those old people are expressing very very great desire that there should have been a scheme of this sort adopted years ago—that these young men do not take it up?—Well, a great number of them are taking it up, sir, as far as my experience goes. Wherever it is mentioned in any considerable body of workingmen, it has, so far as I have experience, always met with a favourable reception. Two objections are taken—the first is, as to the age being rather too high, 65; and the other is as to the lump sum down—the difficulty probably of raising it.

Objections to pension scheme.

16699. You do not think that the milder and more humane administration of the Poor Law would increase the rates to any very great extent?—I do not think it would. But I do not look upon that as a solution of the old-age poor difficulty at all.

Mr. Arch—continued.

16700. You know the ratepayers look at it, too, do they not?—Yes, they do; I know the ratepayers look at the recipients of relief through the rates.

Assistance by children.

16701. I quite agree with you that the administration of the Poor Law ought to be made a little more merciful. Have you any aged poor in Birmingham whose children are compelled to contribute towards their support when they become chargeable?—Yes, we have.

16702. Men with large families?—Yes.

16703. And what would their wages be?—Well, the average wage of such men would be, taking the year round, perhaps 25*s.*

16704. Twenty-five shillings a week?—Yes.

16705. Now, what rent would they pay?—4*s.* to 4*s.* 6*d.* a week in Birmingham.

16706. I suppose these men object to that system, do they not?—Well, they do, and naturally so. They say a man with 25*s.* a week, who has got to pay 4*s.* to 4*s.* 6*d.* a week rent, and 1*s.* 6*d.* perhaps for coal and lighting, has not sufficient margin left to assist by giving 1*s.* or 2*s.* to his parents, if he has a large family of four or five. And I think that is reasonable, that view of the case.

16707. And you think that that system makes a great many of these people dislike the administration of the Poor Law; consider it very harsh and very severe?—I do, sir.

Mr. Humphreys-Owen.

Loss of capital: no objection to annuities.

16708. I daresay you know that, in the wealthier classes, a man, if he has relations who have a claim upon him, is not thought to be doing his duty if he sinks his money in an annuity. Now, would you tell me why you think that does not apply to the working classes?—I hardly apprehend the bearing of your question. Is it this: that among the better-to-do classes there is a general opinion that if a man sinks the bulk of his earnings, savings say, in an annuity, providing simply for himself, and his wife perhaps, that it is considered by his relatives he is not doing the correct thing.

16709. Exactly; that his family have a certain moral claim to a share in what he leaves at his death?—My opinion in reference to that question, sir, would be this: that when a man considers his family, and there are those who, from their circumstances, their age, and perhaps afflictions, would be likely to be unable to provide for themselves in after life, that he would be sinning against himself and his family, and against society, in making such a provision only for himself. But, in the majority of cases, I think it would be a blessing rather than a hardship; I think the biggest curse people suffer from in this time is in having a living provided for them rather than having to get it themselves.

Savings.

16710. You were pressed by Mr. Broadhurst on the subject of the burden of the additional contributions; but I suppose, as it is, the very large portion of the working classes have savings, they have money in the savings banks, they have money in furniture, and so on?—Yes; the better class of working men in moderately prosperous times manage to lay by a little.

Mr. Humphreys-Owen—continued.

16711. It would only be a modification of that saving, if, instead of laying it by in property of that kind, they invested it in the purchase of an annuity?—And they would see that they were receiving a much better rate of interest than they were likely to get in the Post Office Savings Bank, should they there wish to invest.

16712. That is, of course, if the Government aid is added to the amount?—Yes.

16713. Do you know of your own knowledge the condition of the Oddfellows' lodges in Birmingham?—No, I do not. I know several of the members, and I get information from them occasionally in reference to their condition.

16714. Then you would not feel certain that at present the tables of contributions, both for sickness and for superannuation, are adequate to the benefits which they promise?—As regards sickness, I should be quite certain, I think, because I think there is no more stable society than that. But I think for superannuation most of them have erred.

16715. Do you think that is the case now with the latest tables which have been recognised by the Order?—I do not think the time since their alteration has been sufficiently long to test them.

16716. And you do not know whether the Oddfellows' tables for annuities differ very much from the tables of other private insurance societies which are admitted to be sound?—I do not know that question, sir.

Mr. Hunter.

16717. Have you considered Mr. Booth's scheme at all?—That is a more universal scheme?

16718. Yes?—A very expensive one.

16719. Has that been much discussed in Birmingham?—It has not been discussed to any great extent, for this reason, that it was considered to be inapplicable—that no Government would take it up.

16720. Too costly?—Too costly.

16721. But apart from its costliness, do you consider it would be better or worse than the Parliamentary scheme which we generally speak of as Mr. Chamberlain's?—I think it would be worse; in the first place, it would have to be compulsory, I suppose.

16722. Necessarily?—And it would compel employers to subscribe.

16723. No?—I think the Government and the employer. I thought it went on the line of the German pension scheme chiefly. I object to compulsion. I think that would be fatal to any scheme.

16724. I merely wanted to ascertain whether you had considered it?—Yes.

16725. Then with regard to such a pension scheme as Mr. Chamberlain's, you suggest that the difficulty of providing for those who are now too old to be able to subscribe to a scheme on the present scale should be met by an improvement in the Poor Law?—I think that is the only way that I can see at present out of that difficulty.

16726. What should you say to this proposal, that supposing—take the case of a man—a man has never received any relief in any shape at all before the age of 60, and for the first time, after the age of 60, in consequence of old age, he is obliged to seek relief, what would you say to giving him a legal right to out-door relief?—Legal right to out-door relief? I think there would be a considerable amount of opposition from the Poor Law authorities to that.

Mr. Hunter—continued.

16727. I am asking you what you think?—My opinion is that a man who has conducted himself as an honest and industrious citizen up to that period of life, is worthy of some relief of that kind.

16728. And that it ought to be not in the workhouse?—Not in the workhouse, decidedly; and at the same time it should not stigmatise him as a pauper, and subject him to loss of his position as a citizen. without loss of vote.

16729. I was going to ask that question, but you rather anticipated the question I was going to put. Supposing a man had not received any relief at all till he was over 60, would you allow him to continue to exercise the franchise as he does now in the case where he receives medical relief only now at an earlier age?—I would, sir. I know in Birmingham there is a great deal of feeling upon that point.

16730. There is another point—I do not know whether you have considered it—in the case of old age, it is this. It is agreed to give a man say, 4*s.*, or whatever it may be, per week, have you considered the advantage of that sum being paid by the Poor Law authorities not through the instrumentality of the relieving officer, but through the Post Office?—The recipients would much prefer it through the Post Office than through the relieving officers, and I think there would be a saving in the administration as well. and paid through Post Office,

16731. Are you aware that in the poorer districts of the country there is a very unduly large proportion of persons over the age of 60 and 65?—An unduly large number?

16732. Yes?—Subject to——

16733. Over the age of 60 or 65?—I could not give you the percentage, but I could easily understand that there naturally would be such places.

16734. Supposing it turned out that this was the case—that the districts in which the largest number of aged persons are to be found were the poorest districts of the country, and that provision of out-door relief on a larger scale would be very hard on those poorer districts, especially rural districts, what would you say to making a part of the cost of out-door relief to the aged, raised by a national rate equal in the pound over the whole kingdom?—I think that is a direction in which the Poor Law might be improved considerably. I think it presses very heavily on those districts which are very poor, and naturally tends to a harsh administration of the law to save the rates where they press so hardly upon those who have to raise them.

16735. Perhaps you are not acquainted with the fact that it does prove to be the case that the great proportion of the old are in the districts which are least able to support them?—Well, I was not positively aware of the fact; but a little thought would convince one that naturally it would be so.

Mr. Hunter—continued.

and charged over a large area.

16736. Supposing it were so, would you think it equitable that if a heavier charge for out-door relief for the aged were thrown upon these poorer districts, there might be a contribution from the whole kingdom?—I think you might easily group a division or a county, and so equalise the parishes. Of course, those going, comparatively speaking, free now, would object, as they always do on such occasions.

16737. You are not acquainted with what is called the Metropolitan Common Fund, are you?—I have heard of it; it is tending on the same lines.

16738. But that is in favour of encouraging in-door relief, is it not?—Yes, chiefly; but, as far as I can see, the in-door relief is a failure, so far.

Mr. Chamberlain.

Poor Law should be stricter for wastrels,

16739. Mr. Allen, as I understand, you would like to make a discrimination in the giving of out-door relief; and, as regards the third class that you have spoken of, the ne'er-do-weels and wasters, you would not give any advantage to them over what they get now?—I would increase the severity of the law against such now.

16740. In fact, you would say in such cases you would see no objection to invariably refusing out-door relief?—I would not see any objection at all.

but relaxed for deserving aged.

16741. But, as regards the other two classes, especially the middle class of the three that you have spoken of, you think that when they get old they should be rather better treated than they are now?—I think they should.

16742. Especially if their previous lives will bear investigation?—Yes. By investigation, I do not mean just inquiring into a man's immediate circumstances; just the causes that place him in his present position, but taking a good spell of a man's life?—Ten, 15, or 20 years.

Inquiry should go back many years.

16743. His general character?—Yes, I think that would be fair; because I know many a man, after he has got out of a regular situation, has maintained a very excellent character, has lost heart, and has got into rather loose ways, and sometimes he meets companions who will treat him, rather than give him a copper or two to assist him they will go and pay for a pint of beer for him, and a man gets into the condition of doing that sort of thing which is not natural to his own course of life.

16744. With regard to Mr. Hunter's suggestion, the fact that a man has been for 60 years without applying for relief would be very strong evidence that he had led an industrious and prudent life, would it not?—I think so; that would be evidence, I think, that ought to weigh very largely with anybody.

Inquiries of West Birmingham Relief Fund.

16745. All the information which is necessary to come to a conclusion is obtained, is it not, in such a society as that to which you have referred, the West Birmingham Relief?—It is, I believe.

16746. And that is done, not by cross-examining the person who is applying for relief, but by cross-examining his neighbours and employers and friends. A statement is got from the individual, his family, at first, but it is not questioned at all, and upon that statement they go to get corroboration or contradiction; and there are very few cases in which the man is refused relief because of any inaccuracies which may be discovered.

Mr. Chamberlain—continued.

Great success at small cost.

16747. Now, in that association, which has been started for two years, has there been much or any imposture?—Very little, compared with the amount of good that has been done; in fact, that is one of the most agreeable features of it.

16748. In almost every case the true facts have been elicited by these friendly inquiries of fellow workmen?—Yes, and necessarily so; because a man's fellow workman know more of him and of his life than any individual official who might apply for information; they know how to get it, from what sources it is more readily obtainable than an official would.

16749. And has the work of the association been costly?—No; by no means.

16750. I think I am right in saying that very small funds have been found sufficient for doing a very large amount of good?—That is so, sir.

Poor Law might follow same lines.

16751. And, therefore, such a discriminatory investigation as you suggest would not necessarily largely increase the poor rate?—I do not think it would increase it at all, and, in fact, I can conceive of a system wherein the guardians might get the assistance of the better class of working men to do this kind of work for them. They do an immense amount of work for their own societies, and for charitable objects and purposes connected with large places of worship and schools, and they would take work of this kind on, I think.

16752. As no pension scheme can apply to those who are already aged, any relief in their position must be looked for from discrimination in the Poor Law?—That is so, sir; there is no other means.

Till pension scheme takes effect.

16753. But supposing a pension scheme came into operation, what would you say about the future position of those persons who have not availed themselves of it; would you think that they deserved any special consideration?—I think that, if it can be done, those persons who have had the opportunity of availing themselves of it, and have not done so, could not look for special consideration, but rather to a very stringent administration of the Poor Law.

16754. Therefore, if a satisfactory pension scheme were adopted, they could look forward, in the long run, to doing away with this discrimination in the Poor Law for which you now ask?—Well, I think it would naturally have that tendency, and you could with justice then act more strictly towards a man, and refuse an application, whereas to-day it may be granted because he has never had the opportunity put before him of State-aided assistance which is suggested in the pension scheme.

Relief to those with club pay.

16755. What is the feeling in Birmingham with regard to the practice of the guardians, when they are dealing with a person who has some support from his society, but insufficient to subsist upon?—Well, the feeling is this, that they are discouraging thrift if they appropriate the whole of the man's little income from the society.

Mr. Chamberlain—continued.

16756. You know, do you not, that in Birmingham they generally take half of it? That is to say, they reduce the amount they would otherwise allow him in out-door relief by half of the amount which he is receiving from his society?—I thought it was rather larger than that. I did not know that they were so merciful as that. I thought the practice was that they had made up the amount he was receiving from the Poor Law relief, that is the amount which they would otherwise have granted him under the conditions under which he was found.

16757. No; that would be the reduction of the whole?—Yes.

16758. But we have had it in evidence that, generally speaking, they deduct to the extent of half?—Yes.

16759. Now, do you think that they ought to deduct at all?—I think they might deduct a little in consideration of the advantageous position of the man. The man would not object to it. But it is the extent to which one goes in that direction that would be objected to. I think half is too much; because it surrounds the practice of thrift with an influence which is deterrent, I think. The man naturally grumbles, and says, "I have been thrifty and tried to provide for "these days. It is true the provision is not "sufficient, but here I am penalised to the "amount of half of what I had provided." His next door neighbour, with equal opportunity of doing that, has not done so, and he gets quite as much and is as comfortably off as the man who has endeavoured to provide for himself.

16760. Is it a general feeling in Birmingham that it is the most importunate, and not the most deserving who get relief?—That is so, sir; that is the feeling, generally speaking.

16761. Coming to the suggested pension scheme, you have stated that some objection has been taken to the provision of contributing a lump sum to commence with?—Yes.

16762. You know what the object of that is, do you not?—The objection has not been to the amount of the sum, but to paying it down in one instalment.

16763. The object of it is to secure the further payments?—Yes; of course, I understand that.

16764. By leaving a large deposit, as it were?—Yes.

16765. Do you think that is a good object?—I think it is.

16766. Do you think it would have this effect?—Yes; because we find in connection with our friendly societies that the majority of the lapses which occur, occur in men comparatively speaking young members of the society, who have not a large stake in it; who have not paid above a few months' or a year's subscription, and therefore they have little to lose.

16767. When they have paid for a number of years, and feel that they have practically an investment in the society's advantages, they are less likely to leave it again?—Certainly; they would make sacrifices then, even in had times, to keep up their payments, and save what they had already paid.

16768. Therefore, there is no objection to the principle of a deposit; and, if it were made easy to pay it in instalments, there would be no objection at all, I understand?—No objection at all, I think.

16769. And you think that a very large proportion of the better class of workmen would take advantage of such a scheme?—I think they would.

Provision cheap.

16770. You have said that they do not take advantage of the Post Office, because they do not know about it; but is there not also this, that the Post Office is rather an expensive scheme?—That is so; yes, perhaps. Some years ago I looked through it myself to see if it would be possible, under my condition of life, to take out an annuity, and I concluded the expense was too great.

16771. The proposal in my scheme is to give assistance to the extent of half?—Yes.

16772. And, therefore, that would reduce the cost of the Post Office pension to one-half?—Yes.

16773. Do you think that that would be a temptation fit to induce a great number of people who do not now apply?—I think the temptati n of a pension scheme such as you suggest is the inducement it offers to the men to put in their savings because of the aid the Government gives, they securing those benefits for half the amount they would otherwise pay into a private society.

Alternative benefits.

16774. You have spoken of the part of the proposal which involves a yearly payment for an annuity, and the losing of the money if the annuity is not claimed; that is to say, if the man does not live to 65; do you think it is desirable to give as an alternative, the proposal which would provide for the man's widow and children in case of his death?—I think it is, decidedly.

16775. And do you think that there are many workpeople who would provide for their widows in that way by a larger contribution?—Oh, yes. I know at the present time that the amount of death money in any sick society is a great inducement for them to join it, if the amount at death is large, in consideration of what they shall leave to their widows and children.

Advantage to societies.

16776. Coming to the part of the scheme which deals with the friendly societies, you are aware that it offers to the friendly societies half the cost?—Yes.

16777. For all pensions up to 5*s.*?—Yes. I think if friendly societies were wise, those who have already pension schemes, they would avail themselves of it, and insure almost all their members, and so reduce their liability by half.

16778. It would enable a friendly society to offer a pension of 5*s.* a week for exactly the same rate as it now offers one of 2*s.* 6*d.* a week, would it not?—It would, sir; that is why I think the friendly societies, if they carefully consider the matter, in the future they would be very quick to avail themselves of the offer.

16779. You mix a great deal with members of friendly societies; do you find any general objection to the scheme on their part?—Only the two objections I have mentioned, as regards the limitation of the age being too far.

16780. But no objection on the ground that it would injure friendly societies?—No; oh, no.

16781. Do you know Mr. J. V. Stevens, of Birmingham?—I do; a member of the City Council.

Mr. Chamberlain—continued.

16782. Yes. Have you read or heard any of his speeches on the subject?—I read one once.

16783. Are you aware that he has said that he thinks it would be fatal to friendly societies, and unworkable, and an utter failure?—I know he has said that; but he gave no reason for it, sir.

16784. Do you think that he represents the opinion of the working classes of Birmingham?—I do not see how he could substantiate such a statement. Where the objection would give the advantages to a friendly society of a 5*s.* pension to their members, while it could only provide for the same amount 2*s.* 6*d.*, it would rather be the other way than fatal to that society. It is simply an assertion of his; but it is not supported by facts, I think.

16785. What do you think is the ground for the opposition on the part of the friendly societies, such opposition as has manifested itself? — Well, I daresay, in the first place, friendly societies are very conservative and jealous of any interference on the part of government, until they look at it a little longer and see that that interference is really for their good.

Extent of interference.

16786. But you are aware that in this particular scheme there is no proposal for any Government interference over and above what already exists?—No; but there must of necessity be some slight supervision by Government. I think the thoughtful working man would require it. For instance, you might have the superannuation scheme separate entirely from the sick society funds, but the Government would certainly require returns of the scheme to which the man contributed; the man himself would require the Government to have it, too, in order to ensure that the money was really going to the purpose for which he subscribed it; and for another reason also, that they might invest the money to produce the interest to pay the money in the end.

16787. If the control or supervision of the Government were confined absolutely to the superannuation part of the scheme, do you think the members of friendly societies would object to that?—I do not see how they could possibly object to it. Of course, they only recognise this fact, that if Government provides part of the funds they have a right to exercise a certain amount of control.

Only with old age funds.

16788. And in the case of many friendly societies, at any rate, it would be desired by the working people themselves that the superannuation part of the scheme should be guaranteed by some actuarial investigation on the part of the Government?—Yes; but it need not apply to the sick society as well. I can conceive a case where those societies might not be on the firmest basis, where, perhaps, an actuarial investigation would be rather damaging to the reputation, yet at the same time they would have a pension scheme under Government, which would be sound enough.

16789. They might keep absolutely separate the pension part of their work from the ordinary sick work of the society?—Yes, entirely; I should insist upon that.

16790. And that would not involve in the majority of cases any fresh interference, would it, because the friendly societies have now no pension funds?—No.

16791. Practically?—It would not interfere with anything that they at present do.

16792. No?—It would be establishing a new branch, subsidised by Government, which would naturally be open to Government inspection.

16793. Taking the Oddfellows, for instance, their scheme of pensions has not had any great development, has it?—I think not.

16794. There have not been many separate pensions taken out?—I think not.

16795. And therefore a pension scheme and a pension branch might be arranged entirely apart from the work which the Oddfellows are now doing?—That is so, sir. I think it would greatly strengthen sick societies, and they are considering it now. They found that to be their greatest difficulty, the continued drain upon their funds by these old age members who are not sick but simply suffering from the infirmities of age; that would be a way out of it.

Members would welcome scheme.

16796. I will only ask you one more question. Speaking only from your own knowledge of working people in Birmingham, do you think if the offer were made to the friendly societies, without further interference than we have spoken of, to enable them to give a pension of 5*s.* for the same sum that they now give one of 2*s.* 6*d.*, that the vast majority of their members would gladly accept it?—All whose age would lead them to the expectation that they might receive it.

The Witness withdrew.

Miss Amy Hurlston, called in; and Examined.

Chairman.

Trades and wages of women in Coventry and midlands.

16797. You are acquainted with trades in which women are mainly employed in the Midland districts, I think?—Yes, and more particularly with the metal trades.

16798. You reside at Coventry, I think?—I do.

16799. How did you come to be acquainted with them?—I served a short apprenticeship to watch-making, and from there to a knowledge of other metal trades it is not a very far cry; it is very easy to understand other metal trades when you have become a practical watchmaker.

Chairman—continued.

16800. But was there anything in your life that directed your attention specially to these questions?—Simply that my father being a watchmaker, I gained from childhood more or less knowledge of his trade, and had a great desire to learn the trade myself.

16801. But you are come here to speak, I think, on a great number of other trades not

Chairman—continued.

directly or indirectly connected with watch-making?—Yes, that is quite true. Inclination and interest in women workers led me to study women's work in other trades.

16802. You have no sort of official employment?—None at all.

16803. You are not connected with any society?—No.

16804. Well, we shall be glad for any information that you may give us. First of all, are you connected with any society for charity organisation or otherwise?—I am not.

16805. Are many women employed in the trades in your neighbourhood?—In the immediate neighbourhood of Coventry there is a great number employed.

16806. You have put into my hand a list of those trades?—I have.

16807. Perhaps you would state the numbers, and at the same time the wages?—In watch-making I gather that there are about 1,000 women employed.

16808. And what would the wages be?—The average wage will be from 10*s.* to 12*s.*

16809. The next is cycle-making?—In cycle-making there will be some 800 women employed, of which I think I said in my statement that there were 500 in Coventry, but closer inquiries lead me to think that there is a far greater number than 500 employed.

16810. And what would the wages be?—The wages will always average about 10*s.*

16811. Ten shillings?—I think in exceptional cases they have been more than that.

16812. Then the pneumatic tyre-making?—That is just a sort of corollary of cycle-making. There are not, I believe, more than 300 employed in that trade.

16813. And what wages will they get?—They will get about 14*s.* a week.

16814. I suppose it is a trade which requires more personal skill?—It requires skill, and it is a very much more disagreeable trade; the women who are employed in that trade frequently faint from the smell of the chemicals which are employed.

16815. Then nail and chain-making?—I believe that in the districts of Staffordshire, Warwickshire, and Worcestershire there are about 4,500 employed.

16816. What are their wages?—They would be 4*s.* 6*d.* a week, on the average in the nail-making and 6*s.* in the chain-making.

16817. Then in textile weaving?—There would be about 900 in the immediate neighbourhood of Coventry and Nuneaton.

16818. And what wages would they be making?—From 9*s.* 6*d.* to 10*s.*

16819. Then we have silk and plush weaving?—There will be about 3,000, of which the greater number are employed in silk weaving; probably there will be only about 300 in plush weaving.

16820. And their wages?—Are from 9*s.* to 10*s.*; the highest average is obtained in the plush weaving. They average 10*s.* there.

16821. Then there is felt hat-making?—There are about 900, I believe.

16822. And their wages?—Are from 8*s.* 6*d.* to 11*s.* 9*d.*

16823. What makes the difference?—The

Chairman—continued.

8*s.* 6*d.* is the average earned by a lower grade of workers; the 11*s.* 9*d.* is the average earned by the higher grade, who are known as trimmers.

16824. Are they finishers, as it were?—No, they simply trim the hats.

16825. Well, then there is the umbrella rib making?—There are about 1,000 employed there, mainly in Birmingham. Umbrella rib making.

16826. And what are the wages earned there?—Their average wage will be 9*s.*

Lord Lingen.

16827. The nail and chain making I suppose is doing something or other to the nails and chains after they are made; they do not do the forging part?—Oh, no; they forge them.

Chairman.

16828. I suppose some of these women are married and some unmarried?—Well, the percentage of married women varies in various trades. Proportions of married and unmarried workers.

16829. Could you give us any notion of what the proportions are?—I know in watch-making the percentage of married women is practically *nil.*

16830. They are all unmarried?—Nearly all unmarried, except in cases where a husband is working at home, an out-door workman, his wife very frequently assists him in some of the rougher branches of his work.

16831. Why is it confined only to unmarried women?—Because a married woman has household duties to attend to, and they roughen her hands, and make them unfit for the fine work.

16832. The first reason would apply to all trades, that is to say, having a family to attend to?—Oh, yes; but it applies more particularly to the more skilled trades.

16833–4. Generally speaking, I do not want to go through all these trades, but, what is the proportion of married to unmarried women?—In cycle making there will be about 10 per cent. married.

16835. Yes?—In pneumatic tyre making, 5 per cent.; in the nail and chain making, about 50 per cent.

16836. Fifty?—About half; in the textile weaving, about 20 per cent.; in the silk and plush weaving, 40 per cent.; in the felt hat making, a very low percentage, but I have not been able to get it exactly; in the umbrella rib making there are about 55 per cent. married.

16837. That being the case, do these women make any provision against the future?—None whatever, or only very rarely. In making provision against the future, well, not against old age.

16838. Do they make any provision against sickness?—Against sickness and death, as a rule. Sickness, &c. provision.

16839. By joining some clubs or societies?—Yes, frequently; and in nearly all instances there are compulsory payments in the factories. They are compelled to subscribe to hospital funds, and generally to a sick club fund in connection with the works themselves.

16840. But as to old age and old-age pension nothing is done?—Nothing is ever done; it is impossible for them to do it. Cannot provide for age.

Chairman—continued.

16841. Now, do you think that, taking all their circumstances into consideration, they would be inclined, were a scheme offered to them, to subscribe to an old-age pension fund?—Emphatically, yes, they would.

But could subscribe to a pension fund.

16842. You think they would?—Yes.

16843. That is, I suppose, where the wages are adequate; you would hardly expect, I suppose, those who work at the nail and chain making manufactories, and who earn 4*s.* 6*d.* to 6*s.* a week, to subscribe to such a fund?—It would be impossible for them except where they have large families.

16844. And where some of the family were earning wages?—Where they were earning wages.

16845. Would you state your reasons for thinking why they would join such a society?—I have it on the authority of representative women in each trade; they speak for the whole of their fellow working-women, that if a scheme could be put before them giving them sufficient incentive to lay by twopence a week or something like that, they would willingly do it.

16846. I do not know whether you have seen Mr. Chamberlain's scheme?—I have.

Could not pay lump premium.

16847. You know that, in addition to the 2*d.* a week, he proposes that during a certain time there should be an initial payment of 50*s.*?—Yes; but that is in the case of men.

16848. Do you think the women would be able to provide the 30*s.* required for women?—They would not; or only very rarely they would.

16849. Very rarely?—Except where a girl or a woman belongs to what I should call a rather higher status, that is, is the daughter of the more highly skilled artizans, where the parents could afford to board and lodge her free of expense; then it is possible that she may save, otherwise never.

Could pay 2d. a week.

16850. What do you think are the methods of payment and the rates of contribution which would be most successful in attracting women who wished to get old-age pensions?—Well, excluding the nail and chain trades, I think that the sum suggested to me by more than one of these has been 2*d.* a week.

16851. Well, but 2*d.* a week alone, even if supplemented by an equivalent grant from the State, would not go far toward securing them a sufficient pension?—No; but their suggestion also is that the employer shall contribute 2*d.* a week for every woman he has in his employ.

Employers to pay same.

16852. In addition to her own 2*d.*?—In addi- to her own.

16853. And then would you call in, in addition, the assistance of the State?—I would.

And State to aid.

16854. That would make a third contribution?—A third.

16855. And you think that, by these means, at a certain age, a sufficient annuity might be provided?—I do.

16856. What is the age that you would fix?—The age most generally fixed by the women themselves is at 55.

Pension age should be 55.

16857. Fifty-five?—They think that Mr. Chamberlain's scheme of paying them at 65 is too late in life; they are practically worn out at 50 years old for factory work.

16858. Do you think the employers would fall in with such a scheme?—Well, not where they were called upon to contribute a sum.

Payments of women and employers to be compulsory.

16859. Well, but your scheme seems to depend a great deal upon the co-operation of the employers; how would you get that; would you have that made compulsory, or would you leave it to the good feeling of the employers?—No; I think I would make it compulsory where women were concerned.

16860. Then would you make it compulsory, also, upon the women?—I think, yes. We exclude, as I say always, the nail and chain trade; but a compulsory scheme, from my own point of view, would be best.

16861. You think it would have little chance of success unless it were made compulsory?—Well, it would have distinctly more chance of success if it were made compulsory.

Even if lowering wages.

16862. Would there not be a danger of the contribution of the employers being deducted from the wages?—I think that it might tend to depress the wages.

16863. I suppose you would not desire that the State should have the power to fix the wages?—Oh, no.

16864. Then, if the wages are not fixed, what is there to prevent the employers from practically deducting their contribution from the wages that they give to those in their employment?—I think possibly they would deduct it from the wages, and then, again, I think they might not.

16865. Still you think, on the whole, that it would be in the interest of the workpeople that they should do it?—That they should deduct.

16866. I mean better for the scheme if the masters reduced the wages than have no scheme?—I do distinctly.

Payments to be returned on death before 55.

16867. You have observed I daresay that one of the alternatives of Mr. Chamberlain's scheme is that there should be returnable pensions?—Yes.

16868–9. What have you to say upon that subject?—I would make them returnable at death only.

16870. That is to say, supposing the age were fixed at 55, and the contributor died before that time, that whatever she had contributed or whatever had been contributed in her name for her, should be returned to her representatives?—What she had contributed herself should be returned to her representatives, yes.

16871. Would you add to that what the employers had contributed?—I do not think so.

16872. Putting everything together, do you think that the establishment of an old-age pension scheme is practicable?—It is practicable, but difficult for women.

16873. Do you think it likely to be adopted?—I think that it might be adopted.

Hard position of women n

16874. I suppose you are hardly satisfied by the provision made under present arrangements for the future of the women?—Very far from satisfied; distinctly dissatisfied.

16875. A very large proportion of the thrift of the men is directed to their own old age, and is not participated in except during their own lives by the women of the family?—Exactly.

16876. And that, I suppose, you feel to be a hardship upon your sex?—Very hard, a very great hardship.

Chairman—continued.

16877. Has there been any talk of women joining societies having branches connected with great societies like the Oddfellows or other societies?—I have not come across any.

16878. You have supplied me here with a large list of individual instances?—Yes.

16879. I will not ask you to go through the whole of those, but if you would like to mention any of those that might be illustrative of the opinions you have expressed, I am sure we should be ready to hear you?—I think that I would like to take two instances each in watch-making, cycle-making, and nail and chain making; and one each in the other trades. I would like to take altogether nine instances, with your permission.

16880. What case would you begin by quoting?—I will take one first in the watch-making.

16881. Well?—Shall I read that?

16882. Yes?—Shall I read the name?

16883. Do you think that the person whose case you are going to quote would object to have her name given?—In all cases the names have been given to me under promise of secrecy that they would not go beyond the ears of the Commission.

16884. Very good; then you had better say in that case the initials?—M. E. H., aged 26; shall I give the name of the employer?

16885. No, I think not?—A finisher in the watch trade; she earns a weekly wage of 10*s.*, of which generally 6*s.*, and sometimes 7*s.*, is paid for board and lodging for parents with whom she resides. Is a member of a church burial club, paying 1*d.* per fortnight to receive 8*l.* at death. Was formerly a silk warper for nine years, at a wage averaging 14*s.* per week. Contrived to save a little money then, but being practically out of work for 21 months, her earnings were swallowed up. Being quick and intelligent, applied herself to learning a minor department of the watch trade, and is now tolerably proficient in a sub-division of finishing. Would regard the establishment of an old-age pension fund with marked favour, if voluntary and aided by the State, and could manage to contribute a weekly sum of 2*d.*, but not more.

16886. Is this an unmarried woman?—Yes.

16887. I think you said that in the watch trade they were, practically, all unmarried?—Practically all unmarried. The second instance is K. G., a polisher, aged 31, employed as an outworker.

16888. What is a polisher?—She polishes the screws and the small steel-work in watches.

16889. Well?—She reckons to earn, taking good weeks with bad, and counting in holiday weeks of Easter, Whitsuntide, and Christmas, a weekly average sum of 12*s.*, of which 7*s.* 6*d.* is paid for board and lodging to parents with whom she resides; was formerly employed in the factory of a firm of watch manufacturers in Coventry, as a studder and putter together; that is, a sort of preliminary to the finishing process. It was machine work, and she had a standing wage of 7*s.* 6*d.* per working week of 52½ hours. She has never been able to save, and does not anticipate being able to lay anything aside towards a rainy day or towards making any provision whatever for old age. Sees no ultimate hope (according to present condition of things) of evading the workhouse should she live to extreme old age. Would regard the establishment of an old-age pension fund with much favour, and would be able and willing to contribute a weekly sum of 2*d.*

Chairman—continued.

16890. In both these cases that you have mentioned, and I suppose in those you are going to mention, they say nothing of the original, the initial subscription, 30*s.*?—No, I have asked them always if they have as much money as that.

16891. And you think they would not be able to?—They would not be able to put away so much. K. G. thinks that such a scheme should be a compulsory one. In stating the average rate of wages in watch-making it must be taken into consideration that there has been for several years, and is likely to continue for some time to come, a varying depression in the watch trade. In ordinary prosperous times about 15*s.* would be nearer the average weekly wage earned in factories, and a corresponding increase by home workers. It must also be remembered that watch-makers are heavily handicapped in not being able to temporarily turn to other trades in times of depression. Once a watchmaker is always a watchmaker, if the trade is to be followed as a mainstay, because extreme delicacy of touch is most expedient to those highly-skilled departments in which women are chiefly employed.

Difficulties of the trade.

16892. Now we will go to the cycle making?—They employ in Coventry 500, and in Birmingham about 300, I think. I told you that those figures are somewhat wrong.

Cycle-making.

16893. I think you said they were rather below the actual numbers?—Rather more than I had stated.

16894. What will be the average wage?—The average wage will be 10*s.* weekly, setting off the slack six months against the busy six months (season) of the year, and including the holidays of Easter, Whitsuntide and Christmas, one or two local holidays, and the usual fortnight given when the annual stocktaking takes place. There is a small percentage—ten per cent. would perhaps cover the ground—of married women who will be mostly under 35 years of age, wives of soldiers or of unskilled labourers and widows who have young children to support. Screw-making, milling, *i.e.*, the making of cranks, hubs and small things incidental to the manufacture of cycles, painting and plating are the chief departments in which women are employed.

16895. You wish to give us an instance?—Yes. S. L., aged 30, married, husband a private in an infantry regiment; has one child aged seven. Is a screw-maker; she earns an average wage of 10*s.* or thereabouts, but work is intermittent, and being paid by the hour considers she often fares badly in having to wait for work when she might be otherwise employed in adding a few pence to her scanty earnings. Receives half her husband's pay, but has a difficulty in making both ends meet even with this addition to her earnings. Pays about 9*s.* per week, and renders some slight household assistance in return for board and lodging herself and boy with a young married couple. Is assured in Prudential

Chairman—continued.

Assurance, paying one penny per week to receive 10*l.* at death. Employers deduct one penny per week "hospital money." Does not belong to any sick or medical club. Regards the old age pension scheme very favourably, providing it is voluntary and State-aided. Could manage twopence per week contribution, but considers that for every woman employed an employer should "contribute twopence to the fund, either directly "as a contribution or indirectly as a special tax." Is led to say this because she is "sure that the "work and that of other women working with "her is paid at only half or less than half the "rate a man would receive."

16896. Are the other cases generally similar to these, with slight differences, but generally of the same character?—Well, they vary in each trade.

16897. Is the variation at all essential to the consideration of the case?—No; they mostly have the same disbursements.

General views of women on pension question.

16898. In all of them, as I understand, there is a desire for an old-age pension?—Yes.

16899. There is the inability to provide the original lump payment of 30*s.*?—Yes.

16900. There is the readiness to supply 2*d.* a week?—Yes.

16901. And they wish the deficiency to be made up by the employers?—And the State.

16902. And to have a contribution from the Government?—Yes, that is so.

16903. If there is any variation from those, we would readily hear you, but if that is the universal character of these witnesses, it is hardly worth while, I think, troubling you about them?—Yes, except that there is one instance.

16904. Well, if there is one which you would like to read as being somewhat different, pray do so?—One, yes, that such a scheme should be State-aided, compulsory, and supported by employers of labour.

16905. State-aided and compulsory, the compulsion being both upon the working women and upon the employers?—Yes; she thinks, however, that between 14 and 18 a woman should be only expected to pay 1*d.* a week, the employer and the State paying the difference.

16906. Threepence?—Yes; because this woman says that from 14 to 18 the wage very rarely exceeds 6*s.*

Nail and chain making specially poor.

16907. They have not attained sufficient skill to entitle them to the higher wage?—No, but that after 18 they can afford the twopence, except in the nail and chain making; they will differ.

16908. Can you make any suggestion for them, their wages being so very low?—I am afraid that I have no suggestion to offer for them. There is a large percentage of married women; perhaps the greater number are married, whose ages range from 17 or 18, on well towards the fifties, sometimes beyond that age, and who are for the most part the wives of colliers, pitmen, men engaged in various departments of the nail and chain trade, or deserted wives and widows with usually a family of young children to maintain. It is difficult to fix any average rate of wages, but amongst the nail-making women it would, possibly, not exceed

Chairman—continued.

4*s.* 6*d.* to 5*s.*, and amongst the chain-making women certainly not more than 6*s.* They have certainly no chance of saving money, and even where the husband is in work, have great difficulty in staving off actual starvation. Many have frequent recourse to parish relief; and of the vast number who have come beneath my notice, there are few who do not anticipate the workhouse as the shelter under which they will ultimately end their days. As an instance, E. T., aged 36, married. Husband went to America 12 years ago, and has not since been heard of. Has three children, of whom the youngest is 11½ years old, and eldest a lad of 15, lately commenced to work in a coal pit, is earning 10*s.* per week. She is a nail maker, an outdoor hand, renting a shed in concert with five other women, all engaged in different classes of the same trade. She makes scuppers, which are paid for at the rate of 4*s.* 8*d.* per bundle of 53 lbs. weight, and of which she makes seven-eighths of a bundle per week, receiving thus a cash payment of 4*s.* 1*d.* Out of this sum she pays 1*s.* 6*d.* per week for breeze, *i.e.*, forge coals, 3*d.* for rent of shed, 3*d.* for hire of tools, and 1*d.* to trades union to which she belongs. Is not a member of any hospital, sick, or burial club. Reckons her net income to vary from 13*s.* to 13*s.* 6*d.* Pays 2*s.* 3*d.* per week house rent, and 1*s.* 6*d.* for coals.

Examples of hard life in these trades.

Mr. Ritchie.

16909. That is including the wages of her son?—Of her son: she pays 2*s.* 3*d.* for house rent and 1*s.* 3*d.* for coals.

Chairman.

16910. I suppose the low rate of wages at nail-making explains the reason why there are so few unmarried women employed in it; the married women could not afford to give their labour for 4*s.* 6*d.*, or only when it is an addition to their husband's earnings?—Yes.

16911. But in the case of young women the 4*s.* 6*d.* would be insufficient to support them?—Yes. In this case the balance of 9*s.* 9*d.* has to find four persons in food, clothing, &c. Gets foreign meat at 2*d.* per pound Sundays, and rest of week eat anything that they "can catch hold of cheap." Has worked 10 hours per day at nail-making for nearly 25 years. Does not think that any woman engaged in nail trade could contribute towards an old-age pension fund while unmarried, and during the earlier years of married life, but when the children are old enough to work might pay a trifle of 1*d.* or 2*d.* according to age of family, and number at work. Has never had parish relief, but expects to end her days in workhouse. Considers she will be worn out and past nail-making at 45—certainly at 50. Thinks if an old age pension fund be established, it should be maintained conjointly by State and employers of labour.

16912. And in that case without any contribution from the workwomen?—From herself; yes. The second instance is M. A. G.

16913. Do you wish to say anything as to the operation of the Poor Law upon the women employed in these trades?—I think not. M. A. G., a chain-maker, age 22, married; two children.

Chairman—continued.

16914–5. Now, in this case, is there anything that differs practically from the others?—Yes, there is.

16916. What is she?—A chain-maker, age 22, married; two children; husband is a rivet-maker, out of work. Works for no particular employer; gets work from whom she can; earns 6*s.* to 7*s.* per week of 56 hours, when work is to be had; generally earns only 16*s.* Pays 1*s.* 2*d.* for breeze, 6*d.* for hire of tools, 1*d.* to a burial club, 2*s.* 1*d.* to woman for minding children during day; leaves her net a balance of 2*s.* 2*d.* for her week's work. Husband gets odd jobs when he can while out of regular work, and manages to pay house rent of 2*s.* Picks up what coal they want from a pit bank a mile or two away. For the rest they live from hand-to-mouth, getting food as best they can, but always steering clear of charity. Do not look forward to anything but workhouse in old age. Considers if an old age pension fund were established, allowing 3*s.* 6*d.* to 5*s.* per week, "even the poorest of the old folk would be able "to keep things going, and never dream of want-"ing parish relief." Does not think it would be possible for any chain-maker to contribute to such a fund, unless there were several children able to go to work, and add a trifle to the family exchequer.

16917. Well, then, in her case, although the old age pension fund were established, she would not be able to enjoy it, from inability to subscribe to it?—No; she could not possibly contribute anything until her children were growing up.

16918. Then what she would look forward to would be an old-age pension given by the State, I suppose?—Yes.

16919. Have you anything further?—Shall I read a note I made at the time?

evils of chain

16920. Certainly?—More difficulties beset workers in nails and chains than in any other trade I have noticed. Not only are their surroundings harsh and narrow, but their standard of living is much lower, their powers of comprehension stunted more than developed, their physique dwarfed and impaired by the conditions under which they labour, and the constant hand to mouth struggle for daily bread, or rather for an approach to mere existence. Their perceptions are, and have been, continually dulled and blunted; and hampered by the evils following early marriages and consequent large families, whose maintenance is an intolerable burden, together with the existence of the middle-man and fogger, they have no chance of making provision against the time when they will be old and past work. Excepting only a comparatively few isolated cases, they prefer to adopt the "as it was in the beginning, is now, and ever shall "be," doctrine, and regard the workhouse as their proper refuge in their old age. Occasionally, a man manages to save a pound or two against the time of marriage; a woman rarely, if ever, and the two combined would possibly not, very probably not, in fact, be able to contribute anything towards an old-age pension, except perhaps during the first year of marriage, and then not again until the eldest child had reached the age of 14 or 15. Obviously, then, any scheme for the endowment of old age, as far as the chain and nail makers are concerned, would receive only the slenderest support. Other influences would need to come in and raise their rate of wages, or at least the conditions of their work, and of their lives, before they could get even the chance of assisting to make any provision for old age. A pension to workers above the ages of 50 or 55 would tend to lessen the glut in this labour market, and enable a future generation to provide against old age.

Chairman—continued.

16921. Do you wish to add anything to this evidence?—Not more to that.

16922. That is substantially what you have to say?—Yes, I think so. There is only one instance in which a woman has been able to lay anything by.

Weaving trade example of providence.

16923. In what trade was that?—In the textile weaving.

16924. Was that from the force of character in the woman, or the accident of getting higher wages?—No; I think it has been more from the force of character in the woman. She has the average, I think, of 11*s.* She is married. May I read that instance?

16925. Yes, read that?—S. A. C., age 31, married. Husband is ganger over platelayers, earning 22*s.* weekly fixed wage. One child, 10. Has worked at textile weaving for 20 years, and is now a forewoman in the employ of a woollen-weaving company at a weekly wage of 11*s.* Works eight hours in a day, from eight to seven in winter and six to five in summer. Does not contribute to any sick club, burial club, or hospital fund, but is a member, as is also her husband, of a Co-operative Society, to which they pay weekly 5*s.* 9*d.* for rent of house, under purchase. Maintains her aged parents. Could not let them feel the disgrace of charity or the workhouse. Cannot keep house on less than 25*s.* a week, including rent and rates. Considers the establishment of an old-age pension fund would be warmly welcomed and readily supported by women in the textile trade, and that they would pay a weekly contribution of 2*d.* or 3*d.* Would, however, advocate the pension becoming payable at 55, as 40 is quite old enough for a woman to leave off factory work, and as she nears the age of 50 employers are quick to discharge in favour of younger hands. In fact, as a rule, they refuse to employ women who are over 50. Would certainly like to see an old-age pension fund established on a compulsory and State-aided basis. Thinks every employer should also be compelled to contribute either by indirect tax or an annual or weekly sum of money, varying according to the number of women employed. I think that the other instances will be pretty much the same.

Special difficulties of pension scheme for women.

16926. Now, do you wish to add anything to that?—There are some obstacles to the establishment of an old-age pension fund for women, which (adopting the scheme of Mr. Chamberlain, and the National Providence League) may be enumerated as—(1) Intermittent employment; (2) low rate of wages now current; (3) marriage; (4) actual inability of married women to contribute anything during the earlier years of marriage and the upbringing of children, save only in exceptional cases; (5) the frequent cessation from work through physical or

Chairman—continued.

domestic necessities. A large number, perhaps the majority, of women are employed in what are really more or less season trades; that is, that they work full time only part of the year, and the other part slack. As, for instance, silk and plush weaving, textile weaving, cycle making, felt hat making, and, to some extent, umbrella rib making. The rate of wages is already low, the women in several trades asserting that they receive not more than half the money for the same amount of work as a man, and it is difficult to save the good weeks' wages against the bad when the same weekly payments are still to be made. Given a sufficient incentive, it is, however, possible that unmarried workers would make stringent efforts to keep up a weekly contribution; but in case of a compulsory falling into arrears, say, from sickness, continuing out of work for a period, &c., a special provision would need to be made in giving them a certain length of time to rehabilitate themselves. Then, again, in case of marriage, the woman most often will cease work for a few weeks, seeking employment, perhaps, only at odd intervals, more especially during frequently recurring periods of maternity, and up till, possibly, the first two or three children are able to go to work. In comparatively few instances a married woman worker can manage to keep up an unbroken contribution; but these would form exceptions to a general rule. It is not until several of the children are actual wage-earners that even a small sum could be spared from the family exchequer towards anything outside actual household expenses. The woman can work only at irregular intervals; the man is never certain of unbroken employment; and every sixpence earned is therefore of necessity to be stored away where it can be withdrawn at any given time when wages have sunk so low as to fall short of necessary expenditures.

Season trades.

Position of married women.

16927. Then it seems to come to this: that if there is to be an old-age pension established for women it must be upon lines of its own?—Yes, certainly, only upon lines of its own.

16928. Adapted to their circumstances?—Distinctly. The chances for and against saving for old age where women are concerned practically balance each other; that is to say, however thrifty she may be, a woman rarely earns more than sufficient to "pay her way honestly and dress "respectably," and maintain an appearance that will "give her a chance of marrying decently." I give you the words of a woman herself there. Few, if indeed any, women who have come beneath my notice during the last three years, I mean unmarried women up to and beyond the age of 25, have been able to lay aside a sum amounting to, say, 50*s.*, except when the parents belong to a certain well-to-do class of skilled artizans, and can afford to board and lodge the daughters free of expense; but these I should hardly consider a fair type of working women, generally being drawn from a slightly higher social status, though competing in the same labour market. The reasons for approval of and objections to an old-age pension may be briefly summed up as: (1) Given a small fixed sum weekly, payable from a certain age until death, women who could not otherwise "keep off the

Of unmarried.

Chairman—continued.

"parish" would be enabled to add to it two or three shillings weekly as the result of casual odd jobs, domestic work, &c., and, therefore, maintain themselves "independently of everybody, and "asking for charity from nobody." This, however, with reference to unmarried women. Marriage is regarded as a fatal objection, unless the money contributed from, say 14 until marriage, be made returnable without interest, or some special proviso be made for those years when they are compelled to let their contributions lapse. The ages at which payments for pensions should commence and cease are generally favoured at 14 and 55 respectively, for the reasons which you will have seen in the instances I have given. The amount of pension and age at which it should become payable is fixed by the women with common consent as 5*s.* at 55, for reasons I have already given you in the instances. The methods of payment and rate of contribution have been suggested to me by the women themselves as one penny per week from 14 up to 17 or 18, and thereafter twopence per week until reaching the age of 55. I have got it as voluntary here, as a voluntary scheme, but I think I have made a mistake in it: it should be compulsory. That each woman shall be provided with a receipt book in which her employer, being empowered to deduct a certain sum as contribution from her wages, shall enter week by week the said contribution as having been received by him. The advantages to women of a returnable over a non-returnable pension seem to be regarded by themselves as many and great. They consider that if the pension were made returnable at death they could afford a slightly higher rate of contribution, because they would be warranted in withdrawing from burial clubs (that is to say, that they would subscribe to only one burial club, instead of two or three, which is now the case often), on account of the greater advantages offered by a national old-age pension scheme. Doubtless a great proportion might be thus enabled to pay a weekly contribution of threepence. The prevalent idea, or rather view, amongst women is that, in case of the establishment of an old-age pension fund, in addition to its being voluntary and State-aided, a sum corresponding to that paid by each woman worker should be enforced as a contribution from the employer, on the score that wherever it is possible men's labour is supplanted by women at probably less than half the cost. This they would regard somewhat in the light of a law of compensation, while, on the other hand, they fear that such a method of procedure would suggest itself to employers as "a bit too high-"handed," and might tend to depress the already too low rate of wages. From the tone of employers I take it that such a measure would decidedly meet with their disapproval, more especially as one and all say that if trade were better more money would soon be earned, and women could very well spare a good contribution to an old-age pension fund. But the present outlook is black, trades do not improve, the labour market grows daily more overstocked, and workers must lighten their darkness as best they can, rather than wait for the evolution of a distant dawn that may or may not bring prosperity.

Summary of views on pension scheme for women.

Ages of payments and pension.

Employers would not like compulsion.

16929. Then that is your statement?—Yes.

Mr. Chamberlain.

16930. Your inquiries have been confined to a particular district, I suppose?—Yes, chiefly to the district around Birmingham and country.

16931. Of course, in speaking of the nail and chain-making people, you are speaking of a class that for a long while has been exceedingly depressed?—Oh, yes.

16932. The trade is going, is it not?—Yes, it appears to be going.

16933. But they are not a fair average of working women?—No; I have remarked that I put them in, but we cannot take them as a fair average; they would be exceptional.

16934. Have you inquired in Birmingham itself?—No; I take the district of Old Hill, Cradley Heath, and down there.

16935. But in Birmingham itself are you aware that there are a good number of women who earn from 12*s.* to 18*s.* a week in the factories?—No; I speak now of the nail and chain trade.

16936. No, not in the nail and chain, but in some of the other factories; for instance, in Kynoch's Ammunition Works?—There is a high rate of wages there, I know.

16937. Women earning wages of that kind would be able not only to put aside 2*d.* a week, but they would be able to earn 25*s.* or 30*s.*, which is all that is required under my scheme?—But I would consider these women exceptional rather than general.

16938. Do not you think there is another very large class of women who would be able to subscribe, that is the domestic servants?—That I have not considered.

16939. Domestic servants are able almost invariably to put by money, and they would be able to subscribe to such a fund, would they not?—Well, I think it would depend upon what I should call the class of domestic servants, because those of whom I am speaking are down in the Midlands; there is a very large number of domestic servants in the Midlands who are employed at a very low rate of wages, you know; and I do not see how they could possibly put much aside; well, I say the large number who are employed by very small tradespeople, and so on.

16940. I was thinking, perhaps, of those who were employed by the middle class?—Yes, and by the lower middle class, you may almost call them girls who are working for a wage of only 2*s.* or 3*s.* a week; they could not spare much out of that.

16941. I should not think there are many of those domestic servants. You would not find them coming under 10*l.* a year?—Oh, yes; you find a very great number of them coming under 10*l.* a year. I think you would find 8*l.* a year very much nearer the average.

16942-3. Without going into detail, I only wanted to put to you generally that there probably would be a great number of domestic servants, at all events those who are employed at fair wages, who might be able to take advantage of such a scheme, even though they had to find the sums named?—That of 30*s.* before the age of 25, do you mean?

16944. Yes; and 25*s.* in the case of a friendly society?—Yes; there are exceptional cases in the higher grade of domestic servants where I should think it is quite possible.

Mr. Chamberlain—continued.

16945. Now, among these people are there many friendly societies for women?—I find really none amongst these trades. Saving power of women workers.

16946. Practically, they have no opportunity of saving now, have they?—No.

16947. Except they put into the Post Office Savings Bank?—Except they put into the Post Office Savings Bank, and the sums they are able to spare are so very small, and seem to them at the time so very trivial, that they will not be bothered to save them. Post office savings.

16948. Do you not think that in the case of married women the husband might be willing to make a joint insurance? It has been suggested to us by one of the witnesses that it would be taken into consideration in the marriage if it became customary for the husband to insure, and that he would expect his wife to be insured before he married?—Yes, that would be possible; but then, supposing the man is employed in some particularly intermittent labour, I take it that the subscriptions of course would have to be kept up. How are they going to pay the money? Joint insurance for married couples.

16949. Provision, of course, would be made for paying up arrears?—Certainly; time would be given. With time for arrears.

16950. Certainly, time would have to be given; it was proposed to give a considerable length of time for this purpose?—Well, then, in that case I think something like that would be taken into very favourable consideration.

16951. I think your opinion would be that all we could expect from an old-age pension fund for women would be that the better class of female workers and the better class of domestic servants might take advantage of it?—Yes.

16952. For the rest they would have to look to something else?—For the lower class of workers.

16953. Of course among the better class of domestic servants it is possible that the employers might, in order to induce them to save, find a part or the whole of the deposit?—Yes, it is quite possible, but as a rule a trifle improbable.

Mr. Ritchie.

16954. What do you think would be the effect upon the lower class of women who were employed at low wages if a State-aided scheme of old-age pensions were started, which would only be available in the case of the better class, the higher-waged women; what would be the effect upon the lower class, the small-waged, if they could not avail themselves in consequence of their small wages of a scheme, State-aided, which was availed of by the higher paid women?—That is a somewhat difficult question to answer. State scheme should be suited to all.

16955. Do you think it would lead to dissatisfaction if there were two classes of people?—I do distinctly think it would lead to dissatisfaction.

16956. The one, unable to avail themselves of the pension scheme because of their poverty, a scheme which was available only for the higher paid?—Well, I should regard that, and they would regard it as being extremely unfair.

Mr. Ritchie—continued.

16957. And therefore, although you might think that a pension scheme, to which the State contributed something, might be available in the case of the better paid working women, you would not regard any scheme which was only available in that way with satisfaction?—Oh, no.

Mr. Hunter.

Small weekly payments vital.

16958. You told us that the women were willing to pay 1*d.* a week, or 2*d.* a week. Does it make any practical difference whether the money is collected week by week in pennies or twopences or, say, in quarterly instalments?—It makes a great deal of difference; it makes all the difference.

16959. You think they would not be able to pay a quarterly instalment of 1*s.* where they could pay a weekly instalment of 1*d.*?—I am quite sure that they would not. It is so much easier for them to pay 1*d.* a week, and they say themselves they do not miss it; whereas, if it were left until it amounted to 1*s.* or 1*s.* 6*d.*, they would look at the money very carefully, and not part with it.

Mr. Stuart.

Nearly all would pay.

16960. Do you think that the women to whom you refer would be themselves a large number anxious to avail themselves of this scheme?—I do. I think that by far the greater number, if not all, with a few exceptions, would avail themselves of this scheme.

Sick funds, &c.

16961. Do they already avail themselves of a benefit society for sickness or anything of that kind?—Well, nearly every working woman contributes to a medical club or a sick club fund. Is that what you mean?

16962. Yes; they do contribute?—In nearly every case married women contribute 1*d.* a week to a medical club.

16963. Do they contribute to anything else. Do they contribute to anything to support them when they are out of work?—Oh no, never.

Women fear want in age.

16964. Then you think they would prefer to contribute to this old-age pension scheme rather than contribute to a trade union, for instance?—Yes; there is a great deal of what shall I say, caution, fear, amongst women contributing to a trade union as a rule.

16965. They fear being unprovided for old age?—Yes.

16966. And it is present with them—the fear of that?—The fear of old age.

16967. Yes?—Yes, as a rule.

16968. Even with the young ones?—Yes.

Mr. Humphreys-Owen.

Employers and trade unions.

16969. Do you think that there is any apprehension of disfavour from their employers, and that that is one reason why they do not form trade unions?—Well, I would like to give you an instance in answer to that of a rule which I copied in a very large factory a day or two ago as your answer. May I do that?

16970. Yes, please?—In this one factory in particular, the idea of fear suggested itself forcibly from the general tone of the women, and especially when in a code of rules placed in a conspicuous position and printed in bold type, I read—"No person employed at these works shall "join or become a member of, or be in any wise "interested in, any trades union, or association "or federation of men and women, having objects "similar to that of an ordinary trades union, on "pain of instant dismissal."

Mr. Broadhurst.

16971–3. Where is that firm?—Nuneaton.

16974. What business?—Felt hat-making.

16975. Hat makers where women are employed?—Yes. I may tell you they were the chief firm affected by the strike of 1892.

Mr. Pell.

Age of marriage.

16976. At what age, generally, do the people in the trades that you have been referring to marry; the women—at about what age?—Well, in watch-making I should put it as towards 25; in cycle-making probably a couple of years earlier.

16977. Younger; that will be 23?—Yes.

16978. In pneumatic tyre-making?—Nearly 30. The wages are higher, and they can afford to remain unmarried much longer than the others can.

16979. Is that the reason?—That is the reason that they have given.

16980. I will not ask any further, unless there is any exceptional trade where they marry young?—In the nail and chain-making trades they marry about 17.

16981. And the wages are very low there?—They are extremely low.

Women sometimes expected to keep husband.

16982. I have heard the statement made, as to a large town not far from Coventry, that a young man will not marry till his wife can keep him. Have you ever heard it stated with regard to marriage at Coventry, that the man expects the girl to keep him, to be in sufficient work to earn sufficient wages to keep him, before he will marry her?—I will give you the answer of a woman who answered me the question herself. I asked her much the same question. She said, "Husbands are no good in these days. It "is we that have to keep them, not they that "keep us."

16983. That is just what I wanted to know. Then you would answer the question in the affirmative, that marriage is sometimes regarded by the young men at Coventry as a means of helping to keep themselves?—Just as a sort of speculation.

16984–5. You have made a very remarkable statement, a most interesting one, with regard to the industries at Coventry; did you prepare it entirely yourself?—Entirely. I may tell you that it has been of more than ordinary interest to me.

16986. You have stated that you do not think, on the whole, that the men's wages are sufficiently good in Coventry to enable them to make any very great contributions towards an old-age pension; but do you hold the opinion which

Mr. Pell—continued.

some of us do, that good management in the house, where there is a married woman, almost goes further than good wages; you gave us one general instance of that, I think?—Yes, but I am extremely sorry to say that that is a solitary instance in 77 interviews.

16987. Do you think with that better knowledge of management (I will put it in that way), with a better knowledge of domestic management, the woman would be able to do a little more towards the pension fund?—I think you would have to have very good management, a very highly developed knowledge of management, when you have 18*s.* to keep house on and perhaps nine small children.

16988. Do you know anything of the circumstances of women working in agriculture?—I do not.

16989. The question was put to you, I think, by Mr. Chamberlain, about the wages of domestic servants, that you stated were very low, not above 10*l.* a year. It only applies to one class, then?—You see, I spoke of the women with whom I have been associated, and, in the Midlands, by far the greater number of domestic servants would be employed at wages of not more than 8*l.* a year.

16990. With regard to these servants, do you think they would be able to make any provision for old age?—I do not see how they could.

Mr. Henley.

16991. Am I right in saying that the watch trade of Coventry in the past has been a very precarious trade, and is largely dependent upon the prosperity of Wales. They depend very much upon the prosperity of the Welsh colleries?—Well, that is rather a narrow view of it. They depend very much, they have depended very much upon the miners in all districts in England.

16992. Then am I right in saying that the trade has been in the past a very precarious trade; there has been very great distress in it?—In the past less precarious than it is to-day.

16993. Was it not a fact that if it had not been for the bicycle manufactories in Coventry, the people would have been in a very bad way in Coventry—the watchmakers?—No, I do not think that you are quite right in saying that, for the reason I have given.

16994. How many of the women work in the bicycle factories?—Oh, a great number. I have given the number as 500, but I find I am wrong and that it is more.

16995. Assuming that the watch trade in Coventry is a very precarious trade, which I happen to know it has been in the past, do you think that the women who work at the watch trade, taking these bad times into consideration, would be able to pay up the back money which they would have to do if they were in an insurance scheme?—Well, it depends upon how long you are going to give them to pay it up in.

16996. Supposing the watch trade collapsed for three years, would they be able to pay the back money?—That would depend very much on the state of trade when they returned to it, if I may be allowed to say so. You see, if the trade

Mr. Henley—continued.

were in a more than usually flourishing condition, then a woman could pay up three years' back money in an incredibly short space of time. If the trade were only as it is to-day, I think she would have no power, no chance.

Lord Lingen.

16997. Do these single women of whom you have been speaking live by themselves, or live in families with their parents, or with their brothers, for instance?—Nearly always residing with their parents. Young women board with parents.

16998. Therefore the wages go to the family earnings, do they?—Yes.

16999. What I wanted to get at was this: are the wages of these working women whom you have been describing part of the family earnings, or are they their own?—Do they treat the father and mother, with whom they lodge, as they would the owner of a lodging house if they lived in lodgings?—Well, that is a somewhat difficult question to answer, but as a rule I think that their obligation, or whatever you call it, to their parents begins and ends with the money which they pay for their board and lodging.

17000. And there would be a something then over that. In the case of those who earned 10*s.* a week, if they paid 7*s.* there would be 3*s.* a week over for their clothes and for their own personal expenses?—Yes, but then, out of the 3*s.* a week that remains, it nearly always happens that a woman, an unmarried woman, pays 1*d.* a week towards a death club or a burial club, 1*d.* a week to a medical club; perhaps she pays as much as 3*d.* a week to death clubs, and then her employers as a rule deduct 1*d.* from her wages to a sick club fund or hospital fund, which would leave her, perhaps, 2*s.* 8*d.* Club payments

17001. Most of these cases that you have recited are of comparatively young women, women under forty, are they not?—They would be nearly all cases under thirty, I think. Cases quoted all young women.

17002. Therefore the hardships which you have been describing in their case are prospective. They have not yet come to want, or got to need the parish relief?—No; but they have it to look forward to.

17003. Do you know any persons of the same class who are older, we will say between 50 and 60, any of those who have already become paupers from this same class that these younger women are employed in. Have you known any of those?—No; I have not, I think. Has not known women of this class from 50 to 60 who have become paupers.

17004. Should you say from what you have heard, and from your own general impression, that there is an exceptionally large number of female paupers in Coventry?—I should say from what I have personally noticed that the greater proportion of paupers in Coventry would be women.

17005. But whether there are more women in Coventry that are paupers than we will say there are in Birmingham, you have no means of knowing, or you have not considered?—No; I speak more particularly of Coventry.

17006. Although the large mass of the paupers may be women, is the number, compared with the number of women, do you think, exceptionally Many women come on rates in age.

Lord Lingen—continued.

large. Take the working women now that are over 50 years of age, do you think the bulk of those become paupers?—I think that a very great proportion of them do.

Lord Lingen—continued.

17007. The majority would you say?—Well, I do not know that I could say the majority.

17008. But very many?—Very many I would say.

The Witness withdrew.

Adjourned till To-morrow at noon.

FORTY-SIXTH DAY.

Wednesday, 7th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.

MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. WILLIAM DISLEY, called in; and Examined.

Chairman.

Occupation.

17009. Where are you living now?—In the small holding of Fronshonhugh, in the parish of Berriew, in Montgomeryshire.

17010–11. What occupation are you now following?—A labourer, my Lord.

17012. What were you before?—I have been wharf manager for Mr. Tilsley, of Berriew, for four years until he closed the wharf. Previous to that I was in Bilston, Staffordshire, with Mr. Price, the Colliery, Mount Pleasant, as carter to begin, and then I was weighing-machine clerk afterwards.

17013. Have you been employed on the Great Western Railway Company?—A short time. I did not like it; I left it; that was previous to my going to work for Mr. Price, of Mount Pleasant Colliery.

Forden Union.

17014. You have something to tell us I think as to your opinions on the operation of the Poor Law?—Yes, my Lord.

Excellence of workhouse.

17015. You will begin perhaps with the in-door relief; what would you wish to say as to

Chairman—continued.

the in-door relief in the workhouse?—Well, I do not know so much of the in-door relief; I know that those that have been there in the Forden Union praise the in-door living of the Forden Union. I was speaking with a man that came out from there about a fortnight ago, and he said that he did not believe there was such a place.

17016. How old was that man?—Well, he would be, I should say, 60 years of age, or nearly so.

17017. Do you know how long he had been in the workhouse?—He was very ill, and he was there I think about three weeks or something like that. He said it was only the name "union"; it was a splendid place.

17018. Have you had any other information about it?—No, my Lord, not as regards the in-door living.

Aged male inmates unmarried.

17019. Have you anything to say about the people who go into the workhouse generally?—Yes, my Lord. As a rule, at least I know at

Chairman—continued.

the present time, there are in the Forden Union, I believe, six old bachelors belonging to our parish, and I only know of two that are in that have been married—two old men.

17020. Do you connect in any way the fact that they were old bachelors with their being in the workhouse?—Yes, my Lord, I do.

17021. How?—Because if they had had a home they would not have been there, a number of them; they have never tried to get a home.

17022. What occupations had they followed?—They were all labourers, agricultural labourers.

17023. Did either of them explain to you why he had not married?—Well, I have heard one say, in particular, that he could not afford to keep a wife, and he found his money little enough for himself.

17024. I suppose that people earning the same wages as he had been earning had afforded to keep a wife, and had been none the worse for it?—Well, some of them a good deal better off than he was.

17025. He did not look after his wages properly?—He lives for the present time.

17026. Did you know these six men who were bachelors?—Yes.

17027. What sort of men were they?—I could name them.

17028. I do not want that. Had they been men of decent, honest lives?—I do not know anything against them, any dishonesty, only for spending their money.

17029. Where did their money go mostly, do you think?—Well, in the public-house, I think, most of it.

Women. 17030. And about the old women; do you know anything about the women in the workhouse?—There are not so many now, I believe, of old maids in there as there was; a time back there was a great number of them in; there are very few of those now, I think, in the place.

17031. But are these old women widows?—Widows, and something of that, I think, my Lord, now.

17032. Do you know anything about their previous history; their character?—No.

17033. Were they fair specimens of their class?—Yes, my Lord, I believe they were.

17034. I see by the return that in the whole Union of Forden there were 131 in-door and 325 out-door. Have you ever heard any complaints of harshness on the part of the guardians in compelling old people to go into the workhouse?—No, my Lord, I have not. I have never heard any complaint from the union, nor have I heard any complaint of the administration of the outside either.

Complaints of harshness.

17035. Do you know any persons receiving out-door relief?—Yes, my Lord. I know several that receive out-door relief.

Amount.

17036. Do you know what amount of out-door relief they receive?—I think it is about 2*s.* a week, as a rule.

17037. Well, how do those people get on?—Well, they do some little work, what little they can do, some little odd jobs about, some little work that they can do, some light jobs.

Assistance of relatives.

17038. Do they get any assistance from their friends or families?—Yes; three that I know of do, in my district, just were I belong to.

17039. They get help from whom?—From their sons; one from a son, and the other from the son-in-law.

Chairman—continued.

17040. What are the son and son-in-law doing?—They are labourers; they work in the timber, nearly always, timber felling.

17041. Are those better paid than ordinary labourers?—Yes; I think they receive about 16*s.* or 17*s.* per week, and sometimes more in the oak felling.

17042. And have they families?—Yes, they have all families that I speak of.

17043. Do you think that they are in a position to be able to assist their parents without unduly stinting their children?—No, I do not believe that they could, without being short themselves.

Employment and wages.

17044. Do you think that is right?—I believe that is right, my Lord, because in our district the labourers' wages are very small; there are very few labourers in our district, nearly all the work that is done is done by domestic servants.

17045. By what?—Domestic servants, servants living in the house, the farmer finding them with food; and then the labouring men, the labourers, whom they employ, they usually choose to have their food in the house.

17046. What wages do the labourers get?—Well, if they have food in the house, they get about 7*s.* or 8*s.* per week.

17047. And then they get food and lodging?—They only have their food if they are labouring men; they go home at night.

17048. Then is their food and 7*s.* or 8*s.* per week all they earn?—All they earn, my Lord.

17049. Is there any employment for the women in your district?—No, unless it is washing. There are very few women work out; I do not know of any, well, perhaps one or two in the parish that do laundry work, something of that description.

17050. Is there much poverty in your district?—No, I do not see much poverty, my Lord. I think everyone seems to have pretty well to live upon.

17051. Do they keep their cottage decent?—Yes, the people are better in that respect than in many places, I believe. They are very clean about our place in the way of the cottages.

17052. Have you ever known any receive more relief than 2*s.* a week?—Well, I could not exactly say, my Lord; there may be cases where they have received 2*s.* 6*d.* I have heard of them receiving 2*s.* 6*d.*, but I could not state any.

17503. That is the most?—Yes, that is the most that I know of.

17054. Have you ever heard of a system of pension for old age?—Yes; you mean the Parliamentary scheme, my Lord?

Mr. Chamberlain's scheme.

17055. Yes, the Parliamentary scheme, which goes under the name of Mr. Chamberlain's scheme?—Yes.

17056. Where the workmen contribute so much and the State contribute so much?—Yes, my Lord, I have heard of that.

17057. Well, what do you think of it?—Well, from what I can make out of it, my Lord, I believe it is a very good thing if taken to by young men under the age of 25.

17058. Do you think that there are many young men of 25 who look forward enough to

Chairman—continued.

the future to make the necessary payments?—A number of them, are in friendly societies, and some look in that way.

17059. Do you think with their wages they would be able to subscribe both to friendly societies and to a pension scheme?—Well, I could scarcely say. I should hardly think they could very well in our district, where the wages are so small. As young men they might before they are married, but when they get to 25, if they are not married, then they are shortly afterwards, and, perhaps, if they went into it, they would not be able to continue their payments into both.

17060. If they went into it, that is to say, if they got the 50*s.* in a certain time, their contribution would be 2*d.* a week; do you think they could afford that?—They could afford that, my Lord, I should think.

17061. Do you think they would regard it as a great comfort to know that if they lived to 65, or even to 60, they would have an assured payment of 5*s.* a week in addition to anything else they might earn?—I think I should regard it, myself; I do not know what they would do.

Dislike to seek relief.

17062. Now do you find among them much fear that some day or other they will have to fall upon the poor rates?—Yes; I think that is the general feeling amongst them all, that, some time or other, they may be liable to be chargeable to the funds of the union.

17063. How do they regard the receipt of out-door relief; do they consider it a disgrace?—Well, I think that in our district they go to the utmost extremity before they will apply to the parish for relief; they would rather be in want for a length of time than they would apply for relief.

Relieving officer.

17064. Do you know anything of the relieving officer of your district?—Yes; the relieving officer of our district, my Lord, lives in Montgomery; he is five miles away from our place.

17065. Does he often come among the poor of your district?—I never see him there, my Lord, only when he comes to pay them on Friday.

17066. He does come to pay?—He comes on the Friday to pay.

17067. Have you ever heard any complaint of his being harsh or rude?—No, I have not.

Parish better area for relief than union.

17068. Have you got any scheme for improving the administration of the Poor Law; any suggestions to make?—Well, as far as our parish is concerned, there is very little relief, I think, distributed in our parish; I think it would be better for my parish if we kept our own poor instead of paying the union.

Cases of imposition.

17069. Anything else?—I think it would be much cheaper; the relieving officer could live in the parish, and then he could see deserving cases if there were any; he would be able to know that there would be no imposition.

17070. Have you known cases of imposition?—Well, we could not exactly say how many cases of imposition there were unless the relieving officer lived in the place, and was continually to and fro amongst them.

17071. Yes; but have you yourself known of any cases?—Well, I know a woman in receipt of relief who is said to have purchased a cow for her daughter, and afterwards paid 40*l.* for a cider mill for her son-in-law. There are doubts about that.

Chairman—continued.

17072. I suppose that is a report; do you believe it?—I do believe it, my Lord; and all the inhabitants of the neighbourhood seem very certain about it although we have no certain fact to prove it; but the son-in-law was always a drinking man, and he married the daughter, and they had no money, could not have had any, and when there was a small holding to be taken to, a cow was bought for the daughter and the son-in-law. Shortly afterwards there was a cider mill to be bought, and the man told him he could have it when he worked the money up, but as soon as he had it the money was required, and he had the 40*l.* for it at once.

17073. Was the mother-in-law, who is believed to have supplied her daughter with the cow, and her son-in-law with 40*l.*, in receipt of relief at the time?—Not at the time, my Lord, but she has been now for a length of time.

17074. But she was not at the time?—She was not at the time

17075. But did she become destitute?—Well, she is receiving out-door relief now, my Lord; everyone seems to suppose that she is not destitute.

17076. Does she get any assistance from the daughter or the son-in-law?—She lives with one daughter and son-in-law, but not with the one that she supplied.

17077. Does she get any relief from those to whom she had been so liberal according to the general belief?—Not that I am aware of; she lives with another son-in-law.

17078. Do you know what relief she is getting?—I believe it is 2*s.* per week, my Lord.

17079. Do you know anything about a sister of hers who had out-door relief?—Yes, from all that I can gather, she had out-door relief. I have tried to get at the very foundation of it; I have asked several, they seem all to say that she was in receipt of out-door relief at the time she married her second husband, and she was a very old woman when she did marry her second husband; and as she went to market one day, he was about the place, and he found upwards of 100*l.* hid in an oven. She was not baking, she had put this, I think it was about 120*l.*, in the oven.

17080–1. Were those supposed to be her savings?—Her first husband's savings.

17082. And you think she was in possession of those savings at the time she was supposed to be getting out-door relief?—Yes.

Suggests almshouses for old couples.

17083. Now, as to the treatment of old people; have you any suggestion to make? You have said that you believe that they are very well treated in the workhouse, but have you any other suggestion to make?—Well, as regards every parish keeping its own poor, I would suggest that there should be a few almshouses in every parish where the old couples could go to live together, instead of going into the union in old age.

17084. I suppose you know that the guardians are bound to provide means for old people to live together, to give them a separate room?—Yes; of late years I believe they have, my Lord.

Chairman—continued.

17085. But you would go further and have almshouses?—Almshouses.

17086. As those people got very old and helpless, how would they be looked after?—Well, I would suggest that there should be one parish nurse to look after the most ailing, and then the others could look after each other.

17087. Do you know what nursing they have in the workhouse?—I believe in the workhouse they look after each other mostly.

17088. Have they a paid nurse there?—There is a matron; I suppose that there would be.

17089. You do not know whether there is a trained and paid nurse?—No, I do not, my Lord.

17090. Have they an infirmary separated from the workhouse?—They have a sick ward.

17091. Is there a separate wing of the poorhouse intended for the sick?—Yes, I believe so, my Lord.

17092. Are there any points upon which you think that the law might be advantageously changed for the relief of old people?—Well, there is one thing; I think it is very hard on old people that have been living in the same home, we will say for 45 or 50 years, paying heavy rates and rent, and rearing a large family, that when they get very old—I mean when they keep a cow—when they get very old that they cannot have any relief or be helped in any way while they keep a cow; they are obliged to sell the cow before they can receive any relief.

17093. They are obliged to show that they are thoroughly destitute?—That they are destitute.

Lord Lingen.

17094. Must they give up their home as well as the cow?—When they give up the cow they must leave that home, of course; the land and the house go together.

Chairman.

17095. What is the cottage rent usually in that part?—They differ very much, my Lord, from 3*l.* up to 5*l.* 10*s.*

17096. Is that according to the size and convenience?—According to the size and convenience and where it is situated, my Lord.

17097. Have they usually gardens attached to them?—Yes, my Lord; they have, most of them, gardens belonging to them.

17098. Are there allotments there besides gardens?—Well, I do not know, strictly speaking, of any allotments; they are either small holdings or houses and gardens.

Mr. Roundell.

17099. What size are the small holdings on the average?—Well, they vary very much from three acres up to five, six, seven, and something like that.

Chairman.

17100. Are there any charities applicable to the poor in your neighbourhood?—Yes, there are charities, but we know but very little about them; they are in the hands of the clergy more than anything else, they keep those things pretty secret; we do not know what they are exactly; I do not know.

17101. But are they for the poor or are they for some other purpose?—There is one lot that I know for the poor; there is another kind for education.

17102. And what do the poor get out of it?—They give them blankets, I think, and flannels and something of that kind, at Christmas out of that one.

17103. Do you know how much the charity produces?—No, I do not, my Lord.

Lord Lingen.

17104. Are the trustees of it local parishioners?—Yes, I believe the trustees are local people.

Chairman.

Need of organised charity.

17105. Anybody besides the clergymen and the churchwardens; do you think something might be done by a better organisation of the charities in your neighbourhood?—By that, my Lord, I meant that in those special cases where the man had to sell his cow it might prevent him doing that if there were some charitable organisation established and several parishes combined for that purpose, and have a charity Sunday like—through the chapels and churches—a collection once a year.

17106. It would be voluntary?—That the gentry and all those who chose to contribute as well, to form a nucleus of a fund for that purpose to assist special cases. I may mention now I am on about a man in my district now. The last winter he had the misfortune to have his hand very bad, and he was obliged to have two fingers taken off. Now that man would not receive anything from the union till his family were really starving, and then he did go and ask that they would pay his doctor's bill. I was thinking at the time how handy it would be if there were some kind of organisation to help a case of that description.

17107. So as to prevent his going to the guardians?—Yes, my Lord.

17108. Well, did they pay his doctor's bill for him?—Yes, my Lord, I believe they did.

Vagrants.

17109. Have you many tramps in your part of the world?—There is a great number, my Lord, passing through and going into the union.

17110. We are only dealing with the aged poor, and I suppose the tramps are generally in the prime of life, and not very old. Well, what do you say about the treatment of tramps?—Well, I have a scheme of my own as regards tramps. I do not know whether it would act or not. I should like to see professional tramps distinguished from the genuine working man as regards their treatment. I should like to see them treated much more strictly than they are at present. I should like to see them kept in the union for a week, and kept hard at work when they did go there, because whenever you speak to one they always tell you that they never did work, and they never intend to do so.

17111. That was candid, did they say that?—I have heard them say that; nothing kills them so bad as work, and if they were kept in a union for a week it would cure some of them. But the way to distinguish genuine labouring men from the tramp is the question. I think this, that the genuine labouring man before leaving his native town or village should be provided by

Chairman—continued.

his late employer with a certificate showing how long he had worked for him and reasons for leaving. He should show this certificate to the master at the union where he stops for the night, who should stamp it with the union stamp. This certificate would show how far the man had come and how many unions he had been in. He should be treated with far more consideration than the professional tramp, and should be let out in the morning to try to find work.

17112. Trade unions do something of that sort, do they not, for their men; they provide them with a certificate?—Yes, but the trade unions men do not go into the union as a rule; they are helped from town to town. It is these that go into the union that I have here.

17113. Is there anything more that you would like to say?—As regards the superannuation fund, we were speaking about that just now.

17114. Yes?—I do not think that friendly societies are the proper medium for the purpose.

Risks of State aid.

17115. What is your objection to the State meeting the friendly societies and trade unions and providing a superannuation fund? At present you know they do not provide superannuation funds; what is your objection to the State co-operating with the societies and unions in providing a superannuation fund for old people?—Well, I have been thinking that there might be objections, and I have had that over in my mind, that there might be objection in that respect.

17116. On what grounds?—Well, people might say that if the State aids those they should aid for other purposes, that is the chief objection that the country might arrive at. I was thinking about it.

17117. Does not that seem to be rather an unreasonable alarm?—Well, it does when I have looked it over, and I put it I find in the end, that there is no analogy, or scarcely any, between the purchase of a life annuity and the investment of money in trade, because Government has already given free education, and if it were to advance money for other purposes, I think that would be the chief objection; if it were to advance money for other purposes, that is, for the purpose of trade, to assist a man to set him up in business, or assist him in getting on some way or other; if it took that in hand it would soon come to be that half the nation would want to be set up by the whole of the nation; then if they should fail we should have a bankrupt nation. Whereas if the money is invested in the purchase of a life annuity, that would be a saving to the nation, because when he became of the age of 65 he would not want to receive any rates; he would not want to be relieved by the rates; it would be a saving in the end.

except for annuities.

17118. Then I understand that you think that every man should provide his own annuity at the age of 65 without any assistance from the State?—Not as regards an annuity. I mean, my Lord, that the State should help to provide this annuity. I am in full accord with that, but not for other purposes, because that would be a saving to the nation and to the rates in the end. The money that was added to it, that money that they added to it would not go very far in old age in finding a man with out-door relief.

17119. You think that they would save the amount of rates or taxes that they would otherwise have to provide?—More so, my Lord.

Lord Lingen.

Parish should administer poor law.

17120. Your chief recommendation, I think, is that the parish should manage its own poor affairs rather than the unions?—Yes, my Lord.

17121. You would want then a parochial board of guardians, I suppose, instead of the union one now; you would want several guardians, for instance, for your parish?—Yes; I think that under the parish councils that could be easily managed, now that we have parish councils.

Cost of almshouses.

17122. But you thought for a certain number of aged poor that you still would want, if not the workhouse, almshouses?—Yes, my Lord.

17123. Do you think you could reckon upon such a rate as would borrow the money to build those houses, and pay off the debt when it was confined to the parish?—Yes, my Lord. I think if the money were borrowed well at the lowest interest they could get, at 3 per cent. or 4 per cent., and could extend over a period of 30 years, so that this generation would not have exactly to pay it all, extend over a period of 30 years, I think the rates of the parish would in time pay for the building of the almshouses.

17124. That charge, of course, would be during the 30 years, in addition to the charge for the ordinary maintenance of the poor?—That is the interest, my Lord.

17125. But you still think that the better supervision that you would be able to exercise under parochial management would save, if not the whole, a good part of that extra expense?—I believe so, my Lord.

17126. Are you a guardian of your union yourself?—No, I am not, my Lord.

Mr. Henley.

17127. Do I understand you that you would like the out-door relief to be a parochial charge managed by the parish?—Yes, sir, I do.

17128. Now, what do you say to in-door relief; would you make that a general charge, or would you make it a parochial charge?—There would be very few want to go to the almshouse if it were a parish charge.

17129. But I am asking you that question about in-door relief with regard to imbeciles and other cases; should you leave that a parochial charge, or would you make that a union charge?—A parochial charge, sir.

17130. Then it would necessitate building workhouses, or a parish paying for its poor when in the workhouse?—Build almshouses.

Aged living with children.

17131. That is another matter; I am speaking of the workhouse now. You mentioned the son-in-law in the beginning of your evidence who contributed to the support of his mother-in-law?—Yes.

17132. Well, he is evidently doing a very good part by his mother-in-law, because he is not liable to do it. Is he assisting her in money or in goods?—That is more than I can say, sir; she lives with him.

17133. She lives with him?—Yes.

17134. Does she take any part in the management of the house?—She nurses the children, I

Mr. Henley—continued.

think, and she has her parish pay of 2*s.* a week, and she resides with the son-in-law.

17135. She gets the 2*s.* a week from the union, and she lives in the house with the son-in-law?—Yes, with the son-in-law.

17136. Now with regard to the out-door poor; of these you have 325 people, on the 1st January, receiving out-door relief; are any of those living in cottages with land except a garden?—I believe they are all in cottages and gardens.

17137. A cottage and a garden?—Yes; there is none of them that keep a cow that receive relief.

17138. But they are living in cottages?—In cottages.

17139. And receiving relief?—Yes.

17140. Do the guardians, before they give them relief, deprive them of any of their furniture in the house?—No, I am not aware that they take any furniture of them.

17141. They would allow them to receive relief, and keep their furniture?—Keep their furniture.

17142. You have told us about some cases in which, in your opinion, there had been a great imposition. Was the attention of the relieving officer called to those cases by you or anyone else?—I know that when this woman applied for relief the relieving officer told her plainly, in the hearing of several, "You lend me your purse, "and I can pay you."

Chairman.

17143. To which of them did he say that?—To this woman who is reported to have found the money for the cow and the cider mill.

Mr. Henley.

17144. Did the relieving officer report that to the guardians, do you know?—I cannot say that he did, sir; but he was heard to say that to her when she was applying.

17145. Did you or anyone else report it to the guardians of the parish that you considered a person was receiving relief who ought not to receive it?—It is a number of years ago. I was not a householder myself. I was not married then.

17146. How many years ago was that?—It would be about 18 years ago.

Mr. Roundell.

17147. About the relieving officer, do you hear any complaints of any harshness on his part when he puts his questions to the poor people asking for relief?—No, I have never heard anything.

17148. You have told us just now that you were in favour of a State pension, and that it might be taken up by young men before marriage and under 25?—Yes.

17149. I want to ask you this, why should not the same provisions for old age be made by a young man becoming a member of a friendly society now that the friendly societies are offering greater advantage in providing for old age?—Well, my chief objection to friendly societies providing for old age is this: if a man, through sometimes no fault of his own, is unable to pay up his contributions, after a length of time they expel him, and then he is thrown out, and he

Mr. Roundell—continued.

may be paying for years and years, and something may happen that it will be unable to continue his contributions, perhaps through no fault of his own, he would then be expelled, and cast adrift, whereas a Government affair would only deduct so much percentage for his arrears.

Should not in State scheme.

17150. Do you know about Mr. Chamberlain's scheme?—I have seen a copy of it in our district.

17151. The point of it is that a young man would have to pay so much a year for so many years up to 65 in order to get his pension at the age of 65; would not the same argument apply against that, that you have just urged about the friendly societies; a man falls sick, out of work, could he continue his contribution to the pension scheme?—No, he might not continue his contribution to the pension scheme, sir, but he would not be liable to be expelled.

17152. But then he would lose his right to the pension, would he not, if he did not contribute the proper sum year by year?——

Chairman.

17153. I may mention that that has been anticipated, and that Mr. Chamberlain proposes to make an arrangement for those cases.

Mr. Roundell.

17154. I am aware of that; but I think that is only for a limited time if I remember; I mean for two or three years.

Chairman.

17155. A year or two.

Mr. Roundell.

17156. Then again, you are in favour of almshouses, but if the old people are well treated in the workhouse would there be any objection to old people and married couples, who could live together in your workhouse, living there?—They seem to have a great dread although they are done well by in the workhouse from anything I can find out; they seem to have a great dread about going there. They are going there amongst strangers; they seem to lose their independence; they do not care to go there amongst strangers; they would rather almost starve outside than go in although they are well treated there.

Dread of workhouse.

17157. Then you told us when you spoke about the desire to retain the same home, and the cow; about many of them having the small holdings; is it found that any of those who have had the small holdings come in old age upon the parish?—Those that have real small holdings where they only keep one cow are in our district quite as bad or worse off even than the cottagers; they charge so tremendously dear for a small holding where they keep one cow.

Rent and holdings.

17158. I think you said the small holdings average from three acres to five or six?—Yes.

17159. Can you tell us what the rental is, as a rule, per acre?—Well, I pay 12*l.* 10*s.* for 5½ acres, but if it is not well looked after it will grow nothing but gorse and briars. I can only keep one cow upon it, and I pay 12*l.* 10*s.* rent.

Mr. Broadhurst.

17160. Do you pay the rates?—Yes, I pay the rates as well.

Mr. Broadhurst—continued.

17161. And tithe?—Yes, and tithe as well; my tithe is about 6*s.* a year now.

17162. What is the total?—Altogether, my rent, rates, and taxes come to about something a little over 15*l.* in the year.

17163–4. Three pounds an acre?—Yes, nearly 3*l.* an acre.

Mr. Roundell.

17165. You spoke about your desire for the establishment of some charitable organisation, and you think that could be done if several parishes were to combine together, with the aid of collections in church and chapel?—Yes.

17166. Has that idea been at all talked about by the people in your part?—No; it was an idea of my own, sir.

17167. Have you a cow club in your parish?—No, sir, we have not.

Mr. Broadhurst.

Wages and power of providing.

17168. What are the wages of the ordinary labourer in your part, the farm labourer?—The farm labourer, where there is a farm labourer kept, I believe his wages are about 13*s.* per week; the estates' labourers receive about 14*s.*, I think.

17169. Which do you think would be the most important thing for a man to provide for, sickness or old age, a pension say at 60 or 65?—Well, as a rule, and as far as I myself am concerned, and I think most in our parish, we are pretty well provided for in sickness, we might get over sickness, but old age is the most important.

17170. Do you think that the labourers in your part would be able to provide both for sick clubs and an old-age pension?—I hardly think so, sir.

17171. And to a pension for their wives in addition?—Not with the wages. There are very few weekly wage labourers that live on their own food. At the present time, the farmers find them nearly all with their food, what the few they employ; the most of the work is done by domestic servants in the house; there are very few labourers.

17172. And then their wages would be, proportionately, less; they would not get 13*s.* and food and lodging, would they?—No; they do not get 12*s.* when they are found by the farmers, if you reckon what the keep is now, because everything is so low.

17173. How much does the man get in wages—in hard cash, I mean—who is living on the farm and feeds in the kitchen?—Seven shillings or 8*s.* per week.

17174. Do you think he would be quite able to pay both his sick club and the pension fund?—Not and keep his wife and family, sir.

17175. He could not?—No.

17176. Would you think it was his duty first to provide for sickness rather than for old age?—Old age is the most important; I should hardly say.

17177. But it is not certain; he might live to be 60 years of age or 65; it is pretty certain he will be sick at some time or other?—Yes.

17178. And perfectly certain he will die at some time, so he wants funeral allowance?—Yes; but if he were provided for old age, die when he would, his family would have it.

Mr. Broadhurst—continued.

17179. There is no provision for burial in the old-age pension and there is in the sick club?—Is there not one part of it they call the returnable scale, sir; I think there is.

17180. There is no funeral allowance there; that is only to be returned under certain circumstances, but that is a much higher payment than the other?—It certainly is the duty of everyone, if he can, to provide for sickness as well as old age—if they can.

Dread of workhouse.

17181. And the people in your part of the country dislike going into the workhouse?—Yes, they have a dread somehow of the workhouse, although they know they are well done by; I have never heard any complaint; I have heard several speak who have been in the Forden Union, who have come out.

17182. No complaints?—No complaints.

17183. But they do not like it?—They do not like it; their going amongst strangers, they do not like it.

Mr. Stockall.

17184. Their freedom is gone?—Their freedom is gone; it destroys their independence.

Friendly societies.

17185. What friendly society have you in your neighbourhood?—We have but one near us, that is the Loyal Rhiew Lodge of the Manchester Unity of Oddfellows.

17186. Are there many old men in that lodge?—It has not been established many years.

17187. And the members have not grown old enough?—The members have not grown old enough; there is not an old man in it.

Mr. Humphreys-Owen.

17188. There was a club in the neighbourhood which broke up about 10 or 12 years ago, was there not?—Yes, the Ancient Order of Foresters; it was called the Court Glansevern, I believe. It was held at the Glansevern Arms.

17189. Do you mind telling us why that club was broken up?—The Foresters Club, sir?

17190. Yes?—Well, I believe it was something through the fault of the secretary and treasurer, the money could not be found satisfactory when they came to audit; I believe it was something of that, that the members began to clamour for the money to be divided, that they were afraid that their money was being smuggled and they were losing it.

17191. However, there was a large sum in the club, was there not?—There was a large sum of money in the club, and it was divided, sir.

17192. I think you were born in the parish, were you not?—Yes, sir.

Wages and improvement of living.

17193. Can you tell us whether there is much difference in the rate of wages now, and when you first remember?—Yes, my father when he used to work at Vaynor, he used to work for 9*s.* a week, and keep a family of seven children besides himself and wife.

17194. At a large house in the parish?—Where I live, there he lived; we have lived there between us 50 years. I am 44 years of age myself.

17195. He was a woodman?—Yes, at Vaynor.

17196. I suppose the living, the food of a labourer, is very much improved compared with 40 years ago?—It certainly is; we always had

Mr. Humphreys-Owen—continued.

plenty to eat even at that time, it was sometimes rough, but we always had plenty of it.

17197. I think you mentioned that some of the people in the workhouse had never paid anything to the rates?—Yes, the old bachelors never had a home, and certainly they never paid to the rates.

17198. And you think it is not fair that people who never paid to the rates should have exactly the same treatment when they grow old as men who have been ratepayers all their lives?—I certainly consider it very unfair that they should not be made to contribute, those that have no home.

17199. Would you make them contribute?—Yes, I think I should make them contribute on something the same lines as if they were paying to an illegitimate child; everyone over the age of 25; but at the same time when they became a ratepayer, I think the franchise should be extended to them; they should have a vote as well; it would be much better that they should be rated, it would bring in the funds, so that those children who are often unable to support their parents in old age may not be compelled necessarily to do so; the rates would be increased that much more.

17200. Do you think there are many cases of hardship in your immediate knowledge in consequence of children being forced to contribute to the maintenance of their parents?—No, I do not know that there is any hardship; in our union I do not know of one man who has a family who is paying anything toward the support of his parents.

17201. Of course, if you thought a man was able, you would make him contribute, would you not?—I would make him contribute, a relative; but if he had a family, I think he would have quite enough to do to support his own household.

17202. That is on the wages which are current in the parish?—Yes, sir.

17203. Now about the charities; there are about from 20*l.* to 25*l.* a year distributed every Christmas in articles of bedding or of clothing, that is sheets, blankets, or flannel?—Yes, sir.

17204. Do you think that that 20*l.* to 25*l.* could be employed in any better way?—Well, I could not say; if it was either in food or coals or something that way, it might be.

17205. If it were proposed to make it into three pensions of about 8*l.* a year to deserving old people you would not think that so good an employment, or would you?—I should say it would be quite as good, sir, because I know that there was dreadful grumbling about it last Christmas. One man told me that his brother's wife had had it, flannel and a blanket, or whatever it was, and her husband, in receipt of about a pound a week.

17206. You look to the parish council to look more sharply after things of that kind?—To look after things of that kind.

17207. Apart from instances of mismanagement, or anything like that, the point I want to get from you was, whether you would have it concentrated in pensions to a small number, it would only be about three, or distribute it in those small sums which are worth about 5*s.* a piece, to a much larger number?—I think it would do a permanent benefit if made in three pensions; for those who just receive the 2*s.* 6*d.* or 5*s.* it is very useful at the time, but they hardly know that they have got it when it is distributed among so many.

Mr. Humphreys-Owen—continued.

Would be useful for pensions.

17208. About your recommendation about almshouses, Mr. Henley asked you what would be done with the union workhouse. I suppose your view would be that practically there is no need for a workhouse for our parish, because there is next to no necessity for treating any of the poor indoors, if you had the almshouses for the old?—Yes, that was my idea; you could either sell the union, or do something with it for our own district. I do not think we should want but a very few almshouses.

Almshouses.

Chairman.

17209. But you told me that you wished the almshouses for the sick and the old married couples?—Yes.

17210. But a large portion of the aged poor who are in the workhouse now are not married. Would you have almshouses built for such persons as you have described; that is to say, old unmarried people who have spent a large portion of their wages in the public-house?—I had another scheme for such as those.

17211. What was that?—That the parish councils should take so much land, something in the way of a farm somewhere near the almshouses where these men—once a man gets over 50 the farmer does not want him if he can get younger men—and these men could be employed upon this place and paid according to what they could earn; if they were only worth 4*s.* or 5*s.* a week let them have it; that would keep them from the union until the very last, and then there may be one of the almshouses used for that purpose.

Suggests parish farm to give work to aged.

17212. Well, then, the workhouses are also used for young people and for children?—There could be a small orphanage attached to them as well, and the parish nurse could look to the children until they were able to go to school, and let them attend the parish school. I think that would be an improvement on the boarding-out system.

Mr. Humphreys-Owen.

17213. Do you think that a woman could take advantage of Mr. Chamberlain's scheme; that is to say, could she find the money which is demanded by it?—A young woman could do it very well; but I hardly know how it would be if the husband and wife were in the scheme, after they got married, you know. There would be the two pensions to pay all the time; every year.

Power of women to contribute.

17214. Do you think that a woman could, first of all, pay 1*l.* 10*s.* before she is 25, and then go on paying 8*s.* 8*d.* a year until she is 65?—Well, we should think that it would be quite possible to do that.

17215. You think it would?—Yes; it is not much. The servant girls get larger wages before they are 25; they get from 10*l.* up to 25*l.*

17216. But those of them who do not get into such good places; there are some who only get into farmhouse places, and would not get so much wages?—A good farmhouse servant, if she is able to manage a dairy, will get 14*l.* or 16*l.* a year wages.

Mr. Humphreys-Owen—continued.

Undeserving paupers.

17217. How should you treat the undeserving cases; there are some, of course, people who have been not merely idle but absolutely dissolute?—I think there is no help for that under the present system but sending them to the union.

17218. You think that we should have to keep up the workhouses for extreme cases like those as a sort of penitentiary?—It is curious to say what to do with those, because you could not turn them out on the road.

[The Witness withdrew.

Mr. John Valentine Stevens, called in; and Examined.

Chairman.

Occupation.

17219. What is your occupation?—I am a tin-plate worker, my Lord.

17220. Where?—I work at Holloway Head, Birmingham.

17221. You have given some thought to the subject of the provision of pensions for the aged poor?—I have, my Lord.

Artizans opposed to Mr. Chamberlain's scheme.

17222. You have seen the scheme that goes by the name of Mr. Chamberlain?—I have.

17223. Have you any observations to offer upon it?—So far as I have been able to gather, the artisan portion of the working classes in Birmingham are nearly entirely opposed to Mr. Chamberlain's old-age pension scheme.

17224. On what ground?—They believe that they can better provide for themselves where they have sufficient wages, because the conditions of trades and occupations vary so much that no set scheme will be satisfactory to the majority of them.

Men have now a means of old age provision.

17225. How do they propose to provide for themselves when old age overtakes them?—For working men who have sufficient wages there is ample opportunity, they believe, at the present time, to provide for old-age pensions in the shape of their trade societies and in the shape of friendly societies. Of course I am speaking as regards the male portion of our population now.

Foresters now give reduced sick-pay for age.

17226. The friendly societies, as a rule, do not make provision for old-age pension?—The Ancient Order of Foresters have a pension scheme which they desire to make compulsory upon all new members joining the society. At the last high court meeting held in Bristol there was a resolution of that kind, but it was defeated by a large majority of that assembly, on the grounds, I believe, whether they be right or wrong, that their reduced sick-pay covers the requirements for old-age pensions. In Birmingham we have recently revised our rules as a district of that Order.

17227. Are you speaking now of the Foresters?—The Foresters, my Lord. They have recently revised their rules; and they take it that the reduced sick-pay is nothing more nor less than a pension. That idea, I think, as years go on, will die out, and they will desire to see what the Bristol executive council suggested; that is, that at a certain age, the age of 65, their sick-pay shall terminate, and they shall come on what is properly the pension scheme.

17228. Well, but these are things for the future. As I understand you, the proposition to found a superannuation scheme, with, of course, an increased payment accompanying it, was not accepted; was defeated by a large majority?—It was defeated, my Lord.

Mr. Roundell.

Payments and benefits.

17229. May I ask what the witness means by "reduced sick-pay"?—"Reduced sick-pay" means in our district, and it means all over the country, that when a member has had full sick pay, that may be 8*s*., 10*s*., 12*s*., or 14*s*. up to 1*l*.; when they have had their full sick-pay, that is the maximum allowance, for six or twelve months, according to the provision of their rules, then they shall go on half pay or quarter pay according to the length of their sickness.

Chairman.

17230. And is that pay to be continued through their natural lives?—That pay is continued through their natural lives; and I have some figures with regard to Birmingham how it comes out.

17231. Now you say that it is contended by some people that the payments that they make are sufficient to enable the Foresters to give this reduced pay in addition to the other pay?—Yes, my Lord.

17232. Without any increase of subscription?—In the district to which I belong that is contended; that is the opinion largely obtaining throughout the country.

17233. Is it your own opinion?—As far as Birmingham is concerned, I am satisfied, my Lord, that it is sufficient.

17234. You think they can go on paying the reduced pay during the natural term of a man's life, although he may live 10 or 15 years after he is unable to work, without danger to their financial security?—Quite so, my Lord. We have cases where men have been on 30 years: others 20 years, and others 10 years, and this society has been worked on this system now for over 50 years.

17235. Well, but do the Foresters pay to all their subscribers after the period for the large weekly payments has passed; do they pay them a reduced payment during their lives?—Yes, my Lord.

17236. They do it now?—Yes, my Lord.

Actuarial position.

17237. Do they do that after having taken the best actuarial advice as to the sufficiency of the subscription for those purposes?—They are valued quinquennially, and their last valuation, four years ago, came out 17*s*. in the £., that is in the aggregate; a number of Courts came out with over 20*s*. in the £.

Mr. Humphreys-Owen.

17238. Is that in that district, or in the whole Order?—I am giving the district. To meet what they think a slight deficiency they have increased the contributions to make up that deficiency, and they hope when their next quin-

Mr. Humphreys-Owen—continued.

quennial valuation takes place they will be thoroughly solvent.

Chairman.

17239. What was your former payment, and what is your present one?—Our former payment, from 18 to 21 I am speaking now; strictly the funds are divided; they are divided into sick and funeral funds, and of course there is the management fund, and most of the Courts have a subsidiary benevolent fund for the sick and funeral fund. Previously from 18 to 21 they paid 8½*d.* per fortnight; now they pay 9*d.* per fortnight; from 22 to 25 they formerly paid 9*d.*; they now pay 9½*d.* per fortnight; from 26 to 29 they formerly paid 9½*d.*; they now pay 10*d.* per fortnight; from 30 to 31 they formerly paid 10*d.*; they now pay 10½*d.* per fortnight; from 32 to 33 they formerly paid 10½*d.*; they now pay 11*d.* per fortnight; from 33 to 34 they formerly paid 11*d.*; they now pay 11½*d.* per fortnight; at 36 they formerly paid 11½*d.*; they now pay 1*s.* per fortnight; at 37 they formerly paid 1*s.*; they now pay 1*s.* 0½*d.*

17240. And there has been that sort of increase all through?—Yes, similar.

17241. Has that been with the view of providing funds for the reduced payment?—That is their object in increasing the contributions so as to bring themselves into a proper state of solvency, as last time they were valued they came out 17*s.* in the £, and they hope in the next valuation to come out 20*s.* in the £.

Mr. Humphreys-Owen.

17242. Would you forgive me interrupting? I think there may be a little misapprehension; I think that what the Witness means is this: that these contributions are for a certain benefit, for a certain period; half of the benefit for a certain other period, and a quarter of the benefit for the remainder of the illness. This, in the case of people over 65, is practically a pension, because they never recover from it?—That is so. Perhaps to make myself clear I had better clear up that point. These contributions provide, in the Birmingham Midland District, an uniform allowance for sickness.

17243. Would you give us the benefit which these contributions buy?—These contributions provide for 10*s.* a week for 52 weeks, and 5*s.* a week for the remainder of the illness, and 15*l.* at death. Should the wife pre-decease the husband, the husband has 5*l.* for her, which is deducted from his total funeral allowance.

Chairman.

17244. Well, but you have said nothing in this statement towards a contribution for old age, apart from sickness?—It is all put together, my Lord.

17245. Very good. Then, you spoke just now of the trade societies; what provision do they make for old age?—The carpenters and joiners have a society; they number—that is, speaking nationally; they are a national society—they have 37,588 members, with 579 branches in all parts of the country. This society in the year 1892—their returns are not out for 1893 yet—spent in superannuation a sum of 6,861*l.*, at an average cost per member of 3*s.* 9¾*d.*, after

Chairman—continued.

being established 26 years. Superannuation is granted to members over 50 years of age not able to earn the usual amount of wages of the locality in which they work. This benefit is granted for life, if a member 18 years, 7*s.* per week; 25 years, 8*s.* per week.

17246. Do you think that society has been established long enough—I think you said 20 years?—Twenty-six years, my Lord.

17247. To test whether with those payments they would be able to meet their engagements?—No, my Lord, it is not in my opinion; but their system is, if there are more payments required they can levy their members.

17248. Now we go to the next one, please?—The Coachmakers' Society have a membership of 5,477; they spent in superannuation in the year 1892 a sum of 3,901*l.* 16*s.* 2*d.*, or an average per member of 14*s.* 2¾*d.* This society allows its members from 4*s.* to 8*s.* per week according to their length of membership; they are able to declare on at 60 years of age.

17249. And that would entitle them to a superannuation payment, would it?—No, it is according to their membership.

17250. What do you mean by "declaring on"?—They are able to "declare on" the funds; that is, they can "declare on" as a right.

17251. Then how much would they receive?—They receive from 4*s.* to 8*s.* a week, according to the length of membership.

17252. Have you the facts as to any other trade society?—Yes, my Lord; I have several others.

17253. But they are founded on similar principles, are they?—They are founded on similar principles to meet the conditions of the trade, and the conditions of the trade are very varied.

17254. That has arisen from the demand on the part of the workmen that some provision should be made for them when the time of old age and the incapacity for work arrives. That is so, is it not?—That is so, my Lord.

Objections to Mr. Chamberlain's scheme.

17255. I think you stated that the objection generally felt to Mr. Chamberlain's scheme was the limit of age?—That is one objection, my Lord; but there are others.

Age 65 too late for pension. Trade union rules.

17256. What would you say about that limit of age?—I think, as I have shown by the statements from the sick societies, that they find that men are unable to earn a livelihood long before the age of 65, and, if you would permit me, I would show you that is so.

17257. Certainly?—We find that in the carpenters and joiners, the amalgamated engineers, and trade societies, where they have a standard rate of wages, a number of these societies will not allow their members to work lower than that standard. The consequence is, that when men are not able to maintain their speed with younger men, they lose their employment, and become, in many cases, destitute, and therefore the trade societies generally have considered that superannuation should begin when a man is no longer able to follow his usual employment; and if Mr. Chamberlain's scheme at 65 were adopted, there would be a long period, perhaps from 55 to 65, which would bring a state of destitution upon those who had to depend upon that scheme.

17258. Would you suggest another age, say 60 or 55, or would you think that the impossi-

Chairman—continued.

bility of fixing an age suitable to all trades and all persons is fatal to the scheme?—I think, my Lord, it is impossible to fix any age that would suit all conditions of labour, because, in cases of piecework trade like my own—piecework largely obtains in places like Birmingham—men are able to go on very much longer than they are in day-work trades, or where their sight is very necessary for them to carry out their occupation in a proper manner. In piecework trades, so long as men can maintain the standard of quality of the articles they produce, the employers are prepared to allow them to go on, knowing that any loss of speed falls upon the men and not upon the employers; and it appears to me that as time goes on men will fall out of the ranks of employment at a much earlier age than was formerly the case.

State interference with friendly societies.

17259. Does your objection apply to that portion of the scheme of Mr. Chamberlain that refers to the co-operation of the friendly societies?—I think it does, my Lord; it is generally believed that if the State should subsidise any contributions or any payments from these societies that they would require or demand that they should have a voice in the management of these societies, and that I believe the working classes are very much against.

17260. But do you mean the management of the whole affairs of the society, or that they would require certain securities as to the separation of the superannuation portion from the others?—That they would require certain securities, perhaps would demand that some actuarial standard of financial stability should be maintained, and perhaps make other safeguards that would hamper them in what they believed to be the free management of their society which they better understand and would be able to alter according to circumstances as they arise.

Workhouse dreaded and unduly pressed.

17261. Have you any observations to make upon the administration of the Poor Laws of Birmingham?—My Lord, I think the administration of the Poor Law in Birmingham, generally speaking, is very good, but I think that in some cases it bears very hard upon the deserving poor, very hard indeed. There seems a desire to limit parochial relief by forcing applicants into the workhouse, and this is generally objected to by the deserving poor; in fact many of the deserving poor would rather die of destitution than they would go into the workhouse.

17262–3. Is that impression consistent with the facts as to the amount of in-door and the amount of out-door relief in Birmingham?——

Mr. Hunter.

17264. But is not the out-door relief very low in Birmingham?—Yes.

Chairman.

Birmingham statistics.

17265. In Birmingham the number of in-door is 3,088; the number of out-door is 2,025; but that number of 3,088 includes at least 1,000 who are in the infirmary, so that, excluding those that are in the infirmary, the numbers would appear to be very much the same, in-door and out-door?—My Lord, that does not tally with the figures I have here.

Chairman—continued.

17266. What are your figures?—Pauper statistics for the week ending February 10th, 1894.

17267. This is on the 1st January 1891, well, what are yours?—Pauper statistics for the week ending February 10th, 1894, show that there were in the workhouse at the close of the week 1,381 paupers, an increase of 89 upon the corresponding week of last year, and in the infirmary 1,128, the same number as last year. In Marston Green Cottage Homes there were 416 children, an increase of eight; and in certified schools 164, a decrease of 13. The total number of indoor poor, including 866 lunatics in the borough asylum, was 3,955 as against 3,862 last year. The out-door poor number 962 as against 711.

Hard case of refusal of out-relief.

17268–72. Thank you. Will you pursue your argument?—You asked me, my Lord, if I knew of any cases of hardship in connection with the administration of the Poor Law. I have one here amongst other cases, Sarah Ann Dossett, 38, Bow-street, aged 67; she has been a widow for 33 years, and was left with six children, the eldest then 11 years of age. She used to obtain her livelihood by sewing boot upper tops, and keeping lodgers until the children were able to go to work. She has one son living who has been a soldier, no trade, barely able to keep himself and family, two daughters, one in South Africa, and the younger one married. She has living with her her grand-daughter, whose parents are dead; a brother of the girl died a fortnight ago (on March 2nd); she pays 3*s.* a week for rent, applied for parish relief and was told that the grand-daughter must go to Marston Green Cottage Homes; where children go from the Birmingham workhouse to be educated, and in the case of boys to learn a trade, and that she herself must come into the house. She is willing to go on doing what she has been doing, getting a little by sewing; if she could have a little allowance it would help her to carry on her home.

17273. You think that they ought to have given her some out-door relief?—I do think so, my Lord; it would have been cheaper in my opinion.

17274. And more humane?—And more humane, my Lord; yes.

Cost of indoor relief.

17275. Have you any other case that you would like to bring forward?—In this case if you would allow me, if Mrs. Dossett had been allowed 5*s.* a week for herself, and 2*s.* 6*d.* a week for the child, with the little she could earn, she would have been able to carry on her home and rubbed along comfortably; whereas, if she went into the workhouse it costs the ratepayers in the workhouse 7*s.* $10\frac{77}{100}$*d.* to keep the healthy paupers, and in the Marston Green Home it costs 9*s.* 4*d.*

17276. That is a question of economy; we are now dealing with a question of hardship; the question of economy is a very large one, not to be disposed of by individual cases, but the question of hardship is?—Yes.

Out-relief refused to make relatives help.

17277. Have you any other case?—There was a case of a woman who lived with her son-in-law. The woman was 68 years of age and had been receiving parochial relief, but the

Chairman—continued.

guardians thought her daughter and son-in-law appeared respectable enough to keep her, and they cut off the relief and offered her the workhouse.

17278. Well, what happened?—Well, she has become a burden now upon her children which prevents the man making what provision he may be able to make for himself in case of old age.

17279. Do you know what wages they were earning?—Yes, my lord, 33*s.* a week the man was earning as a compositor.

17280. And had he any children?—He had six children, two able to work and four not able to work.

17281. And the two able to work, were they living with them and bringing home their wages?—They were living with them.

17282. And bringing home their wages?—Yes, they were girls.

17283. What sort of wages do you suppose they would be winning?—Well, I suppose, perhaps they would earn nine shillings each per week.

17284. That is 51*s.*; that seems to you a very hard case?—It does, my Lord, because I think that a man in bringing up a family ought not to be burdened with his wife's aged parents.

Mr. Hunter.

17285. There is no legal liability, is there, upon a son-in-law?—Not that I am aware of.

17286. How can the daughter be liable when she has no means of her own?—It is a matter of kindness to the old lady; they would rather keep her although they have to deprive themselves than allow her to go into the workhouse.

Chairman.

17287. Do you think that children, supposing that they are able to support their parents, are morally bound to do so?—Not of the working classes, I think not, my Lord.

17288. Whatever their wages may be and whatever their circumstances?—Of course there may be a limit to that idea; some working men of the highest order, perhaps foremen or managers in their places, may be able to get four or five pounds a week; I think in that case they ought to be able to keep their parents; but a man earning 30*s.* a week, I do not think ought to be compelled to keep his parents.

17289. Whether he has children or not?—Whether he has children or not.

17290. Have you any other cases you would like to bring forward?—Not of a special character; it would only be taking up the time; I know of others, but they are of a similar character.

Mr. Broadhurst.

17291. This 30*s.* a week is not a guaranteed fund all the year round; he is liable to be out of employment?—Certainly. Yes.

Chairman.

17292. Are you satisfied with the outdoor relief which is now administered?—No, I am not, my Lord.

Chairman—continued.

17293. In what respects do you think it inadequate?—I think if the deserving aged poor can demonstrate to the authorities that they have not been able to make provision for old age through circumstances over which they have no control, I take it as a right that they should be able to obtain outdoor relief.

17294. To what extent?—To the extent of being able to live.

17295. And what would you put that at?—Well, perhaps, from 5*s.*, I think, to 6*s.* a week aged people could live.

17296. I suppose where there were two the sum would be increased?—Quite so, my Lord.

Trade and friendly societies opposed to competing State scheme.

17297. Have you anything to add; I think I have exhausted your brief?—I should like to say that before coming to this Commission I have been careful to make inquiry of representative working men in Birmingham as to their views upon Mr. Chamberlain's scheme, and, so far as I have been able to gather, they are entirely opposed to the matter. I have heard, if it is permissible, the matter was before the Birmingham Trades Council, a most representative body.

17298. What is the Trades Council?—The Trades Council is composed, my Lord, of various trades, who combine together for their mutual benefit, and it comprises some 40 of the trades of all kinds in Birmingham, representatives, and at the Standing Orders Committee, where there is a representative from every trade, and there is scarcely a trade outside that organisation. I consulted them some fortnight ago, and they were entirely opposed to Mr. Chamberlain's scheme, believing that it would not meet the requirements of old age as they desire it.

17299. Did they put their opinion in the form of a resolution?—Not on that occasion, but in May 1892 the question was discussed.

Mr. Hunter.

17300-1. But was Mr. Chamberlain's scheme in existence in May 1892?—I believe so, yes.

17302. I do not think so?—There have been various schemes; there was a resolution given notice of by a Mr. Perrin, belonging to the typographical society, and it ran as follows: "That any scheme of old pensions which is "adopted by the Government must not run "counter to or be in conflict with any similar "scheme now in operation in connection with "Trade or Friendly Societies." There was an amendment moved to that by Mr. Ridler, a stonemason: "That this council, recognising the "desirability of better provision for old age, "consider the scheme now before the country "would, with slight modifications as to age "limit, prove beneficial to the working classes." This was seconded, and on being put to the meeting was lost. Then the resolution which was carried was as follows, moved by Mr. Henson, a cabinet-maker: "That the old age "pension scheme now before the country not being "calculated to be satisfactory to the working "classes of the country, the Birmingham Trades "Council invite the co-operation of similar "bodies to discuss the whole scheme in con-"ference assembled." This was seconded, and on being put to the meeting, was carried.

Chairman.

17303. There is nothing in all that to show that Mr. Chamberlain's scheme was before them, are you able to say from memory that it was before them?—That was the scheme that was before them.

17304. Mr. Chamberlain's scheme of that time?—Of that time.

17305. You are aware, I believe, that the scheme finally propounded by Mr. Chamberlain varied a good deal from that which originally appeared?—I believe so, my Lord.

17306. Has there been any fresh consideration of it since 1892?—Not since 1892, as far as Birmingham has been concerned; but in August 1892, at the High Court of Foresters——

17307. I suppose their opposition to it was very much for the reasons that you have detailed to this Commission?—It was so, my Lord, yes.

His own society.

17308. Is there anything on that subject that you would like to add?—I have another resolution from my own trade society, in opposition to that scheme, and as they have a pension scheme of their own, perhaps it may be permissible.

17309. What is the date of that?—This is the 28th February of this year.

17310. Would you be good enough to read it?—Yes; this was the executive committee of the trade: "That this committee give their hearty "support to Mr. J. V. Stevens in attending be-"fore the Royal Commission to give evidence "against any Government old-age pension "scheme, believing that it would be a direct "blow to the trade and friendly societies of this "country."

17311. Was that opposed; was there any amendment offered to it?—No; it was absolutely unanimous, my Lord.

Mr. Pell.

17312. What trade was that?—The Tin Plate Workers' Society.

Chairman.

17313. Are they a very large and numerous body?—They have 1,000 members in Birmingham.

Mr. Hunter.

17314. How many were present at the meeting?—Representatives from all the shops in the town.

17315. But how many?—There would be, perhaps, 35 present, all representative men.

Chairman.

Out-relief for deserving aged women,

17316. Do you wish to add anything. Have you stated what you wished to say?—There were one or two points that I should just like to make, if permissible. I think that the question of the aged women is a question deserving the attention of this Commission; in their cases I think that a much larger system of outdoor relief should be allowed. I believe that many aged women would be able to find a home among their friends if they had some little income that would relieve their friends from the burden of their keep, and if this were done, I think, to a very large extent, it would solve the question of the aged poor, as far as the females are concerned.

17317. Do you limit that to the aged women who have borne respectable characters?—I would also apply it to men.

Chairman—continued.

17318. But we will keep to women if you please; would you limit it to the aged women who had borne respectable characters?—Certainly, my Lord.

17319. And who had done their best to support themselves?—Cortainly, my Lord.

17320. As to the rest, you would let them go to the workhouse, as at present?—I would.

as well as men

17321. Well, now, what is the other point?—I think the same should apply to men who can be clearly shown to have done their best to maintain themselves and their families, and that they are destitute, or at least need help through no fault of their own. But it is the general opinion, so far as I have been able to gather, and I have tried to gather this information in a very impartial manner, that if the Government in any way should submit an old-age pension scheme it will largely cripple the voluntary efforts that are now being made, and a very large number of the working classes will be satisfied that they have something to depend upon in old age, and will be prepared to take their chance in times of sickness and when they are out of work. If this is done I believe it will not only not meet the objects of this Commission, but I believe it will be a very great disaster indeed to the country by discouraging self-help and thrift. My idea is that as time goes on, what with education and the desire of the working classes to be independent, they will be largely able through their friendly societies and their trades' societies to look after themselves in old age, but to those who cannot through want of funds I think that the parochial relief should be given in the nature of a superannuation fund for which they have contributed.

but pension scheme bad for thrift.

17322. I understand that your opinions may be summed up in this way: that with a more liberal administration of the Poor Law, involving less pressure to compel people to go into the workhouse, the working classes might be very well left alone to provide for their own future?—That is my opinion, my Lord.

Mr. Hunter.

17323. Are you a member of a friendly society?—I am; a Forester.

17324. Are you a secretary or other official?—I am a secretary of a lodge branch only.

Objections to State scheme,

17325. With respect to the point which you make against Mr. Chamberlain's scheme, as he does not happen to be here, I will put one or two questions. You say that Mr. Chamberlain's scheme is fatal to the friendly societies. I would like you to point out in what manner Mr. Chamberlain's scheme can possibly hurt friendly societies?—I think I have given that in another answer, but I will repeat it, that if the Government provide a scheme for provision in the case of old age men will disregard their habits of thrift to provide for sickness, and out of work, and benevolence, for that is covered by friendly and trade societies.

17326. But friendly societies do not, as I understand, provide for men when they are out of work?—Trade societies; I mentioned trade societies as well.

will check sickness provision,

17327. As I understand, your argument is this: that if a man has made by his own efforts,

Mr. Hunter—continued.

assisted by the State, some provision towards old age, for that reason he will make no provision for sickness?—There will be a great tendency in that direction.

17328. And that is the ground upon which alone, as I understand, there is a conflict between his scheme and the friendly societies?—Not alone.

17329. That is exactly what I wanted to get, what is the other point?—My objection, and an objection that largely prevails, is that if the State assist in providing an old-age pension they will evidently hamper them with provisions that will not be for their benefit, by wanting some management or control.

17330. Now let us be a little clearer about that: you understand, do you not, that the sum which is paid by the State in the case where a man insures in a friendly society is simply by way of addition to what he receives from the friendly society?—Quite so.

17331. Upon what ground could the mere fact that you provide an additional sum to a person who is in a friendly society give you a right or a reason or a pretext to interfere with the management of the friendly society?—For instance, there are friendly societies, what are called dividing societies, that is, that they divide a certain portion of their funds at the end of the year. There is a very large society, the Ebenezer Society, in Birmingham, and I believe that society has a membership of something like 8,000 members.

17332. Do they make pensions for old age?—In the nature of reduced sick pay.

17333. You mean sick pay?—Yes, in the way of reduced sick pay.

17334. Yes; but do you understand that Mr. Chamberlain's addition does not go to those that receive sick pay, but only to those who have insured for an old age pension; it is nothing to do with sick pay?—But the friendly societies and their members look upon the reduced sick pay as a pension.

giving for

17335. But it is not; I mean within the meaning of Mr. Chamberlain's scheme that would not be recognised as a pension of a friendly society for old age to which the State was to make their addition?—Yes, the friendly societies are not providing old age pensions, and would not be available for any addition under Mr. Chamberlain's scheme.

17336. If so, what harm would Mr. Chamberlain's scheme do to them as regards the question of interference; I am speaking of that only just now, what pretext, what reason could the State have to interfere if the friendly societies do not provide any old age pensions at all?—But the members of friendly societies take it as an old age pension, and the Foresters at present have a scheme for old age pensions which they are trying, at each of their annual meetings, to make compulsory on all new members.

17337. Now, with regard to the limit of age, you have spoken very vaguely about 65 not being a sufficiently early period; have you any figures to show us what are the actual ages at which persons become actually incapable of continuing at their work?—Taking a period of ten years, the Foresters' experience in Birmingham; I am simply taking my own district.

Mr. Hunter—continued.

17338. Quite so?—There is one in twelve who live to the age of 65.

17339. I do not quite follow what you mean; one in twelve of what? what are the twelve?—Of their members who live to the age of 65.

17340. You mean that of the total members on the list at a particular day one-twelfth are over the age of 65?—That is so—yes.

17341. One-twelfth; one in twelve; are you aware that that is a much higher average of old age than prevails in the country generally; that it is very nearly double the average old age throughout the country?—No, I am not, sir.

17342. It is so; the average throughout England at the last Census was 47 in the thousand —4·7 per cent., so that your figures show a much higher old age than the average of the whole community?—Well, of course you know that members of a friendly society——

17343. But that is not the question; if we could get any information on this point it would be extremely valuable; I mean exact information. That is not the point I wanted: I do not want to know how many persons over 65 you had on your books; what I wanted to find out was this: whether you have any means of showing what are the actual ages at which persons become incapable, and come upon a pension fund in a trade society?—Well, I think that is pretty well shown by the age that they allow members to retire from work.

Age for pensions in trade society.

17344. Oh, no, that is the rules of the society; but wait a moment now; is it compulsory upon a person of the age of 60 to take his pension and cease work?—No.

17345. He may continue as long as he is able to work, and then he only comes for his pension when he is unable to earn his usual wages; that is so, is it not?—That is so in daywork trades, but in piecework trades of course they go on as long as the employer likes to employ them.

17346. I do not think you quite apprehend the point I wanted to get at, and that is, what in your experience is the actual age—perhaps I may make it clear by telling you we have got the exact figure of the Northumberland Miners' Society for their pension scheme, and we were told by the secretary that the average age at which men came upon the fund was 67½—now what I want to know is whether you are in a position to give us precise figures showing the age at which they actually come upon this fund?—Would you take a trades' society or a friendly society?

17347. I mean your society?—My trade society; they would come upon the funds at about 57 years of age.

His own society's fund.

17348. But they cannot come on the fund till 60, as I understand?—Oh, yes, I have not given you the figures of my own trade; those I have given you were other trades.

17349. I mean if you have not the actual figures from the books it is hardly worth while pressing you upon the point; I mean a mere vague impression is not any use; we want to know actually historically what is the usual age at which they come on the society, and the average of the whole. You could not give us that?—No, I could not give you that.

17350. You are not the secretary?—No, I am not the secretary.

Mr. Hunter—continued.

17351. Could the secretary give it?—Yes, I daresay he could.

17352. If you could show, for a few years, what were the ages of the men when they actually came upon the superannuation fund, and ceased work, that would be useful information?—I shall be pleased to send it on to the secretary.

17353. Your superannuation is from 4*s.* to 8*s.*; the Northumberland miners was 4*s.* all round?—I beg pardon, I have not given my own.

17354. I beg pardon, which is yours?—Mine is the Tin Plate Workers' Society, and this was a scheme which I established myself when I was president.

17355. That 4*s.* and 8*s.* at 60, of which you spoke, does that relate to the tin plate workers?—No, it does not; I have given several societies.

for disablement as well as old age.

17356. You might give us an account of your own society?—Yes, I will give that. In my own society a member is able to declare on the funds at any time when he is incapacitated from following his employment in the case of paralysis or loss of sight, or the loss of a limb, or anything of that kind.

17357. In other words, yours is a disablement fund, and not an old age fund?—Well, it is both.

17358. Yes, but it is disablement regardless of age?—Yes, regardless of age.

17359. Then that would be no use.

Chairman.

17360. Would you state what the payments are that are made?—The payments are: a member of seven years is entitled to 3*s.* per week; a member of 10 years, 4*s.* per week; a member of 15 years, 6*s.* per week; a member of 20 years, 8*s.* per week; a member of 25 years, 10*s.* per week.

Mr. Hunter.

17361. What is the payment which he makes?—The payment is 1*d.* per week.

17362. And have you submitted your rules to any competent actuary?—No, we go upon the experience of the trade.

17363. And that is an experience of 20 years only?—That is an experience of 20 years, but from our knowledge of our members—our trade being a piece-work trade—the members would not come upon this fund so long as they were able to work at the trade, as we should allow a man to work at his trade if he only got 15*s.* per week, they will not come upon the funds.

17364. Have you a separate superannuation reserve?—It is separate from the fund.

17365. Or rather I should call it disablement fund; you have got a separate fund?—Yes, it is a disablement fund.

17366. But it has never been actuarially examined?—No, it has not; the carpenters you see come out at 3*s.* 9¾*d.* after 26 years experience.

Out-relief for those who cannot pay to societies.

17367. I think the effect of your evidence is that there is a large number of cases for which the trade societies and the friendly societies cannot hope to provide, and that that ought to be met by an improvement in the Poor Law?—I did not intend to convey that; that there are no cases where men are able to provide the contribution where the trade society and friendly society cannot meet it.

17368. Yes, but I was thinking rather of the

Mr. Hunter—continued.

case of women?—With regard to women, yes, that is so.

17369. As regards agricultural labourers, would you not put them in the same category as women?—No, because we have a large number of agricultural labourers in our friendly society.

17370. Able to insure against sickness, but would they also be able to insure against old age?—Yes.

Mr. Stuart.

Mode of testing desert.

17371. While you give a more liberal out-door relief, as I gather you propose to do in the case of the aged, would you make any distinction on the ground of character?—Certainly.

17372. In what way would you inquire into that character, or what would you take as the criterion of a good character?—I would investigate the cases in a similar manner, I think, to that in which the charity organisations make their inquiries from previous employers, and from other sources where reliable evidence may be obtained.

Mr. Hunter.

17373. Would you make a distinction as regards persons, say in the case of women who come for relief after the age of 55, and who have never received any relief since the age of 20; would not that be the best test to adopt?—No, I think not, sir.

17374. Do you think that no distinction should be made between a woman who has been receiving relief off and on at any time during her life and a woman who keeps herself until she reaches the age of 55 or 60 or whatever age may be adopted?—I think investigation should be the chief way of ascertaining whether they were deserving or not.

17375. I am not asking you that; I am asking you whether you would make no distinction between those who successfully keep themselves off the rates until they are driven in by old age and those who are paupers more or less all their lives?—Yes, I would do so.

Mr. Stuart.

17376. You would regard that as an important consideration?—Yes, certainly.

17377. And would it not be a very important consideration?—Yes, I should think so, sir.

17378. Perhaps one of the most important you could take public cognisance of?—Yes.

Mr. Humphreys-Owen.

Birmingham administration.

17379. I suppose you rather object to the present machinery for inquiring by the Board of Guardians, do you not?—No, I do not quite understand.

17380. I will put it in this way: you have advocated more liberal outdoor relief to deserving cases?—Yes.

17381. As we understood Mr. Fothergill, the superintendent relieving officer, that is what they endeavour to do now, and therefore your complaint would be not of the principle upon which the Birmingham Board of Guardians act, but of the inefficiency of the instruments which they employ?—I do not think it can be shown, I think the tendency is the other way, that they try to discourage outdoor relief; I

Mr. Humphreys-Owen—continued.

have given one or two cases, and all the knowledge I have seems to point up in that direction.

17382. But take it by steps; in the first place you would make a distinction between deserving and undeserving?—Yes.

17383. And you would give the deserving poor relief outside?—Yes.

17384. How would you ascertain, by what instruments would you ascertain who was deserving and who was not?—They should have to give a record of their lives as to how they had lived; I can give an illustration of what I mean.

17385. Oh, certainly?—There are, to-day, women at work where I work who have been honest and industrious the whole of their lives, brought up a family after being left a widow, and to-day they have to depend entirely upon their children, and eke out a living, or otherwise go to the workhouse. On the other hand, I know of men and women who have kept houses of ill-repute, and they have had the same treatment meted out to them as the deserving poor; whereas cases of that description I would treat very little better than criminals.

17386. Now I think you may take it that the result of the evidence given to the Commission by Mr. Fothergill was that cases of that sort would certainly have nothing but the offer of the house; therefore you would be agreed in principle; only that you think that, through some inefficiency in their organisation, or in their officers, they are not able to carry their principles into effect?—If that is their intention.

17387. I think you may take it that is so?—Yes.

17388. Then what reform could you suggest to the Commission, either in the system or in the officers of the Birmingham board?—As I have stated before, a large number of the deserving poor, especially women, would be able to find a shelter among their friends.

17389. Supposing that it should be the case that a certain number of deserving persons in Birmingham are hardly treated: also that a certain number of undeserving persons are unduly favoured. Now, that is not the intention of the board of guardians, but would arise from mistakes of their officers. Supposing you were on the board of guardians, how would you set about to correct those mistakes?—I would have inquiry made of their previous character, and submit it to a committee, who should determine as to how the various cases should be treated.

17390. You know that is really the present practice; at least, if it is carried out, it is the duty of the relieving officers, according to the law and regulations of the Poor Law Board, to make full inquiries, and to report to the board of guardians; and it is the usual practice of all large boards of guardians to have relief committees to deal with cases brought before them by the relieving officer?—Then the fault would be with the guardians, who seem to be, perhaps, out of touch with the people they are trying to relieve.

17391. Do you think you have any chance of electing a different board of guardians in Birmingham?—I think so, now.

17392. You are going to try it?—But previously, of course, they were disqualified by not being rated sufficiently high.

Mr. Humphreys-Owen—continued.

17393. It is quite possible a change in the persons constituting a board of guardians may very largely remove your present objections?—That may be so.

State aid to old age pensioner apart from his society.

17394. Now, about superannuation. Mr. Chamberlain, in his evidence, says, dealing with the question of supplementing the old age pay secured to a person by a friendly society, it would deal exclusively with the person, who shows that somehow or another, from some source or another, he succeeded in obtaining a particular pension. It has no relations with the societies, and has no claim to any further control or superintendence than it already exercises. Now, if the Foresters were convinced of that, do you think that that would modify the objections which they feel to that particular part of the scheme?—If it were given in the way you state I have no doubt it would.

17395. That is to say, that whoever the relieving body happened to be, if they had a satisfactory certificate brought to them by an applicant that he was in receipt of a pension of 2*s.* 6*d.* a week, then they would pay a corresponding sum without making any further inquiry, and that would not excite any dissatisfaction amongst the Foresters or the Oddfellows?—Not so far as I know, put in that way.

17396. But it would be absolutely necessary, I suppose, that the friendly societies should be convinced that there would be no greater State interference than exists at present with their sick funds?—That is so.

17397. Do you think it would be practicable to make such a distinction between the superannuation funds and the other benefit funds as would insure that?—Yes, there is a scheme, now they have a tabulated scheme of superannuation where the superannuation fund will be kept entirely distinct from the sick and funeral fund, and from the management and other subsidiary funds.

Effect on other modes of saving.

17398. It has been objected to that proposal that it is not fair to subsidise that particular form of thrift; that one person subscribes for a superannuation fund; another spends his money in giving his children a superior education, or he puts it into the savings banks, or he puts it into stocking a small shop, or twenty other means, and that it is not fair to subsidise the particular form of saving, which consists in buying a life annuity above other forms which may be just as deserving. Do you think that is a sound objection?—I think it is; I think there would be great objection to it on the grounds that the State was helping those who were able to help themselves, while it left others, who were not able to help themselves, outside altogether.

17399. I am assuming in each case, that the people have helped themselves to a certain extent, that A. B. has helped himself to the extent of 2*s.* 6*d.* a week pension; that C. D. has helped himself to the extent of stocking a little shop which brings him in one week with another 2*s.* 6*d.* a week; you subsidise one and not the other; you think that would be fatal?—I think so.

17400. Absolutely fatal?—Yes, I think so; it would cause confusion.

17401. Now there is another objection that

Mr. Humphreys-Owen—continued.

Case of society failing.

has been made, and that is that if the society in which the man was insured failed, as his annuity from the society failed, the State contribution which was given as the corresponding encouragement would also fail, and that would cause very great dissatisfaction; do you think that would be a very strong objection?—I think it would.

17402. Fatal?—Yes, I think so.

17403. So much dissatisfaction that it would upset the working of the scheme?—I think so, yes.

Mr. Stockall.

Old age "sick-pay."

17404. With regard to the reduced sickness pay, Mr. Stevens, I suppose you think that members of societies receiving that consider that they are receiving a pension?—They do so; that is largely the opinion prevailing.

17405. And it is acknowledged in a number of societies as a pension by the members?—It is so.

17406. Do you think that members of friendly societies have not subscribed to superannuation benefits, because they would rather depend on receiving their present sickness benefits?—I think it is for want of a grasp of the whole question. When they become more enlightened upon the principle I think that they will take to the superannuation principle.

17407. You think it is from ignorance at the present time that they do not subscribe to a superannuation?—I think so.

Members object to public help.

17408. I suppose you are aware that friendly societies' members as a whole do not desire to have any assistance from the rates or from the State?—They do not.

17409. As a principle?—As a principle they object to it.

Mr. Broadhurst.

Merit should be judged by fellow workers.

17410. As to ascertaining the merits of people now, would there be any difficulty in Birmingham in any body of workmen ascertaining exactly within very little difference indeed as to the past life and history of a man and a woman, working people?—No, there would not.

17411. Any trade union, or all of them, know the history of their respective members?—That is so.

17412. Through inquiry amongst those with whom they have worked?—That is so.

17413. And if a Poor Law system or an investigation system were conducted on similar lines, similar results might follow in 99 cases out of every hundred?—That is so.

Mr. Pell.

Modes of saving.

17414. What provision at the present time, apart from what is done by the great friendly societies, is made by the young men in Birmingham for old age; in what do they put their money in your trade; I will take the one with which you are acquainted?—Well, in my trade of course there is a number of thrifty men, but apart from that in Birmingham there is a large scheme of early Sunday morning classes conducted by gentlemen like Mr. Richard Cadbury, conducted principally by the Society of Friends, and there they have their societies, their saving societies, and their self-help societies, and if any of their number is out of employment, they make grants to them from time to time.

Mr. Pell—continued.

17415. Are you at all acquainted with Leicester?—I am not, sir.

House property.

17416. Is it the practice of the working men in Birmingham, as it is the practice of the working men at Leicester, to purchase their own freeholds and get their own houses?—I think not.

17417. Is there not a good deal of ground rent in Birmingham?—It is all on the leasehold principle.

17418. That is not the case at Leicester?—No.

17419. Perhaps you have not considered that question. Has the ground rent system which has prevailed in Birmingham checked young men going into building societies and so making provision for old age by acquiring freeholds?—I think it does.

Aid to parents.

17420. You mentioned just now two cases which you thought were hard cases under the poor law. Take the second case, which was a widow 68 years of age, with a son-in-law living with her?—That is it.

17421. I think you told us that in that case there were 51*s.* a week coming into the house, that was to say, the son-in-law earned 33*s.*, and two children earned 9*s.* a-piece, which is 18*s.*?—Yes, and there were four younger children who were not working.

17422. Now, do you think it was hard there; do you think the guardians were hard and severe when they said that in that case if relief were given at all, it must be given in the workhouse?—I do think they were hard; you see there were nine persons to be kept.

Liberal out-relief should be given, enough to keep deserving from workhouse.

17423. You have some expectation that with the recent change in the law there may be more liberal relief given by a future board of guardians; I think you said that?—I hope so.

17424. Are you aware that a board of guardians, if they do not violate the order which prevents them giving relief to able-bodied persons, when they are dealing with the old and those who are not able-bodied have power to give any amount of money they like; did you know that?—I did know that, yes.

17425. You did; well now might not the liberality of a new board of guardians, inclined to be what we will call generous, have no bounds whatever as there is no State limit to it. Let us know whether you mean it should be more adequate relief, or something beyond that, something liberal, something like what one might be inclined to give to an old servant; without considering whether it was just enough to find bread and butter and house rent?—I think they should give them sufficient, if their characters had been good, to keep them out of the workhouse, if they were able to take care of themselves.

Would not check thrift like pension scheme.

17426. You have stated very plainly that you are against the State-aided pensions?—Decidedly so.

17427. But you do not appear to be against State-aided pensions in the form of out-relief from the rates to old people. What distinction is there between 10*s.* a week granted by a board of guardians to an old person in out-door relief and 10*s.* a week granted under Mr. Chamberlain's scheme with respect to its effect upon thrift, which is what you laid great stress upon, and quite rightly?—If people could look forward to some

Mr. Pell—continued.

assistance in old age they would disregard any self-help.

17428. Certainly?—On their own behalf.

17429. Certainly?—And for that reason I object to it, and it is only in cases where it can be clearly demonstrated that they have not been able to help themselves, that they should receive this relief.

17430. But is it not equally within the limits of probability that young people in Birmingham with this change which you and others seem to think may come on with regard to the administration of out-door relief, will look forward to their old age being provided for very much more largely out of public funds than is being done at present?—I think it would be a mistake altogether for them to look forward to it as a right, irrespective of their past life, and there should be as much deterrence as possible unless they could show that they had lived honourable and useful lives, as far as their opportunities allowed.

17431. But still the element of speculation would come in very largely, would it not; a young fellow of a joyous spirit would say: "I "will spend freely now; we have got a board of "guardians who will take a right view of the "case; I am not immoral; I work five days in "the week, and I have my fling now and again; "I will not lay by as rigidly and strictly as "my father did, because I am going to have "more liberal assistance at the end of life"?—I do not think that would largely obtain.

Mr. Henley.

17432. Do you live in the Union of King's Norton or Birmingham?—The Union of Aston.

17433. You live in Aston?—in the Aston Union.

17434. Not in the parish of Birmingham?—Not in the parish of Birmingham.

17435–6. All your evidence here has been with regard to Birmingham parish?—Yes, all my evidence here has been with regard to Birmingham parish, but I could give similar evidence with regard to Aston.

17437. I must ask you a question or two with regard to Birmingham as you have given evidence about it; I do not think I am entitled to go into the new subject altogether with regard to Aston as the Chairman has not asked you about it. With regard to Birmingham, ten years ago there were 7,429 persons on the 1st of January receiving relief; that number has been reduced now to 3,795. Should you be prepared to advocate the extension of relief so as to bring it up to that number of 7,429?—If it were thoroughly deserved.

17438. I ask you, as a matter of fact, the relief has been reduced from 7,429 to 3,795, would you be prepared to reverse those figures?—If the relief were deserving, sir.

17439. Then the expenditure upon out-door relief has gone down from 16,274*l.* in the year ending Lady Day 1882, to 3,520*l.* in 1892. Do you think Birmingham people would like to revert to that old expenditure again?—The ratepayers I do not suppose would, but the community generally, I think, would favour larger out-door relief.

Chairman.

17440. Is not the community in general ratepayers?—I am speaking with regard to the compounders, my Lord, people who compound for the rates.

Mr. Henley.

17441. We have been told here in evidence that the relief has been brought down by a very strict and very close supervision on the part of the officers of the guardians?—Yes.

17442. You have assumed that the investigation here is not sufficient; is that only an opinion, or are you able to state it as a fact?—With regard to the investigation it is simply an opinion, but with regard to the harsh treatment, they are facts.

17443. No; but you assumed in reply to some questions that the investigation was not sufficient; is that an opinion, or is it a fact?—That is a fact as was stated here. **Extent of investigation.**

17444. Do you know it of your own knowledge?—That is a fact.

17445. Are you aware that at the time this reduction was made the guardians appointed a superintending relieving officer, a cross visitor, and an entirely new staff of relieving officers, in order that the whole of their cases might be most thoroughly investigated?—I am not aware of that.

17446. Is this a fact; will you just attend to this; this is the evidence which was given by the superintending relieving officer to us of the classes who are receiving out-door relief in Birmingham. This was a question of the chairman: "Would you tell us how the aged poor are dealt "with in your parish"?—"To all who are living "amid cleanly surroundings, who are sober and "respectable people, the guardians never refuse "to give relief." And Mr. Ritchie says: "I "suppose you mean out-door relief"?—"Yes." Well, what have you got to say about that?—Here is a case to the contrary. **Out-relief should not be limited to destitute.**

17447. But we have only had an *ex parte* statement as to that. I just ask you the question, is this statement of Mr. Fothergill true or not?—I should not like to say it was not true, but I should say he was mistaken.

17448. The Chairman asked then: "Well, "would you proceed to say in what cases out-"door relief is given"?—"Out-door relief is given "to the aged who are living in cleanly houses, "who are sober respectable people; to such, "out-door relief in the parish of Birmingham is "never refused; that is, of course, if they are "destitute." Is that correct?—I daresay it is generally correct.

17449. "To whom is it refused?" the chairman asked. "The principal classes to whom "out-door relief is refused are people who are "not destitute, persons who are living in un-"wholesome surroundings, and people of habitu-"ally drunken habits. These are the classes to "whom out-door relief is refused"?—That would be true.

17450. That is correct?—Yes.

17451. Do you not think those are very good regulations to be adopted in a parish like Birmingham?—Not altogether.

17452. Why not?—Because I think that relief should be given to deserving people before the stage of destitution arrives—the deserving poor.

Mr. Henley—continued.

Some out-door poor prefer the workhouse.

17453. Are you aware that a considerable number of persons go into the Birmingham workhouse, and abandon their out-door relief, as they wish to go into the workhouse?—I am aware of that.

17454. You are aware of that. Well, this is what Mr. Fothergill says as to that: "Does it "happen to you that aged persons, to whom out-"door relief has been given, have applied for "orders of admission into the workhouse"?—"Yes; since the system of restriction was "adopted in 1883, 530 people during those years "who were receiving out-door relief asked to be "admitted either to the workhouse or to the "infirmary." Did you know that?—That is true, and I think that a good many undeserving cases are treated altogether too kindly in the Birmingham workhouse, and that is the reason of so many crowding in there—undeserving cases. I know of cases where men have kept bad houses and women with them; when they have got to old age they have been there and treated on similar lines to poor widows who have kept struggling their houses on by keeping lodgers and washing, women of the most moral character have been treated just the same as these immoral characters who had been living lives of immorality and recklessness from their cradle to the time they reached the workhouse; and this is where, I think, a classification should take place.

Undeserving too well treated.

Mr. Pell.

17455. A moral classification?—Yes.

Mr. Henley.

Infirmary.

17456. Then with regard to the sick people going into the infirmary, is it the policy of the guardians to force people into the infirmary if they are sick?—I think so.

17457. You think it is?—Yes, I think so.

17458. Well, partially you are right. I will tell you what Mr. Fothergill says about that:—"Has it been the policy of the guardians since "these new regulations came into force, through "their relieving officers, to endeavour to force "people into the infirmary?" "No; we do not "force anyone into the infirmary; but we do "all that we possibly can to persuade the head "of a family who is taken ill to go to the in-"firmary, where by suitable diet, efficient nursing, "and constant medical attention, his recovery "will be more speedily effected than it could be "if he remained at home. Out-door relief would "be given to the family so as to keep the home "together until the man leaves the infirmary "and resumes his employment." What have you got to say to that; is that a proper way of treating poor people do you think?—I think so, where it is necessary that they should go to the infirmary, and I should like to say that the treatment in the Birmingham workhouse and infirmary is of the most admirable and humane kind inside the workhouse.

Kind treatment of indoor poor.

17459. I have only one more question to ask you. As I have gathered from a great many questions that have been asked you, the Birmingham people, as a rule, are very much averse to any central interference, and they think if they received any money from the State somebody would come there to watch how it was spent?—That is their opinion.

Central control deprecated.

The Witness withdrew.

[Adjourned till Tuesday next, at noon.

FORTY-SEVENTH DAY.

Tuesday, 13th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. S. B. PROVIS, C.B., Assistant Secretary to the Local Government Board, called in; and Examined.

Chairman.

17460. Mr. Provis, you are, I believe, one of the Assistant Secretaries of the Local Government Board?—Yes.

17461. How long have you occupied that position?—I was appointed in 1882.

17462. Some points have arisen connected with the Poor Law, as to which members of the Commission have been anxious for an authoritative opinion, and therefore they have invited you to appear here to-day. Now, with respect to the statutes relating to the Poor Law, they are, I believe, very numerous: can you tell us how many there are?—They are very numerous.

17463. Do you know how many?—They have been gathered together in four volumes, three of which were edited by the late Mr. Glen, and one by Mr. Macmorran. Those volumes relate to the period between the 43 Eliz. c, 2, under which the poor rate is still levied, and the year 1889, and they contain 509 statutes; but some of them have been repealed since the volumes were issued. Excluding those there are 420 Acts which remain.

17464. I suppose parts of those have been occasionally repealed?—And parts of those have been repealed; but I ought to say that the figures do not give a fair statement of the case; for this reason, that Mr. Glen took a very liberal view of what was intended as a Poor Law statute,

Chairman—continued.

and included in these volumes a number of Acts which do not directly relate either to the relief of the poor or the making of the poor rate, but either affect local authorities generally, or, as he himself said in his preface, cast obligations and duties on the guardians in matters foreign to the Poor Law; thus, for instance, he includes the Vaccination Acts and the County Rate Act; but making allowance for that there no doubt is a very large number of statutes, upwards of 200, I think, fully, which are Poor Law statutes proper.

17465. Has any attempt been made at any time to consolidate them?—It has often been proposed. Even so long ago as 1839 the Poor Law Commissioners suggested that it would be very desirable that they should be consolidated, though they thought that, perhaps, the time had not quite arrived for its being done. As a preliminary step, they proposed that a digest should be made, and one was commenced, but for some reason that I do not know, it was never finished. Subsequently, the question was again raised. In 1864 a question was asked in Parliament about it, and Mr. Villiers, who was then President of the Poor Law Board, stated that the Government did not propose to consolidate these Acts at that time, and he referred to Mr. Glen's statutes as really answering all the purposes of

Chairman—continued.

consolidation. Quite recently the question has been brought forward by questions in Parliament; and Mr. Fowler stated that he proposed to communicate with the Statute Law Revision Committee as to whether some consolidation of the Poor Law statutes should not be undertaken. As the Commission are aware, he has now ceased to be President of the Local Government Board, and his successor has not yet had time to go into the matter; but I have no reason to doubt that some communication will be made to the Statute Law Revision Committee on the subject.

Possibility of consolidation.

17466. Are you aware whether Mr. Fowler received any answer from the Statute Law Revision Committee?—The promise was only given quite recently, and he had not time to communicate with them on the subject before he left the Local Government Board.

17467. Do you believe that any considerable good would result from the consolidation of the statutes?—Yes, I think so. It is almost impossible now for guardians or Poor Law officers to know what really are the statutory provisions in force with regard to the Poor Law, and the matter is particularly difficult, because so many of the Acts deal with a great number of different subjects.

17468. Do you suppose they would all be embodied in one Consolidated Act, or that different portions of the subject could be separately dealt with?—I think it would be impossible to embody them all in one statute; the statute would be so long that it would never get passed, and it would raise so many questions.

Difficulties.

17469. Have any special difficulties occurred to you as connected with such an operation?—I think that the chief difficulty really would be the large number of the Acts, but that might be met by dealing with the matter by instalments. Then there is the difficulty that the Poor Law involves a great number of questions, in which a great number of people take an interest, and therefore, when a Bill was brought in, it perhaps would be too much to expect that it would be treated purely as a Consolidation Bill. There would be a desire to discuss questions which were involved; for instance, the law of settlement. If that were consolidated, questions might be raised whether settlement should be abolished altogether or whether it should be reduced merely to one settlement, to be acquired by residence. If these sort of questions were discussed, there is no doubt a Bill would take a very considerable time in passing through Parliament.

Settlement law.

17470. That is a difficulty which has been found in many previous cases, has it not?—Quite so.

17471. Have you said all you wish to say on that score?—Yes, I think so, thank you.

Orders of Local Government Board as to powers and duties of guardians and officers.

17472. The powers and duties of guardians and Poor Law officers are to a large extent regulated by orders issued by the Local Government Board and their predecessors. Can you give us any information as to these orders, how they are consolidated, how communicated to the various boards throughout the country, and so on?—There are, no doubt, a great number of orders dealing with the powers of boards of guardians, and their officers, in Poor Law matters. The chief one is the Consolidated Order which was issued in 1847 by the Poor Law

Chairman—continued.

Commissioners. That has been amended from to time. Then there are the orders regulating relief, the prohibitory order, and the out-door regulation order, which are in force, one or other of them, in the various unions in the country; and there are a good many orders which relate to the appointment of officers, and so on.

17473. Has there been any complete consolidation since 1847?—No, there has not. It has been proposed that consolidation should be made of those orders, and some few years ago, about 1881, I think, the work was undertaken. It was proposed, not merely to consolidate the orders, but also to amend them; suggestions were obtained from the inspectors and other officers of the Board, and a considerable time was devoted to the preparation of an order. It dropped, owing to some accidental causes, for a time; and then there was a prospect of there being legislation dealing with Poor Law matters, or the reform of Local Government generally, and it was impossible to say how far that might affect guardians; and therefore the matter stood over. The result of the Local Government Act, which has just been passed, will be materially to affect some of these orders, for instance, those with regard to the election of guardians. Now that this Act has passed, I think the matter will be taken up again.

Value of consolidation.

17474. I suppose a considerable number of the provisions included in the Consolidated Order of 1847 have been repealed or modified?—Quite so.

17475. Then you think there would be decided administrative advantages, that is to say, advantages to the administration of the Poor Law, if these orders were consolidated?—Clearly, as I think.

Mode of publication.

17476. We have heard that difficulties have arisen with respect to the circulation of these orders, that they cannot be easily obtained, even where payment is offered for them?—They are not on sale separately. They have been published in volumes by the Poor Law publishers; but, of course, those books are expensive. Where an order is issued, copies of it are sent by the Local Government Board to the unions affected, and the clerk to the guardians is expected to preserve these orders as part of the documents affecting the union; and if any officer wishes to have a copy of an order affecting his duties, if he applies to the Board a copy is sent to him. But it has been suggested that this is not sufficient; that it is desirable that some means should be taken of bringing home to the officers, or at all events to the more important officers, the precise terms of the orders affecting their duties; and Mr. Fowler promised, in Parliament, to consider whether extracts might not be made from those orders, and sent to each officer when he is appointed. That is already done with regard to some classes of officers, but not with regard to Poor Law officers. Since that promise was given in Parliament, attention has been paid to the matter at the Local Government Board, some extracts have been prepared, and it is proposed, when they are settled, that copies shall be sent to the officers when they are appointed. Perhaps I should say, with regard to future orders, that an Act was passed last Session, called the Rules Publication Act, 1893, which provides that all

Extracts as to duties to be sent to officers.

Chairman—continued.

statutory rules shall, in accordance with the regulations made by the Treasury, with the concurrence of the Lord Chancellor and the Speaker of the House of Commons, be printed and sold by the Queen's printer. Orders of the Local Government Board, of the kind of which I was speaking, would be statutory rules within the meaning of that Act, and the result will be that when an order is issued a copy will be sent to the Queen's printer, and will be placed on sale by him separately.

17477. There is one other question; in the course of our inquiry reference has been made to the provision in Section 8 of the Poor Law Act, 1879, as to the combination of unions for purposes of relief; have any difficulties arisen in carrying out this provision?—Yes. The object of the section is to provide for combinations of boards of guardians, where such combination is considered advantageous for any purpose connected with the administration of the relief of the poor.

17478. These are outside the metropolis?—Outside the metropolis; and a joint committee may be set up for that purpose. No express power of borrowing money for the purpose for which the joint committee is constituted is given by the section; and considerable doubt is entertained whether any loan can be raised for the purpose of carrying out an arrangement made under it. Under such an arrangement a workhouse would probably have to be provided, and money would have to be borrowed for the purpose; but as there is this legal difficulty as to whether loans can be raised, as a matter of fact little or nothing has been done under the section. There is, I think, only one case in which a joint committee has been constituted, and in that case it so happened that no loan was required.

17479. For what purpose was that. Do you remember?—It was a lock hospital at Aldershot.

17480. I can remember in former times that unions combined sometimes for the purpose of having a school in which the pauper children should be educated away from the workhouse; was that done under a special Act?—Yes; that would be done under the Poor Law Amendment Act, 1844.

17481. And that Act had special reference to the question of schools?—That Act had special reference to the question of schools, and enabled managers to be appointed, who acted in the place of guardians, in connection with that particular matter, and were a body incorporated with full powers for borrowing and raising money for the purpose.

17482. But the Act of 1879 had a much wider application?—Quite so.

17483. Almost, I suppose, unlimited?—Yes; that is so.

17484. Do you believe that the reason why it has not been more frequently acted upon is that there was no power to borrow money for the purpose of giving effect to the wishes of these combined unions?—I know that that has been an obstacle in two or three cases. There may have been other difficulties as well. For instance, there is a provision in the section which says that the boards of guardians shall cease to have powers in relation to the matters for which the joint committee is constituted; and probably some boards of guardians would not like to part with their powers in a matter of that kind.

17485. Has the subject ever been before the Local Government Board with a view to legislation?—It has been noted for the purpose of legislation.

Mr. Henley.

17486. You have stated the great difficulties incident to consolidation of the Poor Law Statutes. Would the digest of the Poor Law be of equal difficulty?—No, it would not present the same difficulties; but, of course, to make a digest of the Poor Law would be a very elaborate work, and would involve a good deal of interpretation of the existing Acts in order to make it intelligible.

Possible digest of Poor Law Statutes.

17487. That would be a question of money, and would not have to go before Parliament?—It would not be necessary to go to Parliament for authority to issue a digest.

17488. You have referred, Mr. Provis, to the provision in Section 8 of the Poor Law Act, 1879, that the guardians of a "union included "in such combination shall, save as otherwise provided by the order, cease to exercise "any powers and rights, and to be subject to any "duties, liabilities, and obligations vested by the "order in the joint committee." I daresay you remember the Liverpool case?—Yes.

Relation of joint committees to boards of guardians combining.

17489. The building of the Belmont Workhouse there?—Yes.

17490. Well, there was, as you say, a great objection to guardians borrowing for it. Could you make any practical suggestion how that could be got over?—I suppose it might be provided in the order issued, conferring powers on joint committees, that the guardians should not thereby be deprived of their power in relation to the matter for which the committee was set up. The only objection to this that occurs to me is that it might sometimes be inconvenient to have two bodies, both of whom were empowered to deal with the same matter.

17491. In that particular case; we may take that as a typical one?—Yes.

17492. The two boards of guardians were anxious to appoint certain members of their own body to act as a committee to manage this institution?—Yes.

17493. And that the two boards of guardians should have power to provide money to put up the buildings, but that they would not be formed in the way contemplated by this Act into a body with a separate staff of officers. Do you think any suggestion could be made to carry any such scheme as that into effect?—If I understand it rightly, it would be a proposal that the two boards of guardians should still exercise their full powers, but have merely a joint committee for managing some joint institution.

17494. Yes?—I do not think that would be impossible; the chief difficulty would be, I should think, in whom the property should vest, supposing that two boards of guardians both combined for the purpose of providing an institution.

17495. Because property now is vested, I see: "All property acquired by the joint committee "shall be vested in the boards of guardians of

Mr. *Henley*—continued.

"the unions included in the combination as "tenants in common"?—Yes.

17496. The guardians still retain any property that is acquired?—That would be so.

17497. You do not think that there would be any great practical difficulty in framing such a scheme?—No, I do not. Other local authorities do in fact combine much on these lines for the purpose of carrying out works.

Mr. Pell.

Parts of the Poor Law Orders obsolete.

17498. Mr. Provis, supposing the Consolidated Order of 1847 was to be re-issued, a great part of it might really be left out, so much of it as is explained in Glen's notes to be now inoperative. Might that be done without great difficulty?—The Order could merely contain the terms of the Order itself, without any explanation or notes. It would not be proposed to do more than give merely the terms of the Order itself.

17499. But I think you told the Chairman that some portions of that order are no longer operative?—Quite so.

17500. What I wanted to know was, supposing there was a reprint of the Order for public use, should you recommend leaving out of the Consolidated Order of 1847 so much as has ceased to be operative?—Yes, certainly.

17501. So that it would be somewhat shorter?—Yes.

17502. And therefore simpler. You would dispose of a good deal of the note matter?—Yes; but it might embrace matter not included in the Order of 1847.

17503. With regard to the combination of unions, for certain purposes, by a joint committee, I will not ask any more about that, but I think that under the Divided Parishes Act, if I recollect rightly, power was given for unions to unite, one to dissolve, and the other to conduct the business of the two unions?—Power was given to dissolve a union by that Act.

Power to dissolve unions.

17504. That was under the Divided Parishes Act, I think?—That was under the Divided Parishes Act.

17505. I can call to mind one case, I think, in Suffolk, Hawkesley; has that been generally acted upon?—Very little; there have been very few cases.

17506. Has it been financial difficulties, arranging the debt, that has interfered with them?—Yes, and an unwillingness on the part of the guardians to be interfered with.

Publication of orders.

17507. When did the Local Government Board cease to send out these orders in this form to which Mr. Henley has referred? I have served in nearly, I was going to say every, petty office that a man could serve in. I have been overseer, and I recollect when I was overseer I was furnished by the Local Government Board with instructions with respect to my office?—We do not send to overseers any statement generally of their duties, but in the case of assistant overseers very often the warrant of appointment contains a statement

17508. Contains the orders?—Yes, contains their duties under the orders. It is in the shape to which you refer, and perhaps that is what you have in your mind.

17509. Yes, it might be so. I wish I had

Mr. Pell—continued.

brought it up with me; I have it at home. How is the relieving officer to know his duties at all, if he receives no instructions from you?—If he writes to us for a copy of the orders prescribing his duties, we send it to him.

Of duties of officers.

17510. Oh, you do?—Yes.

17511. I thought they were out of print; can you furnish relieving officers now?—Yes; we have a certain number of copies, and we should have any order reprinted if it was necessary.

17512. Is it often applied for?—No; not very often.

17513. There were instructions, if I recollect rightly, printed separately for the medical officer?—The medical officer of health or the medical officer for the union?

17514. The medical officer for the union. I will not be sure; I think I have seen them?—There are not any now.

17515. Would it not be advisable that something in the form of an instruction should be printed for those gentlemen?—I think so; we are proposing to do that.

17516. Possibly after the cases you have seen in the newspapers of the idea that medical officers have of duty?—They would consist of extracts from the orders prescribing their duties.

Examination of officers.

17517. I do not know whether you could answer such a question as this, but do you think it would be to the advantage of the administration of the Poor Law that such important officers as relieving officers should undergo some examination before they were permitted to accept the office?—Well, I cannot say that is a question that I have ever considered. Of course, you have the analogy for it in what is now done in London with regard to the sanitary inspectors. They are required to have a particular qualification.

17518. Do you find in the Local Government Board much departure from the law, and violations of the law, caused by these officers not knowing really what their duties are? Do cases of that sort come frequently under the notice of the Board?—Not frequently, but it does sometimes happen when an officer has not discharged his duty properly that he says he did not know it was his duty.

17519. Do you find in cases of that sort, when there has been a distinct departure from the strict duties of an officer, that the Poor Law Inspectors report upon that—do you find many reports from the Poor Law Inspectors upon that subject?—The reports of the Inspectors do not come before me; I cannot answer that question.

Consolidation of Acts.

17520. The Public Health Act of 1875, which was a consolidating Act, is an extremely lengthy Act; it has got very nearly 300 clauses, has it not?—Yes; it has 340 clauses besides schedules.

17521. Should you think that a Poor Law Consolidated Act would have to be as lengthy and prolix as that Act?—Oh, I think so. The Public Health Act consolidated, if I remember rightly, about 20 statutes; here you would have a very much larger number than that to be consolidated.

17522. But the difficulty you see in the way of consolidation (which of course must be done

Mr. Pell—continued.

by Parliament) would be that a great deal of contentious matter would come up, and would impede the passing of an Act?—That is what I should be afraid of.

Mr. Broadhurst.

17523. Is there no examination whatever for a rural sanitary inspector?—No, no compulsory examination at all.

Mr. Booth.

17524. Do you suppose that parish officers generally know that if they apply they can obtain a copy of the orders which affect their duties?—I was referring to the officers of the union rather than to the parochial officers proper; the relieving officer, for instance, let us take. I should doubt whether he does always know that he can get copies of the orders affecting his duties. If he wanted special information as to his duties I imagine he would usually go to the clerk.

17525. So that that would account for the rather small number of applications that you have for those forms?—Yes, quite so.

17526. Do you think that the copies of orders should be asked for, or should be sent without being asked for on the appointment of all officers?—I think the latter is the right course, and we are proposing to adopt it when the extracts which I mentioned are issued.

Mr. Broadhurst.

17527. May I ask whether there are any steps taken by the Local Government Board to call the attention of medical officers of health and rural sanitary inspectors, and of the board of guardians themselves, as to their powers and duties under the Public Health Act 1875?—As soon as the Act passed, a circular was issued to all the sanitary authorities, calling their attention to the Act, and stating shortly what the object of the Act was, and with regard to medical officers of health and inspectors of nuisances, a copy of the order prescribing their duties is sent to them on their appointment.

Mr. Hunter.

17528-9. I should like to ask you one question. I understand that the law in England is that the Local Government Board has no power to interfere in any case where a board of guardians refuses relief, or give relief, or give it in the form of out-door relief or in-door relief?—Yes; the Poor Law Amendment Act 1834 expressly prohibits the Board from ordering relief to be given in any particular case.

Local Government Board not to order relief in individual cases.

17530. Supposing a board of guardians were to resolve to shut up its workhouse, and give no in-door relief at all, would that be consistent with the existing law?—Well, if the out-door relief prohibitory order were in force in the union, an able-bodied pauper could, under ordinary circumstances, only be relieved in the workhouse; consequently, if the guardians gave no indoor relief at all they would not be able in the case of an able-bodied pauper to give any relief whatever, and that would not be consistent with the law, because they would not be relieving destitution.

Duties of guardians as to giving relief.

17531. Then what does that order rest upon—what you call the prohibitory order—upon what does that rest?—It rests on the powers given by the Poor Law Amendment Act, 1834, to the Poor Law Commissioners, and now to the Local Government Board, to regulate the giving of relief.

17532. Well, now I will put a converse case: Supposing a board of guardians were to decide that in no case whatever should they give out-door relief, would that be consistent with the law of England?—I think that the view that the Local Government Board would take would be that they were bound to consider each case when it came before them.

17533. On its individual merits?—On its individual merits.

17534. But would it be consistent with the law that a Board should adopt a resolution of an absolute character that under no circumstances and in no case whatever would out-door relief be given?—I think not; it is the duty of the guardians to consider each case as it comes before them.

[The Witness withdrew.

Mr. F. CROMPTON, Working Engineer, Birkenhead, called in; and Examined.

Chairman.

17535. Will you be good enough to describe what business you follow?—Yes, my Lord, I am an engineer.

17536. That is a very large word?—To specialise the particular class of work, I am an iron turner.

17537. Do you fill anything of the nature of a public office?—No, my Lord, merely local secretary for the Amalgamated Society of Engineers, the Liverpool District Committee; we regulate the trade matters of the district, but I work in the daytime, and the other business is done in the evening.

17538. You wish to make some observations upon the administration of the Poor Law?—Yes, my Lord, and the Old Age pensions.

17539. What union do you live in?—I live in

Chairman—continued.

Lower Tranmere, which is a suburb of Birkenhead.

17540. Of what union?—It would be the Union of Birkenhead.

17541. And you come to speak of the administration of Birkenhead, or of the administration of the Poor Law generally?—I understood, when requested by Mr. Fenwick, M.P., the secretary of the Parliamentary Committee of the Trade Union Congress, to come here, that it would apply generally to matters which had come under my notice from observation, and so forth.

17542. Yes, but as affecting the aged poor. You are aware that we are inquiring into the Poor Law as it affects the aged poor, and not on that subject generally?—Yes, my Lord.

17543. Have you any observations to make

Chairman—continued.

on that subject?—Yes, my Lord, with a view of putting before the Commission all that I wish to say, I have written it down, and can read it. I suppose that will be acceptable.

State pensions should be given to the needy at age 55.

17544. Very good?—In preference to any other mode of dealing with the deserving aged poor I would suggest the payment of a pension to all needy persons who have reached the age of 55 years. This pension to be received without the disfranchisement which now follows the receipt of the pauper dole, or Poor Law relief in any shape or form. An opinion is steadily gaining ground that State pensions should be granted to the aged poor without a compulsory payment having been made by the recipient, and that the pensions should not be founded upon any taxation of the poor or working classes, but upon taxation of ground-values and monopolies. Upon the advisability of following out this opinion, I am not prepared to offer any suggestion, but will venture an opinion to the effect that under ordinary circumstances the low wages received by a considerable number of the population makes it absolutely impossible for them to make any provision, adequate or inadequate, for old age, and even operates with the working class as a discouragement to saving at all. It would also be feasible to suppose that those who have, by their hard labour during a life of 50 or 60 years, helped to amass an enormous amount of wealth, should expect, when worn out and no longer able to compete, to receive some compensation from those who have received the benefit of their labour. As an alternative course, it might be suggested that, no matter what the amount to be ultimately decided upon may be, the dispensing of the pension should be done in such a way as to encourage thrift where possible. With this object in view, friendly societies might be induced to merge their present continuous sick pay after the age of 60 years into a superannuation pay. Government to subsidise this amount so as to make living practicable. The superannuation allowances of members of trade societies who do not belong to friendly societies could be augmented by adding a State subsidy which would make the amount to be received of a uniform character. Annuitants, up to say 15*l.* per annum, might also be assisted by State subsidy. The friendly societies and some trade unions already offer what may be classed as deferred annuities, and the addition of a State subsidy would enable them to offer a substantial amount, which would enable the recipient to end his days in comparative comfort. Persons not eligible to join either trade or friendly societies should also be taken into consideration, and a definite sum offered before being compelled to go to the workhouse, providing such persons have endeavoured to lead a reputable life; persons who have led disreputable lives should be left to the tender mercies of the Poor Law, to be dealt with as would be deemed advisable. Personally, I prefer the payment of a fixed sum by the State to all aged persons who, after a searching inquiry, have been found to belong to the deserving poor who may have reached the age of 55 or 60.

Justice of state aid.

17545. With respect to these, have you formed any opinion as to what the amount should be?—The amount of the pension?

Chairman—continued.

Pension should be 10*s.* for respectable only.

17546. Yes?—Well, my own opinion is, that it should not be less than 10*s* per week.

17547. And should it be given to every person of the requisite age?—To those who have endeavoured to live something like a steady life and not squandered the means that they have had placed at their disposal; that, of course, would necessitate a searching inquiry into their antecedents.

Staff for inquiry.

17548. And by whom should that inquiry be conducted?—My impression is that it would require a special staff of inspectors who would follow that out completely.

17549. And would the 10*s.* a week be given indifferently to all, whatever the amount of their previous earnings had been?—Well, that is a question of some difficulty; it would require a great amount of discrimination in the giving.

17550. Do you think it would be possible to discriminate?—Yes, I think it would.

17551. Do you think a rate of payment might be given founded upon the previous earnings of the applicant?—Do you mean proportionately with the money that he may have earned?

17552. Yes, I put it in this way, the money a man earns is often due to his superior natural abilities—to his greater strength, his greater skill, and also to what may be called his moral qualities—his industry, his trustworthiness, and so forth?—Yes.

17553. On the other hand, a person who is not so gifted does not rise, earns lower wages. I wanted to know whether you would wish a sum of 10*s.* a week to be granted indiscriminately to all?—The only qualification that I would make would be, that they should have led a steady life.

Recipient not pauperised

17554. That it would be the same to all?—Yes; a few reasons may be advanced in favour of this view; first, the simplicity; secondly, the clear distinction which is drawn between the pension, and a form of relief which may be granted by the Poor Law. An annuity which is given without any other qualification than respectability, and age, would have the advantage of avoiding the pauperisation of the recipient, nor would such a scheme be accompanied by the same amount of administrative difficulties which are common to plans based upon contributions.

17555. Yes; but I thought you had said that your object was to frame a scheme that should not discourage thrift?—Yes, my Lord.

17556. Then would you give the same to a man whether he had shown a desire to be thrifty and to provide for himself as to one who had done nothing of the kind?—No, my Lord; I make the qualification of respectability.

Respectable usually thrifty.

17557. But respectability is a very large word; a man may not have committed any crime or any offence, and yet not have been a thrifty man?—Yes, we find that in the working classes those whom we term respectable working people are usually those who try to be thrifty.

17558. Try to be thrifty?—I would term a man who spends his money in drinking, and squandering it in other ways, such as betting; I would not exactly call him a respectable man in the manner implied here.

17559. But a man might drink more than he could properly afford, without being properly called a drunkard, would you include among

Chairman—continued.

those who are respectable men who indulge themselves in drink beyond what they have a right to; having regard to the claims of others?—Well, I would put it in this way, that those who had drunk, say to such an extent as to preclude the possibility of their saving a little money for old age—those who had wasted their substance during life—that they should be excluded. I was just going to suggest, my Lord, that perhaps the word thrifty would apply better than respectability. The supporters of this scheme are sanguine enough to recommend it as the most feasible solution of the difficulty regarding the condition of the aged poor. Other plans may, doubtless, encourage thrift, and offer facilities for other kinds of provident effort, but a scheme based on payment without contribution is most likely to touch the classes who stand most in need of assistance. It may possibly be argued that a knowledge that at a certain age, a sum of money would be assured, would discourage thrift. This, in my opinion, is an incorrect view, or at any rate a one-sided view, as on the other hand, the majority of people having such a knowledge would be stimulated to make an effort to save—however small the saving might be—with a view to augmenting the amount to which they would be entitled at any given age. Those persons who have formulated schemes for dealing with this problem fix the age when the pension shall begin at 65 years. I believe this age to be too far fetched. My reason for this is that the tendency of modern industry is against the aged, and not merely the aged, but against even the elderly. Owing to the practice adopted by many employers of employing boy labour wherever practicable, and increasing the number of apprentices, many trades have become overstocked; and only those men presenting anything like a youthful appearance are retained. A man may earn better wages in the prime of life than were possible some years ago, but he is more quickly used up. In most trades a man is at his best from 25 to 45, then the period of decline sets in from 45 onward, growing and accelerating until, at the age of 55, the earning powers become diminished, and the difficulty of obtaining anything like regular employment becomes considerable.

17560. That statement refers particularly to occupations like yours?—Well, it will apply generally, my Lord.

17561. Would it apply to the agricultural labourers; would it apply to the great body of workmen who are not the skilled workmen employed about works?—It will apply. I have examined statistics from the Amalgamated Society of Carpenters and Joiners—it would apply to them, and it would apply to general labourers, such as dock labourers, and so forth.

Mr. Broadhurst.

17562. And shop labourers?—Shop labourers, yes.

Chairman.

17563. Still it would exclude a very large and numerous class?—No; it might exclude a great number, but still it will affect a great number as well.

Mr. Broadhurst.

17564. You do not go into an agricultural labouring district in considering that, I suppose?—No, sir. At 60 years of age the retrograde movement is more pronounced, work being intermittent, and wages, as a rule, very much below the standard. The society of which I am a member the Amalgamated Society of Engineers, does not force members to maintain the minimum rate after reaching 55 years; recognising the difficulty experienced by men of that age in obtaining fresh situations at full rates. The superannuated benefit of the Amalgamated Society of Engineers commences at the age of 55, thus the admission (gained by practical experience) is made that this is the age when the decline is decisive and rapid. Of the 300 members on the books in 1890, 128 were below 60, 55 above 65, and the remainder between 60 and 65. The Amalgamated Carpenters and Joiners, fix the age for superannuation at 50 years, and in other industries the decline varies somewhat as the labour entailed is more arduous, or easy, men of 50 years and upwards only obtaining jobs when trade is good and the younger men fully employed. In labourers the age of deterioration will be found to commence at 40, declining rapidly until the age of 60 is reached, when employment is rarely found. The case of this class of workmen is much harder than that of the skilled artizan, they being unable, owing to the very low rate of wages paid, to make provision for old age. In Liverpool and Birkenhead wages for unskilled labour varies from 17*s.* to 22*s.*, 23*s.*, and 24*s.* Dockside labourers when fully employed earn from 30*s.* to 35*s.*, but owing to the intermittent nature of the work this rate is not generally earned, less than 1*l.* being about the average. Thus, when the decline sets in they have no resource other than the workhouse. Cases in which men have been able to save sufficient to provide something like a reasonable comfort in old age, and leave some little comfort for the family or widow will be found to be most rare. The fluctuations in trade occasioned by the introduction of labour-saving machinery, and the high-pressure system advocated by most employers, has done much to hasten the time when savings have to be utilised and to prevent the accumulation of a sufficient sum to be of use in ameliorating the conditions of old age. For those who are in receipt of a sufficiently high rate of pay to contribute to friendly or trade societies, the certainty that such membership carried with it almost a guarantee of an honourable State pension, free from the pauper taint, an encouragement would be provided to the efforts of the existing popular agencies for thrift which are doing admirable work amongst the most prosperous of our artizan classes. The benefits of such an arrangement would also, in my opinion, be felt in another and very important manner. Did the inducement of an old age pension for those able to afford the means for paying subscriptions to such friendly societies exist, men would, in early life, have a greater inducement for joining such societies, and by means of the benefits received in sickness, accident, loss of work, and from other causes, would be enabled to tide over such difficulties as were temporary; consequently the effect would be obtained of

Trade union superannuations begin earlier.

Unskilled labour.

Pensions would help societies.

Mr. Broadhurst—continued.

and relieve poor law.

thinning the ranks of the indoor pauper, and lowering considerably the number of those treated in parish infirmaries; in fact, the whole relief system would be relieved thereby. In regard to those who are unable to provide through friendly societies a sum should be guaranteed, where it has been found from a properly constituted inquiry that the intended recipient has not led a dissolute life. As I said previously, the workhouse, with its attendant disadvantages, is the proper place for the dissolute.

Assistance of children,

Another direction in which the certainty of a State pension would be beneficial to the aged poor lies in the treatment often accorded by ungrateful children to their parents. Many grown up children, I am sorry to say, show a strong desire to shirk their responsibilities regarding the maintenance of their parents when in the workhouse. The guardians having in many instances the greatest difficulty in obtaining contributions from their sons towards the maintenance of their pauper parents, the money often being given in a grudging spirit, because it merely saves the rates.

Chairman.

17565. What is your opinion as to the chargeability of children towards the support of their parents who are unable to support themselves?—I believe that it is the duty of every child to support his parent.

17566. Would you put any limitation upon that duty?—Of course the circumstances of the person should be taken into consideration, because there are many men with a family, say, of their own, who could not pay anything towards keeping a parent.

17567-77. But you think that people who have no families, or people having families with a high rate of wages, are bound to assist their parents?—I should say so.

properly enforced in some cases.

17578. Have you formed any notion as to what that rate should be under varying circumstances?—No, my Lord, I have not.

17579. You have mentioned with condemnation cases where children have given either no relief or very grudging relief to their parents, or probably only give it upon the threat of being brought before the magistrates?—Yes.

17580. Have you known such cases personally?—Yes, my Lord.

17581. In those cases were they workmen with families?—In one case that I remember very well one of the sons was a policeman, another was a farmer, and I almost forget what the other was now, but the two of them who were in the poorest circumstances were willing to assist, but the one who was comfortably well off refused, and he was summoned to the Birkenhead Police Court, I believe it was the Birkenhead Police Court, to account for it.

17582. He, in your opinion, ought to have been the first to assist?—Yes.

17583. Have you any notion what wages he was getting?—He was farming in his own interest. I could not say what his profit might have been.

17584. Farmers have not been a very flourishing body of late?—Not in all cases.

17585. But you do not know whether he could have afforded it?—It was so stated in

Chairman—continued.

evidence that he could have afforded it. I know of another case of a personal friend of mine, a very respectable working man. His father went out to Egypt when he was young, leaving him to support a younger family; he being about eighteen at the time. He brought the family up, two sons, besides himself, and two daughters.

17586. That is to say, he brought up his father's family, his brothers and sisters?—Yes, and his mother. His mother is still living, and he gave each of them a trade. They are both coppersmiths. This man has now to support his mother, and the two sons will not pay anything towards supporting her.

Mr. Pell.

17587. That is, the two brothers?—The two brothers, I should say.

Mr. Booth.

17587*. The two other sons?—The two other sons and the mother.

Chairman.

17588. You think they are able to do so without unduly stinting their families?—Yes, sir, both of them.

17589. What sort of wages do you think they are getting?—Well, coppersmiths' wages in the Liverpool district are 35*s.* per week, so that at the least they will be receiving 35*s.* per week.

17590. Have they wives and families, these two?—Yes; one has three children and the other two. The mother has a great objection to compelling them to do anything by reason that she has the impression (I do not know whether it is right or not), but she has the impression that she will have to go into the workhouse first and become chargeable to the guardians before they can take any action.

17591. I think the impression is wrong as to her going into the workhouse. No doubt she would apply for relief of some sort, but the law would apply equally whether she was in the workhouse, or whether she received out-door relief?—Yes, thank you. That is about all that I wish to say on the point of old-age pensions. The case I have just mentioned I had intended mentioning a little later on. I would like to say a little about the out-door relief.

Out-door relief should be extended.

17592. Yes?—Failing the adoption of the pension system, I would advocate an extension of the out-door relief system upon a far broader basis than at present exists. In advocating the out-door system I do not intend that it should apply to what may be termed young persons, but those who have reached the period when the decline has been shown to begin. Amongst this class may be included those who, through bad trade and advancing years, are unable to earn sufficient to make any provision for the future; also those who, as the result of accident or sickness, may be in temporary distress; unmarried women past middle age, widows who have been left without any other means of subsistence then obtaining a very precarious livelihood by washing, charing, and other work done by women of the working classes; men who, owing to the keen competition existing in all branches of trade and in all occupations, are thrown on one side as

Chairman—continued.

too old to take part in the battle of life, although willing to work, and who could earn sufficient to eke out an existence by casual labour with timely assistance such as could easily be provided in the way of out-door relief, granted after a full inquiry into the antecedents of each applicant. With this class of people exists a deep-rooted and bitter objection to entering a workhouse, and my experience is that this is owing, in the first place, to what may be termed an independent spirit usually to be found in those workers who have during the greater part of their lifetime been struggling to save and lay up something as a provision for hard times. Another reason is that the name of pauper is looked upon as something to be dreaded; in fact, it is looked upon as a lowering of the manhood and womanhood of those unfortunate enough to require assistance in this form, and a strong feeling exists in many people that death would be preferable to life in a workhouse.

17593. Do you speak from personal experience as to the character of the persons who are sent to the workhouse?—Yes, in a great number of cases, my Lord.

17594. Have you ever been inside a workhouse?—No, my Lord, I have not.

17595. In the union of Birkenhead is there a large proportion of persons relieved in the workhouse, as opposed to those who are receiving out-door relief?—I believe the proportion is greater, although I could not say positively.

17596. I see that in the union of Birkenhead, on 1st January 1891, out of a population of 130,000 odd, there were 2,756 paupers, of whom 766 were in-door, and 1,990 were out-door?—Yes.

17597. So that there is about one-third, speaking generally, in-door, and two-thirds out-door?—Yes. Of course this case that I refer to I cited as showing that in all cases sufficient discrimination is not used; not that it is absolutely refused in every case, but that the relieving officers do not exactly use the same amount of discretion which they might use in refusing the out-door relief.

17598. Will you give us an instance?—Illustrative of the inconsiderate manner in which applicants for out-door relief are treated, I wish to cite a case which has come under my personal observation. Two sisters of advanced age and unimpeachable character, with whom I am acquainted, lived together. One of them had been in receipt of out-door relief for some time, but they were eventually ordered to accept the house, and on refusal the allowance was discontinued. The reason for this proceeding being adopted was that they kept a small shop in a room of the dwelling-house inhabited by them, and although the takings only amounted to a very small sum weekly, they were able, with the assistance of some kind friends, and by going out to work, to eke out a somewhat precarious living. This is one case out of many, and serves to point out the hardship engendered by an indiscriminate offer of the workhouse to worthy applicants for out-door relief. Another case involving considerable hardship occurs, that of a member of the Amalgamated Society of Engineers, resident for many years in Bootle.

17599. Do you know him?—Oh, yes, as a member of our society, and I know his son as well. A man of advanced age, resident for many years in Bootle, lost his reason, and was removed to Rainhill Lunatic Asylum. This man was entitled to a superannuation allowance of 10*s.* per week from the Amalgamated Society of Engineers. His wife has been compelled by the West Derby guardians to pay half of the 10*s.* weekly towards his maintenance in the institution, although mainly dependent on this amount for subsistence. A son who would be willing to assist cannot do so, being numbered amongst the unemployed. I wish to point out that I do not consider it just in a case of that kind to tax the wife for the maintenance of the husband. Where the amount of her income is so small I would suggest, following the establishment of a pension fund, that the system of granting out-door relief should be broadened, and that all applications for such relief should be strictly inquired into, and, where the result of the investigation has proved satisfactory, a suitable allowance made, even though the applicant may have other means of subsistence, which will not put them above the level of a subsistence allowance. The present disfranchisement which follows the receipt of relief to be done away with, and the recipient allowed the full rights of citizenship.

Disfranchisement.

17600. Have you anything further to say?—I would like to say a word in reference to the objections which aged people have to entering the workhouse, if that will be admissible.

17601. Yes, certainly?—An objection to enter the house is manifest amongst aged persons from the fact that in most workhouses there is no provision, as is stipulated by law (10 & 11 Vict. c. 109, s. 23, Glen's Poor Law Orders, page 113 or 118), for married people over, say, 60 years of age, to live together.

Aged married couples.

17602. Do you know that?—Yes, my Lord, Glen's Poor Law Orders.

17603. It is against Poor Law Orders, but do you know of any unions that violate any Orders?—Yes, my Lord, I believe so far as our own union is concerned.

Mr. Pell.

17604. Which union, Birkenhead?—Yes, sir.

17605. That interpretation is made?—They are separated, I believe.

Chairman.

17606. You believe; have you taken any pains to ascertain, because it is important?—Yes; I was in conversation with one of the Birkenhead guardians some weeks ago.

Mr. Pell.

17607. And he said it, did he?—Yes; I suggested to him that the law should be altered.

Chairman.

17608. The law is all right. It is the disgard of the law?—Yes; I made a mistake. We had some conversation about this, and he said it was very hard indeed that they should be separated. He led me, by his conversation, to believe, and I took the impression from him, that they are separated.

Mr. Pell.

17609. At Birkenhead?—At Birkenhead; yes.

Chairman.

17610. It is one thing to say it is hard that they should be separated; we all concur in that, and the law concurs in it; it is quite another thing to say that they were separated. Are you quite sure that he said they were separated?—I took that impression from his conversation. I would suggest that it should be made compulsory by law that a penalty should be inflicted, or something of that kind, to make those responsible for carrying out the law to carry it out after decided upon by law; also that when a person enters the house, an aged person who may have been a voter the greater part of his lifetime, that he should not be disfranchised; that he should still retain the voting power which he had formerly, and that a certain amount of discrimination might be used in the classification of the people when living in the workhouse.

17611. We have found by the evidence that where classification is possible it is followed out to a certain extent, perhaps not sufficiently, but to a certain extent Do you know whether any attempt has been made to classify people according to their behaviour and conduct in the Birkenhead Union?—No, my Lord, I cannot say anything to that effect. That is about all the evidence I wish to tender, my Lord. The other which I have prepared will not be exactly relevant to the question of old age.

Classification.

Mr. Hunter.

17612. Have you read Mr. Booth's scheme?—No, sir.

Cost of pension scheme.

17613. With reference to the first part of your evidence, with regard to pensions, have you attempted to form any estimate of the financial cost?—Well, I have read statistics drawn up by other gentlemen; I have never gone that deeply into the question, but I have seen it estimated at something like 30,000,000*l.* per year. I have seen it estimated at that amount to make a sufficient allowance.

Out-relief for deserving

17614. With respect to what I may call the smaller and more practical suggestion, as to the amendment of the Poor Law administration, as I understand, what you desire to create is, if I may use the expression, a privileged class of old age relief?—Yes.

17615. That persons who did not come under that privileged class would be dealt with as they are at present?—Yes, those who are not deserving.

17616. And the principal points which you refer to are that such relief should not involve disfranchisement?—Yes.

17617. That it should be adequate in amount?—Yes, sir.

should be paid by Post Office.

17618. And I suppose you would prefer that it should be paid through the Post Office instead of by the Poor Law guardians, or in some other way than through the relieving officer?—Some other way than through the relieving officer, because I know that a great objection exists to going to the relieving officer in any shape or form.

Old age to begin at 55.

17619. You would make the distinction begin for men at the age of 55?—Yes, sir, if practicable.

Mr. Hunter—continued.

17620–21. Are you aware that the number of persons between 60 and 65, and between 55 and 60, is very large compared with the number over 65?—Yes, sir; I am aware that the proportion is very large.

17622. Is enormous?—Yes.

17623. That every year by which you reduce the age enormously increases the number of possible applicants?—Yes.

Danger of favouritism.

17624. Now you propose to make this turn upon the question whether a man is deserving or undeserving, and an inquiry in each particular case. Do you think that the public would be satisfied with the decision of a board of guardians that there was no favouritism?—I believe that if certain reforms were made in the existing boards of guardians the people might be satisfied to some extent; that is, a greater freedom of election than under the old system.

17625. But do you not think that, after all, whatever might be the case, people would believe that those applicants who had friends upon the boards of guardians would be more likely to be deemed deserving poor than those who had no friends upon the boards of guardians?—Well, there would always, to a certain extent, be a certain amount of favouritism shown by guardians.

17626. We have had some evidence that what the poor most bitterly resent in the administration of the Poor Law is any suspicion of favouritism to individuals?—Yes.

17627. Well, now, what would you say to this proposal: to discriminate what you call the deserving poor; to discriminate them, not in the way you propose, but by this test, viz., that those persons shall be deemed to be deserving poor who have never obtained relief from the Poor Law until they have reached, say, the age of 55, or 60, or whatever the age is?—Well, it might make things better to a certain extent, but this fact will always exist, that people may, in an emergency, have to apply to the board of guardians, for out-door relief, say, or, in other cases, where a man has been out of work for any length of time he may have to apply to go into the house, or apply again for out-door relief; but that might again exclude some of the deserving poor.

Test of no pa relief might hard.

17628. It certainly would exclude some of the deserving poor, but would it not include the bulk of the class whom you have in your mind; that is to say, of persons who have been honest workmen, working hard all their lives. The best proof of their thrift and their industry is that they have never applied for out-door relief or in-door relief?—Well, I should say that it would not meet the case, altogether; it might to some extent.

17629. Would it not supply a very strong motive to those persons who were under 60 not to apply for relief until they arrived at the age of 60?—Yes; but by doing so it might cause unnecessary punishment and suffering by not applying; by warding it off, as it were.

17630. But have you considered the importance, if you are going to make a distinction, of having some fixed and intelligible rule, the application of which cannot possibly be the subject of favouritism in any sense whatever, as distinguished from the plan which leaves the board open to favouritism and to all sorts of

Mr. Hunter—continued.

influences?—Well, I can scarcely agree to the full extent with this suggestion; it might meet the case to a great extent, but I do not think it would wholly meet the case.

17631. It certainly would not; I mean that it is obvious that there would be cases which would lie outside the application of that rule and which might be treated with indulgence; but could not those cases be met by the discretion of the boards of guardians, without putting those persons into what you may call the privileged category?—It might be so, but not to the extent which I would desire.

Mr. Loch.

17632. You said that this would cost possibly 40,000,000*l.*?—£. 30,000,000.

17633. Do you think that it would do no harm to the country to withdraw a huge sum like that, and hand it over to the rates, and expend it through a public officer?—It might if taken all at once, but it could be put into operation gradually.

17634. But if it were done gradually, would it alter the harm of it?—Well, it would not be felt so severely as at first.

17635. But it would be felt very severely, in your opinion, even so?—Well, it might to some extent.

17636. Would it not be a great reduction in the amount available by various people for engaging employment in the open market for various purposes?—Well, it would depend where the revenue was derived from; from what source.

17637. Have you studied that at all?—Well, I have studied it to some extent; perhaps not to such an extent as I would have done if my time had allowed me to have gone into it, but I have not got to the bottom of the question.

17638. Do you find that many of the trade union men are in receipt of relief?—No, very few. I have known isolated cases; one in particular, but it has been through the man's own neglect in his lifetime. In our society we have an out-of-work allowance. Any man who loses his situation through his own misconduct loses that out-of-work allowance. I have known it in cases of that kind; but I have only known the case of one man who went into the Birkenhead workhouse infirmary some few months ago, and died there lately; that is the only case that I remember so far as Birkenhead is concerned.

17639. Does that apply to the younger men, or does it include the aged?—Both classes.

17640. That is to say, your trade union men, then, do not apply or require relief even as things stand?—Not that they do not require it, but we find that they are very shy in applying.

17641. And do you know cases of great distress due to the fact that they do not apply?—Yes, sir; several have come to my notice; one man in particular, but of course young men——

17642. I am speaking of the older men?—Oh, the older men; I could not take a case of an old man exactly now, but I could cite cases from our books which would show men of both classes—both old and young—who are really deserving to be relieved, and could consistently have applied for relief were it not for the shyness that they have, and the pauperising influence in taking the relief.

Mr. Loch—continued.

17643. But, as a consequence, has there been great distress?—Men have suffered, when an allowance, say, of 5*s.*, 6*s.*, or a few more shillings per week, in addition to what they were receiving as sick pay, or out-of-work pay, from our society, would have alleviated their sufferings considerably.

17644. Were there many such instances?—In the last six months there have been several, at any rate,

17645. Out of how many?—Well, in Birkenhead we have, perhaps, 450 members, at a rough estimate.

17646. And was there no possibility of their immediate wants being met from any other source than the Poor Law?—Only by voluntary effort.

17647. And were they met in that way?—Yes; we organised a concert at Christmas, following the Christmas holidays, and I forget the amount distributed actually, but they ranged in amounts from 12*s.* up to a sovereign each, which was given to the men.

17648. And that met the distress?—Well, temporarily—for the time being—but it did not clear the distress away, or the cause of distress.

17649. Then in your opinion, in those cases nothing but a long permanent allowance would meet it?—No, sir; not to meet it effectually.

17650. Have you made any effort to make a long permanent allowance?—Yes; but we have no means of doing that.

17651. Is there any means, in your Society, for meeting such cases?—We have a Benevolent Fund, to be relieved out of which members apply when they are in distress. There is a certain schedule to be filled up, in which the full particulars of the case are stated; that is forwarded to our general office in London, and every case is stated exactly, and allowances suitable to the circumstances of each case are made, varying from 1*l.* up to 4*l.* or 5*l.* The allowance of an average grant would be, perhaps, 2*l.* 10*s.*

17652. But one way or another they do not come upon the Poor Law?—No, sir; not as a rule. There are, as I say, isolated cases. I was born in Birkenhead, and I can say that I know of very, very few.

17653. You said that you thought this pension would lead people to save. Your pension, I understood, was to be 10*s.* a week, or thereabouts?—No, sir; I did not suggest that in my statement, but in answer to a question from the chairman I said I thought that would be about a reasonable amount.

17654. Did you propose that sum should vary according to the case?—No, sir; I did not suggest any particular sum.

17655. Now do you think the fact that they had 10*s.* certain, say after 55, or whatever the age may be, would induce them to save?—Yes, I believe it would.

17656. What evidence have you for that?—Well, the evidence is this: that if those men had, or knew that they had, in old age, say at the age of 60, so much allowed per week, and that by joining a trade society such as ours they

and get voluntary help.

Pensions would encourage thrift.

Mr. Loch—continued.

could get from 7*s.* to 10*s.* a week, they would know that if they saved a little during their lifetime the workhouse would be an impossibility; that would, in my opinion, be a strong inducement to them.

17657. But as a matter of fact at present the workhouse is an impossibility?—No, sir, it is not exactly an impossibility.

More would seek relief if it did not pauperise.

17658. Well, it is avoided?—I say this: that were the pauperisation removed, men who are really deserving of relief would apply oftener than they do.

17659. But then, would not that lead to their pauperisation?—No, if the law was altered so that a man would not be pauperised by receiving Poor Law relief.

17660. But it would be the same thing under another name, would it not?—No, I take it not.

17661. The conditions would be altered?—The conditions would be altered, certainly.

17662. Does the pauperisation depend on the dependence of the individual, or does it depend on the fact that he gets the relief and keeps the franchise?—Well, that is looking at the question from another point of view. There is, of course, and it exists, an objection to applying to a relieving officer in any shape, but I believe that the objection would not be so great were it not for the consequent disfranchisement.

17663. But do you want more of the working classes to get relief?—We want them to be relieved where necessary.

Society allowance should be supplemented from rates.

17664. Can you quote an instances in which you have personally had to do with men who have not had relief, particularly in old age, who should have had it?—Yes, I have in my mind's eye an old man of the age of 70 years, who has a superannuation allowance of, I believe, 9*s.* per week from our Society; that man has never had a farthing of relief.

17665. But would you add to his 9*s.*?—Yes.

17666. What would you add to his 9*s.* for outdoor relief?—Well——

17667. What would you say was enough for him?—Well, that is a point on which I scarcely care to express an opinion.

17668. Is he living by himself, or has he others to support?—I believe, although I am not positive, that he lives with a son.

17669. He has no sons?—Yes, he has a son.

17670. Do the sons help?—I do not know what the conditions are under which he lives at home, but I believe he lodges, or lives, with his son.

17671. Are not those all questions that ought to arise before you come to the conclusion that a man who has a pension of 9*s.* a week should have an allowance?—The opinion of most working men is that when they arrive at a certain age they have expended their abilities to a certain extent in the welfare of the country as working men, and that they deserve some consideration for the results that they have helped to bring about.

17672. That is a general reply; my question is as to the particular case, and you yourself admitted that it was desirable that the younger should help the elder?—Yes; his son is helping him to a certain extent by sheltering him.

Mr. Loch—continued.

17673. Certainly?—His 9*s.* a week will not exactly pay for his maintenance.

17674. But you wish to upset that?—No.

17675. Why then should you interfere?—If this man, with his 9*s.* a week, had 5*s.* added to that 9*s.*, and you make that 9*s.* into 14*s.*, that man would have additional comfort, which he should have in his old age.

17676. And you think his son would be equally likely to help him?—Yes; I think so.

17677. What reason have you for thinking that; is that your experience?—No; it is not exactly my experience.

Age at which physical power declines.

17678. Then with regard to the age at which these men are on your list so to speak, as beginning the period of decline, that was your phrase I think, 45 and upwards?—Forty-five; yes.

17679. What wage, relatively, do they earn from 45, as compared with what you might call your minimum wage; I will take any particular department you might mention by way of a sample?—Well, from 45 to 50 they very likely maintain the minimum rate.

17680. The minimum rate; what would that be?—At the present time our minimum rate is 33*s.* per week.

17681. And before that; before 45, I mean?—Yes; 33*s.*

17682. And between 45 and 50 what would it be?—The minimum is the same up to 50 or 55, but they do not press members to maintain the minimum rate after that age.

17683. After 55 what would the rate of pay be?—We have no fixed rate for that.

Employment irregular after 55.

17684. What on an average would they earn?—Well, it is not exactly what they earn, at least, not in the amount of wages earned per week, but the employment becomes irregular; they are not employed.

17685. Can you give any idea what they would get, taking an average?—Well, a good deal would depend on the individual employer.

17686. Can you quote any single instance in which you could say what a man would earn after 55?—I could quote instances where I know that men have started and have had to work for 1*s.*, and 2*s.*, and 3*s.* per week less than the minimum rate.

17687. That would be 30*s.* then?—Yes.

17688. And do you think that a man who is earning 33*s.* as a minimum rate of wages up to 55, and 30*s.* after 55, is a man who requires State aid at all?—No, sir, when he can earn that, but they cannot earn it.

17689. And he has no means of putting by, you think, by buying a house, or in any way indirectly providing for his old age?—Well, I have been in pretty constant work myself and I have not been able to buy a house yet. The rate of wages does not allow us to do it.

Power of saving.

17690. A good many men do invest their money in that way and make some provision?—Yes, they do, but they do not do it on a bare week's wages; they have probably a family of four or five sons working who will assist; then they can do it. I know a person who lives in close proximity to me who has several sons; he has bought the house he lives in, but he did not buy it in his younger days, nor with the

Mr. Loch—continued.

assistance of his own savings, but with the assistance of his family.

17691. A large number of working-men do make provision in that way?—Yes.

17692. It would be impossible, you think, to provide for old age except through that?—A number of working-men get their houses through having assistance and by paying a small contribution weekly.

17693. You said you thought the ranks of the in-door paupers were thinned at the earlier ages by the fact that some men joined benefit societies?—Yes, sir.

17694. What is your reason for that?—Because if they had no benefit to rely upon from the society they would have to live; they would have to have food, and they would be driven to the workhouse or to out-door relief when they could not get it, or turn beggars.

17695. Do you find that men now apply for admission to the workhouse who are already members of friendly societies?—No, sir, I cannot say that; I think it is usually amongst the improvident.

17696. Then is not improvidence the root of the matter?—Not altogether.

17697. No, but usually, to use your own word?—No, sir, I do not think so. I think that a great many working men I know are improvident, but I cannot admit that improvidence is at the root of the evil.

17698. I mean of this particular evil of applying to the Poor Law at the younger age, which was your word?—Yes. Well, it certainly would: if a man gets out of work, and he has no means of subsistence to rely upon, he must either beg or steal, or go to the workhouse; but if he has this allowance, a single man would receive, say, from a society like the one to which I belong, 10*s.* per week out-of-work allowance for 14 weeks; then 7*s.* per week for 26 weeks; and 6*s.* per week while out of work up to the length of time for two years.

17699. But we have had evidence submitted to us that these people who at their earlier ages have themselves, as you say, belonged to benefit societies, do not in their old age apply to the Poor Law, so that it would seem that one way or another, just as in the case of a trade union, they avoid Poor Law relief; is that your experience?—My experience is that members of societies, whether it be a trade union or a friendly society, who have a certain amount of income coming to them, avoid the Poor Law relief more so than those that do not belong to such societies.

17700. You mentioned one case of two old ladies, I think, who kept a shop?—Yes.

17701. Do you think it would have been right in that case to supplement their earnings by out-door relief; would it have been fair to other people who were small shopkeepers?—Yes, in that particular case.

17702. But not as a rule?—It would then become one of those cases in which a strict or exhaustive inquiry should be made.

17703. In this case did you ask what the board of guardians knew?—No, I have not communicated with the board of guardians.

17704. They may have made the inquiry you are suggesting should be made, and perhaps you are judging them without knowing what they have done?—The fact of the case remains; the people were there, and they might have had help from outside sources, but their own means were very, very scanty.

17705. But you did not ask the board about it?—No, sir.

17706. Take another case, that of the lunatic, in which 10*s.* a week was paid from your union, and half of that was kept for him and half given to the wife?—Yes, sir.

17707. Did you make any inquiry about that from the board of guardians?—No, sir.

17708. But the Act as it stands requires that in such circumstances all the money should go to the maintenance of the wife?—Yes; the money in this particular case would be paid to the wife by the society, but the wife would be required to pay the 5*s.* not by our society, but by the guardians.

17709. But that, so far as I know, would make no difference; the money would go to the wife and be retained by her, and the maintenance of the lunatic would be thrown upon the guardians?—They claimed that amount of money from her.

17710. And you did not inquire about that?—Not from the guardians.

17711. The 1st section of the Poor Law Amendment Act, 1879, as it stands is this:—"The provisions contained in the 23rd section "of the Divided Parishes and Poor Law Amendment Act, 1876, shall not apply to any moneys "which a pauper, or pauper lunatic, having a "wife or other relative dependent upon him for "maintenance may be entitled to receive as a "member of any friendly or benefit society, but "such money shall, subject to any deductions for "keeping up his membership required by the "rules of such society or any branch "thereof, from which such pauper or "pauper lunatic is entitled to receive such "moneys, be paid or applied by the trustees, "committee, or other officers of such society, or "branch, to or for the maintenance of such wife, "or relative; and where a pauper or pauper "lunatic having no wife or relative so dependent "upon him is entitled to any such moneys, no "claim shall be made under the said Act by the "guardians of any union or parish upon any "such society of which he is a member, or "against any branch thereof, for the expenses "incurred in his relief, unless and until the "guardians or their relieving officer shall have "declared the relief to be given on loan, and "shall have, within 30 days thereof, notified the "same in writing to the secretary or trustees of "the society or branch of which the pauper or "pauper lunatic is a member, and as such "entitled to receive any payment"?—Yes.

Married couples.

17712. You spoke strongly about the question of married couples; have you heard at all about the arrangements made at West Derby, for instance?—Not at West Derby.

17713. Have you heard directly as to what is done at Birkenhead?—My conversation with the guardian.

17714. Nothing beyond that?—Simply that. I may say that I went to the guardian to ask him for information relative to this question.

Mr. Booth.

Difficult for the elderly to find employment.

17715. With regard to the effect of old age on earnings, it is not only a question of the effect on the rate of wages, but largely, I think you intended to say, on the amount of work that they get?—Yes; principally.

17716. Principally that?—Yes.

17717. That may be a matter of good fortune, or chance?—Well, I would almost call it ill-luck; because take two men applying at a gate for work from an employer. He will take the man from whom he can get most work by appearance, and the younger man has three or four or five chances for one to the older man when they are out of work.

17718. That is to say, if a man loses his job, he finds it very much more difficult to get another one?—Yes, sir.

17719. And may go weeks without earning anything?—Yes, sir.

17720. Then, with regard to those who do not apply. You know many—or believe there are many—who, although they do not apply, are struggling with very great poverty?—Yes, sir.

Needy who do not apply for relief.

17721. It is their pride prevents them applying—not the fact that they are suffering less than many who do apply?—Yes; those cases, of course, to which I refer, were what I believe will be only temporary cases, not cases which will be permanent. But the particular case in regard to the superannuated member—of course that is a permanent case.

17722. But, speaking generally, do you think there are many cases of men who have been thrifty and of good conduct, who, although suffering considerably, refuse to apply?—Yes, sir; I believe such to be the case.

17723. Then, with regard to the pensions, do I understand you to intend that the rich shall have them as well as those who are not so well off?—Well, I do not think that they would be entitled to them, or, rather, the necessity for a pension would not exist in those cases. Persons who had been rich, and who had fallen in their circumstances, of course, would be eligible; not a man with 5,000*l.*; I would hardly care to supplement that by 5*s.* per week or 10*s.*

17724. What test would you apply—at what point would you say this man is too well off to receive it?—When it can be shown that he has anything above the average to live upon.

Pension only to be given to those needing it.

17725. As much as 20*s.* a week—30*s.* a week?—Well, if a man had an income of 30*s.* per week, I should say that he ought to do without a pension. The object of the pension really is to provide those who cannot earn a living—as it may be termed—rate of wages, to have something to keep them from starvation, as at present.

17726. Would you fix a hard-and-fast line of income at which no pension was to be paid?—No, I do not know that I would.

17727. Would you leave that to the same authority that decided on the question of desert?—Yes.

17728. Have you considered the case of those who are on the margin, the line, whose income is somewhere near the line, which, although you may not fix it, is acted upon by the authority? For instance, supposing 30*s.* was chosen, how would you deal with the case of a man who had 28*s.*; would you give him the 2*s.* or the 10*s.*; would you make his income up to the point, or

Mr. Booth—continued.

how would you deal with him?—That is the point where the fine line comes in. I am not going to answer that question.

17729. You will leave it to the authorities to decide?—A certain amount of discretion would have to be vested.

17730. Then, with regard to men who are working, and earning a slightly reduced, perhaps very much reduced, wage, would you allow them still to continue to earn what they could?—Well, that would depend mainly upon what amount of money, what amount of income, or State pension added to their own income, what amount it would make, it would depend to some extent upon that.

17731. That is to say, if they were earning a certain sum, you might take into account in fixing not to give them a pension, but if you did give them a pension you would not stop their right to work; is that your meaning?—Well, I must admit that I have not considered the question from that point of view.

17732. If you grant a pension, and at the same time give permission to continue the work, might it not tend to reduce the market value of such labour, labour of that class; in fact, come off wages?—I do not exactly follow you.

Would not lower rate of wages.

17733. Might not the allowance tend to decrease the rate of wages?—No, I think not; because the rate of wages is held up mainly by the younger men.

17734. With regard to the question of desert, the test whether a man shall have a pension according to his desert, according to his character, you said that thrift was to be the main question, the main test whether he deserves to be considered in his old age in the way of pension?—Yes.

Membership of a society a sign of thrift.

17735. Would you count the facts of belonging to a friendly society as almost convincing evidence on that point?—Yes, I should say that a man by paying the contribution to the society to provide for the time of hardship that he was showing a certain amount of thrift, or desire to be thrifty.

17736. So that those who do belong to a friendly society would find it more easy to prove their good claim to a pension?—I believe so.

17737. And you consider that that should tend to increase the membership of friendly societies?—Yes, I believe so.

17738. You desire that?—Yes.

17739. In fact, it is an indirect subsidy of friendly societies by the State?—I think it may be taken as an indirect subsidy.

17740. But yet you would not cut off respectable people who did not belong to a friendly society entirely?—No, sir, if they proved their respectability.

17741. The fact that they belonged to friendly societies would be evidence—nothing else?—Simply evidence that they had endeavoured to provide for time of distress.

17742. With regard to Mr. Hunter's question as to whether you accept the test of not ever having received relief, would you put it that it might be a reason—the fact of not having received relief might be a reason—for giving a pension, but you do not wish the opposite to be a reason for withholding it; is that what you mean?—Yes; I prefer to put it in that way.

Mr. Broadhurst.

17743. When your members obtain the superannuation benefit, what is the process to prove their title to it?—Well, the vital point is that they must be unable to maintain the minimum rate of wages in the district in which they are for the time being working or resident.

17744. And do they have to supply any doctor's certificate?—Yes; some proper medical evidence. I believe two medical certificates

17745. And their inability to earn anything like an ordinary wage—how do you obtain the evidence of that fact?—Well, we go about it in this way. A member wishes to make a claim; a specially summoned meeting of the branch to which he belongs has to be called; printed summonses are sent round to the members that such member's claim to superannuation benefit will be considered at this particular meeting. Then he makes his statement—what he wishes to make—to the members present; and then the medical testimony is put in, and evidence of those who have known him for some time is given, and of his inability to obtain regular work, and that when working he cannot maintain the minimum rate of wage of that district. That is forwarded to our Executive Committee in London, who deal with the matter finally.

17746-7. And do you think there would be any great difficulty here in applying such proceeding, if not in precisely the same manner, yet on somewhat similar lines, to nearly every known workman, say, Birkenhead, who has lived there all his life?—Yes, I believe it could be applied to a very great extent.

17748. Even dock-labourers are known to somebody or other the greater part of their lives?—Yes.

17749. And a system might be worked, you think, that would generally do justice all round, both to the ratepayer and the unfortunate applicant?—Yes; I believe such a scheme might be worked out.

17750. Have you any idea how many dock-labourers there are on the river: I mean on both sides of the Mersey?—No, sir. I could hardly give an estimate.

17751. Would there be 100,000, do you think?—No.

17752. Fifty thousand?—No.

17753. Well, 20,000?—I could not bind myself; but there is nothing like 100,000.

17754. What would you think their average income would be?—Well, it varies considerably.

17755. But striking an average during the year?—Well, I should think 1*l.* per week would be a very good average.

17756. What are their rents generally?—Well, they vary. It depends upon the part of the town (so far as Birkenhead is concerned) you live in. I pay 6*s.* per week. A similar house in Birkenhead would run up to perhaps 8*s.* per week, 7*s.* and so on. But they run down, cottage houses, 4*s.* and 4*s.* 6*d.* But they are small—what you term four-roomed houses—a kitchen, back kitchen, and two rooms. But the others which vary from 6*s.* to 7*s.* and 8*s.* have a parlour attached, and in some cases three bedrooms.

17757. That, of course, is a first charge upon wages?—Yes, sir.

Mr. Broadhurst—continued.

17758. Then a dock labourer, after paying rent, and taking the average income of, say, 1*l.* per week all the year round, would be left with about 16*s.*?—Yes. But in a great many cases, I believe, in one particular part of the town, there are perhaps two families living in the one house.

17759. Well, that would leave him, perhaps, say, 18*s.*?—Yes, on an average.

17760. And a wife; and perhaps a child or two?—Yes; some of them more; five or six children.

17761. Would you think he would be a man capable of maintaining his aged parents, or assisting to maintain them?—Not on such little income; the income is too small.

Harshness of relieving officer.

17762. Now, about relieving officers, have you ever heard any complaints as to the conduct of relieving officers?—Yes, sir; and I have seen—of course I do not know whether it would be admissible, because the person is dead.

17763. That does not matter?—The particular relieving officer to whom I refer at present on many occasions used, I heard him use, very strong language indeed to applicants. In fact, I will cite an instance, for the accuracy of which I can vouch.

17764. Did you hear it, or see it?—I did not hear it, but it happened with a relative of mine. She had paid, perhaps, some hundreds of pounds of taxes in Birkenhead. She had a daughter who lost her reason, and was referred ultimately to Chester Asylum, I believe it was; but when she went to make inquiry, and see about this case, this man abused her so fearfully that she said she would never meet him again on any subject whatever.

17765. Was this the relieving officer?—He was the relieving officer, but he is dead.

17766. What union is that in?—Birkenhead.

Case of refusal of out-relief.

17767. Now, as to the case of the two sisters to whom you referred, who had some little income from a shop; did I understand you to say that they did ultimately go to the workhouse?—No, sir; they are not in the workhouse. One of them went to live, I believe, with either a son or a son-in-law. But they have given the shop up now. They are separated, I believe, though I am not positive on that point. But one is lying at present very ill, and living either with a son or son-in-law.

17768. When you speak of respectable people, what you mean is, people who have generally been industrious and sober?—Yes, sir.

17769. That is your interpretation of what you mean by respectability?—Well, I will interpret it so.

Pension should go to aid savings.

17770. And you think that the man or woman who, by self sacrifice, has provided 5*s.* or 6*s.* per week pension or annuity should be publicly rewarded by some other assistance to make it up; do you say that it should be a comfortable income?—Yes, sir; without any pauperising influence attached to it.

17771. Without pauperising them?—Yes, sir.

17772. So as to bring in an income, if not at all meeting all their wants, yet one of generally fair comfort?—Yes.

Mr. Pell.

17773. As to the two ladies who kept a shop,

Mr. Pell—continued.

Case of refusal of out-relief.

to whom the board refused to continue out-door relief; if you were keeping a little shop adjoining that of this woman, dealing in the same goods, do you think she would be able to undersell you with a portion of her income found by other means?—In the particular class of trade that she was doing it would be impossible for one to undersell the other.

17774. What sort of trade is that where you cannot undersell a person?—Well, the extent of her trade was this—a halfpenny-worth of candles, a pennyworth of matches, and so forth; just in a shop window about this size (*illustrating*); but it was just a matter where she would perhaps make 2*s.* or 3*s.* in a week—perhaps not so much.

17775. You do not think she would be able to give 17 ozs. to the lb. instead of 16 ozs.?—No; I am sure not.

How to raise funds for pensions.

17776. You have said, I think, with regard to the pensions, that you would furnish the pensions from two sources—one would be ground values, and the other would be monopolies? Did I understand you rightly?—Yes, sir; those were the words used.

17777. Will you explain what you mean by taxing ground values?—Well, in this country we have got a great amount of ground; for instance—I do not know whether I have used the right term in calling it ground value——

17778. We will not quarrel about that?—But we have in this country a great amount of ground which is not cultivated, which it is possible to cultivate, but which is not put into cultivation—which is allowed to lie idle. Rather than allow it to lie idle, as at present, I think it ought to be taxed to some extent to assist those poor people whom the land being uncultivated might affect.

17779. You were not thinking of taxing what you call ground rents?—No, sir; not at all.

17780. Well, now, the monopolies you would tax?—Well, it is perhaps rather a wide subject to deal with; but there are a number of monopolies.

17781. Well, name one?—I am hardly prepared to go deeply into this discussion.

17782. Name one monopoly that you would tax. This is very interesting, you see. Perhaps one does not occur to your mind. I will not press it. Well, then, you have told us that the pension would be 10*s.* per week to persons of good character, after they had reached a certain age. I forget whether you fixed any age or not?—I suggest that 55 would be a reasonable age.

Needy with well-to-do children.

17783. Just consider this: did you not say that you thought that children well-off ought to maintain their parents if they had need of their help?—Yes, sir; that is where children were really able to do it.

17784. Yes; I said that children who are well-off; you said, did you not, that they should maintain their parents if the parents were in need of their help?—Or assist in their maintenance.

17785. Now, I want to know, would you give a pension to a male person of good character, who is poor, but who had children who were opulent; really well-off, and themselves able to maintain them?—That would be a matter for consideration——

Mr. Pell—continued.

17786. I want your answer?—By the people who would have to administer the law.

17787. I want your answer, what your opinion is, not of the persons who are going to administer it, because it may be a point you have not considered. You have told us you think a child, when well-off, should maintain a poor parent, and I quite agree with you?—I cited the case in this way, that the inducement of a pension to an aged person——

17788. I will not take that as an answer. I want you to answer my question. Would you give a pension to an old person of good character, who is poor, but who has children who are opulent and well able to maintain them?—It would depend on what their opulence consisted.

17789. Well, 1,000*l.* a year, if you like; or 100*l.* a year?—I would scarcely offer a pension to a person with 1,000*l.* a year.

17790. Would you give a pension to an old person of good character, who was poor, but who had children, who were opulent and well able to maintain them?—I would make the children maintain them in a case similar to that which you have cited.

17791. But would you give him a pension, is my question?—Providing the sons would not maintain him.

17792. Then would you relieve the sons of their duty, though you say it is their duty, by giving them a State pension?—No; I do not mean it in that way.

17793. Then you would not give him a pension?—If the law would compel the child to pay the law should compel the child to pay, but if the law does not compel the child to pay, and the child does not pay, then the parents must not be allowed to starve.

Destitution should not be the test for relief.

17794. Do you think it is the duty of the State to relieve poverty, and not to confine its relief to destitution?—I mean to say this, sir, that the law should not make it absolutely necessary that a man must be absolutely destitute before they grant him relief in the shape of out-door relief.

17795. Would you anticipate destitution, and assist the persons while they were called poor?—Yes, sir.

Cost of inquiry into character.

17796. Who is to draw the line between poverty and destitution?—That is where the searching inquiry which I suggest would come in.

17797. You have told us about the inspectors, and their inquiry; would you have their inquiries made upon oath?—Yes.

17798. You would?—Yes.

17799. You would have them empowered to administer oaths?—Excuse me, sir, you mean the inquiry from the person made on oath, the person giving the information to be on oath?

17800. Yes?—Yes; I quite agree with that.

17801. And to summon witnesses before them?—Yes, sir.

17802. And to put the oath to them?—Yes, sir.

17803. Do you not think that would be a most extraordinary costly system to the country, in addition to the 10*s.* to be given to the pensioner, that there is all this expensive inquiry, bringing

Mr. Pell—continued.

witnesses, probably, sometimes from America, it might be, at all events, from one end of the kingdom to the other. Perhaps you have never considered that subject?—My answer was, of course, in reference to the suggestion that you made, supposing it to arise that inspectors were appointed, and so on.

17804. Well, I am taking the case of the inspectors you thought of?—But it would be quite possible to make it without that stipulation, although I would not object to it. I do not stipulate that it should be given on oath, but I would personally; my own opinion is that I would have no objection to it, but I do not make it a condition.

17805. I did not ask for any more than your own opinion?—I would not make it a condition.

Mr. Henley.

17806. What is the name of your society?—The Amalgamated Society of Engineers.

17807. I hold in my hand here the rules; I see rule 30 says, "Any member 55 years of age, "who has been 25 years successively in the "society, who is not out of benefit through "arrears, and who through old age or infirmity "is unable to obtain the ordinary rate of wages, "and applies for superannuation benefit, shall "state his case to a summoned meeting of his "branch. Should the meeting be satisfied with "the validity of his claim, the branch secretary "shall furnish all evidence to the executive "council, who shall have power to grant the sum "of 7*s*. per week; or if 30 years a member, 8*s*. "per week; if 35 years a member, 9*s*. per week; "and if 40 years or upwards, 10*s*. per week;" is that rule in existence in your branch?—Yes, sir; in every branch.

17808. So that you do provide for old age?—Yes; so far as our rules allow.

17809. And what you propose to do would be to supplement this by State-aid?—Yes, sir.

17810. That is what you propose?—Yes, sir.

17811. Can you tell me, taking the men who enter into your trade at 25 years of age, what would be the proportion of them who live up to 65 years of age?—Well, I could not give you the figures from memory.

17812. Would half live up to it?—Well, I would scarcely, without looking at our yearly report, venture an opinion upon it.

17813. Do you draw any distinction in your scheme between the married and single men who have been thrifty all through life?—No, sir, I do not; I could scarcely say how many of our superannuated members are married or single.

17814. I will take this case, a man who has had no one to support except himself, and had been earning good wages all his life and a man who has brought up 10 children; should you make any difference between those two men when they arrived at the age of 60?—That is a point I can hardly answer without some consideration.

17815. Well, you have not thought of that?—No, sir, I have not.

17816. Well, with regard to women, should you make any provision for women?—I believe that women should have it equally with men.

17817. That women should have it?—That they should have a pension allowance.

Mr. Henley—continued.

Infirmary.

17818. Do the people of Birkenhead draw any distinction between the workhouse proper and the sick wards, or the infirmary, as it is called?—In what way, sir?

17819. Well, you have told us that they had a great horror of going into the workhouse; have they the same feeling of going into the infirmary at Birkenhead—the Poor Law infirmary?—Well, I do not think they dislike the infirmary wards so much as the other.

17820. There would not be the same aversion to going into it as into the workhouse?—No, I do not think there is, although, of course, they still have an objection to the pauperisation; but, still, I do not think there is such a bitter feeling against going into the infirmary as there is against going into the workhouse itself.

Married couples.

17821. Well, you have been asked a good many questions about the case which you did not know accurately about—married couples being separated in the workhouse at Birkenhead?—Yes.

17822. Have you ever known a single case where aged persons have applied to live together and the guardians have refused it?—I have not; I may say that personally I am not acquainted with any of the people in the workhouse.

17823. I want just an answer to that; have you ever known an instance where the married couplies applied to live together, and the guardians refused to allow them?—No, sir.

Lavish out-relief would not check thrift.

17824. Now, is there any feeling among the working people you have come across that paying into a pension fund when they are young and being provided for when they are old, to a certain extent, saves in poor rates?—Yes; I believe there is; not only in the pension, but in contribution generally, to a trade or friendly society, they believe that they are avoiding expense to the rates, I may say.

17825. They think they are saving the rates if they pay into a benefit club?—Yes, sir.

17826. They think they are?—Yes; I believe that is the general feeling among them.

17827. They think the large fund expended in out-door relief, is about the best benefit society they could go into perhaps?—Do you mean as regards out-door relief or the society?

17828. Well, if it were given lavishly or freely, there would be no necessity to go into a benefit society?—Then we want it not to be given lavishly, but with discrimination.

17829. But I am asking the question, supposing the out door relief were given freely and lavishly, would the people then consider there was no necessity for going in a benefit society?—No, sir, I do not think they would take that view of it; I think they would still hold to the friendly societies and the trade unions.

Mr. Ritchie.

Inquiry into character by inspectors.

17830. This inspection that you spoke of in order to decide whether or not a poor person was getting so much a week, would you have that done by Government inspectors or by local inspectors, in the various localities?—Well, I should think local inspectors would be better.

17831. It would be essential in point of fact that the people who made the inquiries should have some knowledge of the locality, of the people that live in the locality?—Yes.

Mr. Ritchie—continued.

17832. And therefore the inspection would be local?—Yes.

17833. And the decision would have to be taken by a local authority?—Yes, sir, by the local authorities.

Compared with Poor Law system.

17834. Are you aware that at the present time the boards of guardians are perfectly unfettered in the amount of out-door relief that they may give to persons applying to them; speaking of the aged, of course, they are quite unfettered as to the amount?—I believe that they have a certain amount of discretion allowed them.

17835. Full discretion?—I have not been aware that they are unfettered.

17836. I am speaking now with regard to old persons; you are not aware that it is entirely in their discretion as to the amount of out-door relief which they can give to old persons?—No, sir.

17837. But as a matter of fact their discretion is not fettered, and they act through their own local inspectors; is not that very much the same thing as you are advocating?—No, sir; I do not want the money to come through the Poor Law in any way; the present law altogether deprives the recipients of the rights of citizenship.

17838. Yes; but I mean apart from the question of disability, and taking it simply as a question of relief; is not that very much the same system that you advocate?—No; I believe that the inspectorship system would be far better than the visitation by one man, as at present, in the shape of the relieving officer.

17839. But you are aware that the guardians of the parish from which the applicant comes, makes his own inquiries and states his own views too, from what he knows or from what he hears?—Yes.

17840. However, I take it that even if you were assured of the fact that the local inspection was everything that it ought to be by the boards of guardians, and the action of the boards of guardians was unfettered in regard to the old people, that would not in any way reconcile you to the existing system?—It might to some extent, but the discernment which is used by these gentlemen who administer the law is not, in my opinion, what it should be.

17841. No, but whatever system you set up you must necessarily have some person or persons upon whom you must rely very largely for information?—Yes.

17842. And all inspectors, whether they belong to Poor Law, or any other body, must, of course, vary in capability, and in temper, and in disposition?—Yes.

17843. And there is no reason, is there, why those you suggest should not vary likewise, should not have the ordinary human weaknesses as well as the others, so that it would always be open to reflection, would it not; any kind of inspection would be open to the reflection that the inspector or inspectors were not humane, or were not sufficiently considerate, would it not?—There is a certain amount of truth in that argument.

Mr. Loch.

17844. Might I just ask you one question. You said that after 55 a man of your union would be in a condition of inability to maintain the wage level of the district?—Yes, sir.

Trades union rule on minimum rate of wages.

17845. And you said also that it depended on the employer to a large extent whether they got work or not?—The employer or his foreman who take the men on.

17846. Is it not due to the rules of your own union that the people who are members are in such difficulty after the age of 55?—No, sir; we do not say that they shall not maintain the minimum rate, that they shall not get that rate if they can.

17847. But why should they not go on until they are dismissed, or something; why should they not go right on after 55 earning what wage they can, and earning the wage level, or something approaching to it?—They do so when they can.

17848. Why are they going for weeks without work?—Because they cannot get it; the employer will not give it to old men; he prefers younger men.

17849. And is it entirely due to the employer and not due to the trade union rule?—The trade union rule does not debar a man from getting as much money as he can or obtaining as much work as he can. We do not bind or restrict them; we want them to get work, and our superannuation rule does not keep a man from getting work; it is his own physical disability, and his appearance outside the works.

17850. And, therefore, the fact that a man does not get this minimum wage pretty steadily after 55, is in your opinion due not at all to the trade union, but entirely to the employer?—Exactly; we shall never instruct a man to take 30*s*. when he can get 33*s*.; never.

Effect on those getting old.

17851. No, but would you let him have his 33*s*. or 25*s*., or whatever it may be, which is possibly the true value of his strength after 55, or will you interfere if he has lower wages than a certain amount?—Well, I will explain the practice that we adopt with reference to our local committee, of which I am secretary. Every case of non-payment of the minimum rate is reported to the committee; the man attends before the committee and explains the circumstances of his own case, and the committee decides the case on its merits. If they think that it is better to let the man go on working, he being a man of elderly appearance, they allow them to go on in preference to drawing him out of work and putting him on an allowance of 10*s*.

17852. Then it does depend on the union; you see whether a man is to go on the 10*s*. list or not to receive the minimum wage, or anything less than the minimum wage from the employer, whereas the employer might be willing to take that man at a lesser rate?—My answer to that question was this: that the society does not say to the man, "You must accept 30*s*. instead "of 33*s*."

17853. No; but the society does say to the man, "You will either come on the 10*s*. list, or we shall fix the wage that you shall earn"?—There is a standard minimum in all trades.

17854. But, after 55, you fix the lesser wage, and under such conditions that the employer

Mr. Loch—continued.

does not fix the man's wages according to his value, but according to that standard?—No; he pays him according to his value; he pays him his value, and the case is considered afterwards.

17855. But you consider it with a view to settlement afterwards?—We consider it with a view to adopting the best means.

17856. With the view of drawing him out of the works and putting him on the 10*s*. list; true, that is to say, you take him from a lesser wage he might earn for himself and put him on your 10*s*. list?—I do not say we do that. The impression I took was this: that Mr. Loch wished to get round to the point that we forced our members to accept superannuation, whereas we do not.

17857. No, not at all; the alternative, as I understood you to say, was this: that a man should have his 10*s*. of superannuation allowance, or a minimum wage, which I understood you to say, was 30*s*.?—Thirty-three shillings.

17858. And I wanted to know whether there had been cases where a man had been allowed to take 30*s*., 25*s*., 20*s*., or 15*s*.?—As a rule we allow a great amount of discretion to men over 55 years of age.

Chairman.

17859. Is the meaning of your answer this, that if you think, taking into consideration his strength and health, that 15*s*. is enough; do you think that you would decide that it was enough?—Well, you have gone to the other extreme, my Lord, in fixing 15*s*.

17860. Well, say 1*l*.; I do not care, call it 1*l*.?—Yes, each case is decided upon the surrounding circumstances.

Mr. Broadhurst.

17861. The merits of the man?—The merits of the man.

Chairman.

17862. Please answer my question. Supposing a man were offered 20*s*. instead of 30*s*. on account of his decreasing strength, is it likely that your committee would allow him to take that sum?—That is a question I cannot answer.

17863. You must have had considerable experience in those questions?—Yes, my Lord. I have explained that I could not say what they would do or what they might do.

17864. What have they done in the past in similar cases?—Not so low as that.

17865. Not so low as 20*s*.; then he has no choice between something approaching 30*s*. and the 10*s*.?—It is as I say, that each particular case is taken on its merits with the surroundings.

17866. Yes, but you say you have never known a man, however great his strength may be, allowed to accept wages so low as 20*s*. per week?—No, my Lord.

Mr. Booth.

Half not in rule.

17867. May I ask what happens if a man declined to follow the directions of the society, and did work at a lower wage than they thought right; would he cease entirely to be a member, and lose the chance of future benefit, or would he merely lose his benefit during that period?—He would be dealt with by the same committee; the offence would be taken into consideration.

Mr. Ritchie.

17868. The offence, did you say?—Well, we term it an offence, and it would be considered exactly on the surrounding circumstances; but our rule for matters of that kind reads in this way, "acting contrary to the interests of the "society"; then a member who is found what we term "guilty" of doing that is liable to exclusion.

17869. And suppose he continued to work at the employment at the 20*s*., and gave up the benefit of the society, would the trade take any action with regard to the man, or his employer, if he continued working at wages that he was forbidden to work at?—No, sir. I cannot quote any case in which such action has been taken, at least so far as the Liverpool district is concerned; we have never worked in that direction. If a man has worked, he is simply left to himself.

Mr. Pell.

17870. Suppose that man is faithful to his society, as I think he would be, and he does not get the wage you think he ought to have, he does not get it, never mind what the circumstances are, then, under those circumstances, he having been a good and faithful member of your society, would he naturally receive a pension, or would he be left upon the world?—It would depend upon the age of the man, whether he had been sufficiently long in the society to claim a pension.

17871. Certainly; but suppose he had been sufficiently long?—And he showed reasonable proof that he could not obtain the minimum wage of the district, then he would be superannuated; we call it superannuation, not pension.

17872. That is to say that it really comes to this: that if the circumstances of the trade became such, times so bad, that wages really dropped to below what the society at the time may have thought fit, you might have a good many pensioners put upon your hands; is that what it would be?—Yes; we find that we have more come on from what you may term natural causes, the ordinary coming, gradually growing old and coming on, physical debility, very few cases occur in reference to the part we are discussing.

17873. Has it been the habit of your society, or the practice of your society, as you find the demand for men dropping, and the amount of work going to become less in a series of years, has it been your rule to admit a lower wage being taken?—We often fluctuate with trade; we suffered a reduction of wages in the Liverpool district 12 months ago, in January last year; on the 6th January of last year, we suffered a reduction of 1*s*. a week to enable the employers to meet their liabilities.

Chairman.

Minimum wage allowed by trades' union.

17874. I should like an answer to one question; you said you never remember an old man being allowed by the committee to accept wages to low as 20*s*. when the prevailing wage was

Chairman—continued.

30*s*. Do you remember what is the lowest sum you have allowed them to accept?—No, I could not say now without a reference to our books.

17875. Have you ever known them allowed to accept anything under 30*s*.?—Well, I can scarcely answer the question correctly now, my Lord, not from memory.

Mr. Pell.

Superannuated may work but not at the trade.

17876. Suppose this man his Lordship is referring to took work out of your business and went and filled a dung cart, say, would he lose the benefit of your society; would you prohibit him taking up other work?—No, sir; he cannot work at the trade. If any member in receipt of superannuation allowance can get a job and can work his allowance stops, and when he is out of work his allowance begins again. We have many superannuated members who keep shops, and so forth.

17877. But you would not exclude a man from all future benefits in your society if he took work in some other industry *pro tem.* for the time?—No, sir.

Mr. Broadhurst.

17878. May I ask whether you have in your mind now, or can call to mind, any case where your branch ever refused to allow men to work at the wages offered by the employer, the aged men over 55, to which your special rule applies; you have a special rule applying to men over 55?—I cannot quote, so far as the Liverpool district is concerned, any case where we have refused to meet an employer's reasonable offer.

17879. Do employers care much to have them about the shop when they are below the average speed?—No, sir, they do not.

Machinery and the old.

17880. They are not likely to offer a man 15*s*.?—No, because his value depreciates to more than that amount per week to the employer.

17881. Yes, because he is employed about machinery, and the machine costs as much for an old man as for a younger man?—Yes, of course the introduction of machinery has altogether

Mr. Broadhurst—continued.

altered the matter of producing; what you may term a high-pressure speed has been introduced, and one man must be able to keep up with another or he must leave.

17882. So that the 15*s*. and 1*l*. a week a man is not very likely to occur?—No. Well, I have acted as secretary now something like five years, and I do not know of a case.

17883. Just so, that is the point; I wanted you to say so, that you do not know of such a thing!—No.

Mr. Loch.

Union does not arrange with employers for work for old men.

17884. Have you, as a trade union, done anything at all towards trying to arrange with the employers for the employment of the older men at lesser rates?—No, I cannot say that we have so far as Liverpool is concerned.

17885. Then are you not, therefore, by your trade union to a great extent artificially creating a demand for pensions by reason of the alternative, which, no doubt, machinery, to a certain extent, has led to, under which a man must have either your 10*s*. pension or practically the minimum wage?—No, sir, I do not think we are, because we will take an instance: put two men together side by side in a workshop, one is an inferior workmen to the other, you can put an aged man in that position because the aged man at 55 or 60 years of age cannot reasonably compete with a man of 25 in the amount of work. My point is this, that supposing the employer to pay the inferior man 30*s*. a week, the good man 32*s*. or 33s., as our minimum is, the employer is at a loss with that man, because if he depreciates at all it is to a much greater extent than 2*s*. a week—far greater, ten times the amount.

Mr. Broadhurst.

17886. Because of the machinery?—The machinery and the amount of work turned out.

Mr. Loch.

17887. But on the other hand, you have not tried to solve this problem as a trade union problem?—Well, we find it is a very dangerous problem to solve or attempt to solve.

The Witness withdrew.

Adjourned till To-morrow at noon.

FORTY-EIGHTH DAY.

Wednesday, 14th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
SIR H. E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*

MR. THOMAS FATKIN, called in; and Examined.

Chairman.

17888. YOU are, I believe, Manager and Actuary of the Leeds Permanent Benefit Building Society?—I am, my Lord.

17889. How long have you been an officer of that society?—About 24 years; since 1869.

17890. This is not your first appearance before a Royal Commission, I think?—It is not, my Lord.

17891. You have given evidence, on occasions, more or less bearing upon the interests of the working classes before?—I have, my Lord.

17892. Have you had any experience of working men before 1869?—Yes, my Lord; I was engaged with a large railway company, the Manchester, Sheffield, and Lincolnshire Railway Company, and subsequently with a large iron works.

17893. How long were you there?—About 15 years altogether, my Lord.

17894. And there you came into contact with a large number of men, and the various workmen employed in ironworks?—I did, my Lord.

17895. Had you, at that time, begun to interest yourself in questions relating to thrift as regards workmen?—Yes, my Lord. I always took a great interest in that direction from my youth.

17896. When you first began to look into these matters, what was the state of thrift among the working classes with whom you were acquainted?—The institutions for thrift were very little patronised, but the working men generally joined friendly societies and trade unions. At that time very few indeed joined savings banks or building societies.

Chairman—continued.

17897. However, about that time they began to take an interest in the matter?—Very little interest in that matter at that time.

17898. You have been kind enough to supply me with an outline of the evidence that you propose to give. I will pass over the next question, and I will tell you why. It refers to the great decrease in the amount paid under the Poor Law between 1871 and 1891. Whilst the population increased 27 per cent., the cost per head had decreased materially. And then again you have referred to the great decrease in serious crime, especially among juvenile offenders. Now, I do not ask you any of those questions because, in the first place, they will lead to a good deal of difference of opinion and discussion as to the basis of your calculation; and, in the next, you seem to assume that the increase of thrift has been a principal cause in the decrease of pauperism and the decrease of crime. I have no doubt it has had some influence; but there are so many other influences at work, some of them perhaps still more important, that I think we could hardly accept those statements without, at any rate, leading to a great deal of question and controversy. I will pass over those, therefore, if you please, and ask you to tell us your experience as to building societies?—Yes, my Lord. In the society of which I am manager and actuary, the Leeds Permanent Benefit Building Society, the members and depositors had, in 1871, 417,310*l.* placed to their credit. A Royal Commission that took evidence, in 1872, on building societies, considered this a gigantic sum for the working-

Building Societies.

Chairman—continued.

classes to have accumulated in one society. Twenty years later, in 1891, the members and depositors in the same society had 1,500,000*l.* standing to their credit; and, in addition, they had, during the 20 years, withdrawn for the purpose of buying or building property, support during sickness, old age, &c., above five millions of money.

17899. Have you made a comparison between the amount due to members and depositors in building societies between 1871 and 1891?—I have, my Lord.

17900. Would you state what it was?—In 1871 the total amount due to members and depositors in building societies did not exceed 10,000,000*l.* In 1891 the amount had increased to 50,000,000*l.*, and during the 20 years I estimate that 100,000,000*l.* had been withdrawn.

17901. Your estimate is that, at least, 150 millions of savings have been applied in building societies?—One hundred millions have been withdrawn for the purpose of buying and building property, purchasing annuities, commencing business, support during sickness, old age, &c.: besides what is now due to depositors.

17902. Have you got trustworthy materials for making that calculation?—I have, my Lord.

17903. In what do they consist?—In our own society, which is a fair representation of the building societies throughout the country.

17904. Your own society. Please give me the figures of your own society. But how are you able to speak of the effect of the building societies all over the country?—Well, my Lord, I think we are a fair representation of building societies; and we have several in Leeds.

17905. I can quite understand that you are able to speak of the application of savings to building societies in Leeds. But when you give us these figures of building societies in general, and their great increase since 1871, and you say that between 1871 and 1891 as much as 100 millions have been applied to them, that refers to the whole country?—It does, my Lord.

17906. And is it only an estimate of yours founded upon your experience at Leeds?—I think, my Lord, when I can speak of the people connected with one society in Leeds having withdrawn five millions, I think it is a fair estimate that all the building societies will not have repaid less than 100 millions during the 20 years.

17907. It is only a probable estimate; you have no figures or returns?—I have no figures.

17908. Or data to go upon?—No, my Lord; but I have five millions for one society in Leeds; and if I had to include all the building societies in Leeds, I should increase that five millions to eight. I think, therefore, if I can show that the Leeds Building Societies have repaid 8,000,000*l.*, my estimate of 92,000,000*l.* for all the other building societies in the kingdom is not excessive.

Leeds Permanent Building Society.

17909–10. Confining yourself then to the district that you best know, what evidence have you that that sum has been principally subscribed by the working classes?—Since the establishment of the society in 1848, the average weekly payments of investing members have never exceeded 3*s.* 6*d.* per week per member, and we have had thousands of members who have not subscribed more than an average of 1*s.* a week each.

17911. Do you think those that were subscribing 3*s.* a week were probably members of the working classes?—I do. I could have given you thousands of names; but you can take it as an absolute fact that 90 per cent. of those that are subscribing 3*s.* or 3*s.* 6*d.* per week belong exclusively to the wage-earning classes.

17912–3. Is it within your own personal knowledge?—It is.

17914. I suppose the reason why they had devoted so large a portion of their wages was that they looked to a speedy and large return?—Yes; coupled with the fact that they have facilities to draw out small amounts of their savings without drawing out the total amount.

Cause of success among working classes.

17915. To what cause principally do you attribute the success of this society in obtaining the savings of the working classes?—By giving every member of the society a voice in its management, allowing them to elect their own directors, and otherwise taking the members into full confidence in reference to all the internal workings of the society—candour, and no concealment; allowing them as high a rate of interest for their investments as was compatible with good security. I do not believe there is a country in the world in which working men think alike and act alike as they do in England. Let there be mutual confidence and self-reliance in any association they themselves form, and, with honest and intelligent management, success is certain. This will never be the case in any State-managed or State-aided institution in England. On the other hand, I am a strong advocate for a real supervision by the State over all institutions in which working men invest their savings, whether worked through the Registry Office or any other Government Department.

17916. Are you acquainted with other institutions in Leeds in which the working classes are investing their savings?—I am, my Lord, and take great interest in all their transactions.

Savings banks, &c. at Leeds.

17917. Will you state what you know of them?—We have the Yorkshire Penny Savings Bank, with its head office in Leeds. During the year 1892, there were 120,022 deposits made at Leeds, amounting to 1,203,454*l.* 10*s.* 3*d.*; and there are in Leeds, in connection with this bank, 25,947*l.* open accounts with credit balances, amounting to 1,201,936*l.* A few years ago this penny bank opened a branch at Sheffield. In 1892, 91,131 deposits were made amounting to 464,648*l.* The total number of open accounts at this penny bank, and its branches at the close of 1892, was 319,618, with credit balances amounting to 6,578,638*l.*, being an average of only about 20*l.* for each depositor. Again. We have an admirable institution in Leeds, "The "Leeds, Skyrack, and Morley Savings Bank." In connection with this bank there was in 1872 an investment department opened, and there is now 529,034*l.* to the credit of depositors in that department; and in addition to this sum there is 585,541*l.* in the savings bank fund due to depositors. This bank was first opened in a small house in 1818. Since that time 1,542,715 separate payments have been made, amounting in the aggregate to 8,624,347*l.*, being an average of

Chairman—continued.

5*l.* 12*s.* each payment. Similarly satisfactory results have been obtained by the Leeds and Holbeck Building Society, the Leeds Co-operative Society, &c. All these institutions are mainly supported by working men. Let the working men continue to look well after their own associations, and in 25 years hence the workhouses in Leeds will be occupied by the idle and improvident only. My Lord, I submit those figures for the purpose of showing that if the working classes throughout the country will open their own associations that they are quite capable of looking well after their own interest.

17918. Have you ever made an inquiry as to the proportion of the working men of Leeds who belonged to these institutions, and the proportion who belonged to none?—I have, my Lord. I should think it is a small proportion of the working class that do save as compared with those that can save if they like.

17919. Now, at Leeds, where all these societies are so largely supported, do you think that the majority of working men are unconnected with any of them?—I do, my Lord.

17920. And you hope to bring them in by degrees?—We do. We think there is a great improvement taking place yearly. We find in our own society that the working classes are yearly increasing.

17921. Has any scheme occurred to you, beyond those in actual operation, for encouraging thrift among the working classes?—No, my Lord; I think we have everything in Leeds to induce habits of thrift among the working classes. Many of them like the co-operative system; others like the savings bank; others like the building societies; and others like friendly societies.

17922. Have you considered and examined any of the schemes for encouraging thrift and making provision for old age by means of State contributions?—I have, my Lord.

17923. And what is your opinion of them?—I am of opinion that such schemes would have the effect of disturbing the entire financial arrangements of the nation. The great work now accomplished by friendly and other societies would be seriously damaged, and, I believe, the poor rates would increase enormously during the next half century. The State would have to constitute itself into a huge banking establishment, and its accumulated funds would, at the end of the next 80 years, amount to hundreds of millions of pounds. As this is a most important national consideration, I will deal with exact figures. There are now living in the United Kingdom 295,783 males between 20 and 21 years of age. I will assume that this number commence to pay 1*l.* per man, per annum, to a State fund. I will further assume that the population remains stationary, and that the same number only, 295,783, will commence to subscribe in every subsequent year. Suppose the State were to repay to the nominees of those persons who died before attaining 65 years of age the amount subscribed, without interest, and debit the reserve fund with 2½ per cent. interest. the reserve fund, at the end of 45 years, before any annuities became payable, would amount to 331,421,665*l.* It must be borne in mind that I have only taken the subscription to the fund at a fraction over 4½*d.* per week, and I have excluded the female population altogether.

Chairman—continued.

17924. Have you founded those calculations upon any scheme which has been laid before the public?—Yes, my Lord. I have taken the actual population of the country as supplied by the Registrar-General.

17925. But that is not a scheme; I asked you whether those calculations had reference to any particular scheme?—Yes, my Lord. My answer was directed to the cost that it would be to the country if any scheme were in force.

17926. Well, but cannot you answer the question whether you had before you any particular scheme; yes, or no?—No; I have no particular scheme before me. If the State were to receive 1*l.* per annum as above, and repay to annuitants on arriving at 65 years of age 8*l.* per annum for life, as at present, the State would accumulate 636,884,853*l.* at the end of 80 years, which would be 451,353,720*l.* in excess of the amount required. I merely submit these figures, my Lord, to show that I do not think the State, at the present time, with the powers they possess, deal as fairly with the working-classes as they ought to do, without any subsidy.

17927. What is your opinion of schemes brought out by friendly societies for annuities in old age?—Although friendly societies are much superior (that is what the friendly societies have introduced) to any suggestion I have yet seen for a State-worked pension scheme, I do not believe that 5 per cent. of the working men who join friendly societies will, voluntarily, subscribe to any one of the schemes adopted by the friendly societies, and I am much surprised if the leaders of the societies have not, themselves, discovered this fact already.

Annuity schemes of societies unpopular.

17928. What is your reason for entertaining that opinion?—Many years ago the Directors of the Leeds Permanent Benefit Building Society submitted a scheme to the members and depositors, numbering about 15,000, with 1,500,000*l.* standing to their credit, by which scheme any person could deposit a sum of money, and receive in return a given annuity for any number of years, not exceeding 40, with power to bequeath or withdraw the balance due, with 3 per cent. interest, at any time. Notwithstanding that several thousand pamphlets were issued, and large sums spent in advertising, there are not ten working men who have availed themselves of the scheme. Since the scheme was submitted the society has enrolled many thousands of working men as subscribers, and received and paid out several millions of pounds to the working classes, in principal and interest, in the ordinary way. I do not believe that the society could transact much business on the annuity principle, even if 5 per cent. interest were allowed. If, therefore, the Leeds Permanent, possessing, as it does, the confidence of the working men of Leeds, cannot transact an annuity business, I do not believe that either the friendly societies or the State can possibly succeed in such an undertaking. Now, my Lord, I have good grounds for stating that during this last year or two the Manchester Unity of Odd Fellows and the Foresters have tried this annuity business, but with no success at all.

Examples: Leeds Society.

17929. Do you think such schemes have been sufficiently long on trial to test their ultimate success?—Well, my Lord, we have tried it—it was a pet scheme of my own—to show that we

Chairman—continued.

could do much better for working men than the Government could do for them, and we have spent hundreds of pounds in advertising, and I am quite certain, if we cannot get them into this annuity business in Leeds, that neither the Government nor friendly societies will succeed.

Dislike to sinking capital.

17930. Have you found that the working men have a disinclination to invest their capital in the purchase of life annuities?—They will not sink their capital in annuities and lock up their savings.

17931. What is the reason for that disinclination?—Because they like command of it themselves with power to withdraw one or two pounds at any time. My experience goes to show that as soon as a working man has got 10*l.*, 15*l.*, or 20*l.*, to his credit, he has the greatest repugnance to even draw 1*l.* out of his own savings. We have hundreds who say "cannot you let me "have 10*s.*, cannot you let me have a pound." To be compelled to take it in the shape of an annuity at any fixed time is unsuitable to them.

17932. Do you find that that feeling grows as age advances?—I do, my Lord.

17933. And that men of 60 or 65, if they have a hundred, or a couple of hundred pounds, prefer keeping it to purchasing annuities?—They do, my Lord, and withdrawing small amounts according to their requirements.

even for subsidy.

17934. Let me refer you to page 7 in your memorandum?—In page 7, I should like to say that such is my conviction about working men's annuities, that if it were possible to get together 1,000 working men 65 years of age, each with an accumulated capital of 200*l.* as their sole possession, and the State were t offer each of them a Government life annuity worth 400*l.*, I do not believe that ten of them would accept the offer. The offer would be readily accepted by those who have been fortunate enough to accumulate larger sums; but these could well afford to do without State aid.

17935–6. Have you ever talked with solicitors who had experience in the making of wills of the working men on this subject of the investing of their capital?—I have, my Lord, with several solicitors. I should like to put that in evidence. Let me assume that a working man at 50 years of age has accumulated 100*l.*, and that another working man, at 65 years of age, has also accumulated the same amount of 100*l.* The man at 50 years of age will not hesitate to utilise a portion of his previous savings during sickness, loss of work, &c. He is buoyed up with the hope that he will be able to recoup the extra expenditure incurred during his temporary misfortune. When, however, a man arrives at 65 years of age, he will suffer any amount of deprivation before he will consent to reduce his little stock of money. He has no hopes of replacing it like the younger man. I know that it has been argued that a man has no use for his money after death; but a working man who has accumulated a little capital has as much pride in making a will, and leaving a little money to his descendants, as the owner of broad acres of land and the millionaire have, in leaving their wealth to their representatives. When wealthy men consent to spend their accumulated capital during life, and leave nothing to their families, then the working men may be expected to follow their example. Solicitors who have had experience in making the

Chairman—continued.

wills of aged working men, who have accumulated a little money or property, can testify that they guard with jealous care the diminution of their savings by their representatives. I do not tell you this, my Lord, from experience from our own society, but I am in daily connection with many solicitors in Leeds, and the same thing is experienced, that the older a man gets the closer does he guard his savings and his capital.

Post Office deferred annuities too dear.

17937. Do you consider the existing Post Office deferred annuity system suitable to the working classes?—I not only consider the system unsuitable, but exceedingly unprofitable. As the system of deferred annuities as practised by the State is, in my opinion, little understood, I desire to explain my meaning fully. The public has been told over and over again that these tables are calculated at 2½ per cent. interest, and it must be remembered that the tables were prepared for working men at the time when capitalists could make 3¼ per cent. interest by an investment in Consols. I will give a single example taken from the Government annuity tables, and compare it with an investment in the Government Post Office Savings Bank at 2½ per cent. interest. By this means I intend to convince you that the working men of this country will be far better off by an investment in the ordinary way at 2 per cent. interest than they possibly could be by an investment in Government annuities. Nay, I will go further and say, unhesitatingly, that a working man at 21 years of age had far better invest his 1*l.* per annum at 1 per cent. interest in a safe security than invest the same amount in the so-called Government annuities at 2½ per cent. interest. A. B. and C. D. are two working men of the same age. A. B., just before he is 21 years of age, undertakes to pay into the Government Annuity Fund 1*l.* per annum until he is 65 years of age (45 annual payments), and then he is to receive 8*l.* per annum during the remainder of his life. Should he desire to withdraw or die before the first payment of an annuity becomes due, the principal, without any interest, will be repaid to him or his nominee. After the first instalment of an annuity becomes due, the annuitant ceases to have any control over his capital. C. D. at 21 years of age elects to pay 1*l.* per annum into the Post Office Savings Bank at 2½ per cent. interest until he is 65 (45 annual payments). Should he desire to withdraw or die before arriving at 65 years of age, the principal and interest will be repaid to him or his nominee. The following will show the relative financial position of these two men at various periods during the 44 years over which their subscriptions extend:—

———	Annuitant. Amount due to A. B. or his Nominee at withdrawal or Death.			Depositor in Savings Bank. Amount due to C. D. or his Nominee at withdrawal or Death.		
	£	s.	d.	£	s.	d.
Age 31 (after 10 annual payments)	10	0	0	11	4	1
„ 41 „ 20 „ - -	20	0	0	25	10	11
„ 51 „ 30 „ - -	30	0	0	43	18	1
„ 65 „ 45 „ - -	45	0	0	81	10	4

Chairman—continued.

Now, if C. D., the depositor in the savings bank at 2½ per cent. interest, withdrew at 51 years of age, he or his representatives would be entitled to receive 43*l.* 18*s.* 1*d.* Had he foolishly invested in a deferred annuity, the sum of 30*l.* only would be repayable. Again, if C. D., the depositor in the savings bank, withdrew at 65 years of age, he or his representatives would be entitled to receive 81*l.* 10*s.* 4*d.*; but A. B., the annuitant, or his representatives, would be entitled to receive 45*l.* only should he withdraw or die at 65 years of age. Leaving out the question of withdrawals, through inability to keep up the annual payments, it must be remembered that out of every 100 persons living at 21 years of age above 50 will die before attaining 65 years of age. The next consideration is—what is the respective position of these two men should they be living at 65 years of age? Is A. B., the annuitant, after running the risk for 44 years of losing all interest on his investments, either through withdrawal or death, in any better position than C. D., the depositor in the savings bank, who ran no risk of losing any interest either through withdrawal or death? The Government says to A. B., the annuitant, on arriving at 65 years of age, you can elect to take 45*l.* in cash, or you can have 8*l.* per annum during your life. C. D., the depositor in the savings bank at 2½ per cent. interest, can at 65 years of age elect to take 81*l.* 10*s.* 4*d.* in cash, or he can purchase a Government life annuity of 8*l.* 8*s.* per annum, or he can invest in a private annuity company; for example, the North British and Mercantile Insurance Company would grant a life annuity of 9*l.* per annum for a payment of 81*l.* 10*s.* 4*d.* by a male, aged 65. I, therefore, ask, is there a single Government actuary who would seriously advise a working man, 21 years of age, to invest 1*l.* per annum until he arrived at 65, for the purpose of receiving a Government annuity of 8*l.* per annum, in preference to making the same investment in a Government savings bank, at so low a rate as 1½ per cent. interest. To recommend such a course would, I maintain, be misleading to working men. Now, my Lord, in that statement I submit that there is all the difficulty about working men sinking their money in annuities.

17938. Leaving out the risk of losing either principal or interest by withdrawal or death before 65 years of age, what is your opinion of immediate life annuities for working men before 65 years of age?—They are quite unsuitable to the wants of working men, and no reasonable amount of subsidy will make them attractive.

17939. When you say "subsidy," you mean subsidy by the State?—I do, my Lord. At the present time a male, 65 years of age, has to pay 125*l.* 12*s.* to Government for an annuity of 13*l.* per annum during the remainder of his life. The value of a life annuity of a male at 65 years of age taken on the general population, and calculated at 2½ per cent. interest, is only 111*l.* 18*s.* 6*d.* There is, however, a still greater consideration which working men take into account. A working man at 65 years, who has been struggling for many years to accumulate a small capital of 125*l.* 12*s.*, says to himself, "If I part with my capital of 125*l.* 12*s.* to Government in exchange for a life annuity of 13*l.* per annum, and die before I am 74½ years old, I shall not have received back my principal, and if I die within 11 years, I shall not have received back my principal plus 2½ per cent. interest." At the present time there are 130,065 males living in the United Kingdom at 65 years of age and under 66. Now suppose every male at 65 years of age were to purchase a Government life annuity, one-half of them would not live long enough to get their own money back without any interest.

Want of success.

17940. Have you anything further to say with reference to the unpopularity of deferred annuities?—I desire to call attention to the passing of the Act in reference to the Post Office deferred annuities, 1864. In that year the Treasury reported that the tables were compiled at 3 per cent. interest. During the 17 following years only 11,646 contracts were entered into for the purchase of Government annuities, being an average of less than 700 per annum. No one, I think, will deny that that the friendly societies did more good for the working men in any one year (between 1864 and 1881) than the Government accomplished through the deferred annuity scheme during the whole period of 17 years. For many years the society with which I am connected (the Leeds Permanent Society) has opened at the least an average of 3,000 new accounts per annum. Since its establishment in 1848 up to the present time 106,000 accounts have been opened. I have no hesitation in saying that three-fourths of these accounts have been opened by the working classes only. It must be remembered that there are several other equally prosperous institutions in Leeds. I quote these particulars to show that working men prefer their own institutions to any institution connected with the State.

Future status of aged not to be gauged by present.

17941. Have you considered the large percentage of the population of males in the United Kingdom, above 70 years of age, who are now in the workhouse or receiving parish relief?—I have; and if the whole population above 70 years of age were now in the workhouse, my opinion as to the ability of the rising generation to avoid such a misfortune would not be altered. To enable me to form an opinion as to what ought to be done for the rising generation, I should endeavour to compare what the financial position of those now above 70 years of age was 30 or 40 years ago, with the financial position of working men now between 30 and 40 years of age. Because 10 men are now in the workhouse at 70 years of age, is it to be inferred, notwithstanding all the increased energy of friendly societies, and the gigantic amount of capital now being accumulated by working men, that out of every 20 men now living at 40 years of age, 10 are to die before attaining 70, and the remaining 10 to go into the workhouse? This appears to be the argument of the advocates for State-aided pensions. What is wanted is work for the man who is willing to toil, and friendly and other associations are capable of teaching them thrift.

Most can save but will not.

17942. Supposing that Parliament were to give assistance in the shape of pensions and annuities to the aged in order to keep them out of the workhouse, have you anything to suggest as to how such assistance should be given?—There are, my Lord, unquestionably many thousands of the working classes, in middle life,

Chairman—continued.

who cannot spare more than perhaps 3*d.* or 4*d.* per week out of their wages for provision against sickness and old age, but I am of opinion that there is a far larger number of the working classes, in the prime of life, who can well afford to spare 1*s.* or 2*s.* per week out of their wages, but who never provide 1*d.* for either sickness or old age. By the increased energy of friendly societies, the multiplication of institutions for receiving the small savings of the working classes, and the spread of education, the number of improvident working men is yearly diminishing. If, however, it became law that indiscriminate relief was to be given in either sickness or old age, alike to the provident and the improvident, a great blow would be struck at the magnanimous work which is now being carried on by the great friendly societies of this country, with the probability of a decrease of provident habits.

Indiscriminate relief would injure thrift, and increase poverty.

17943. With reference to your last statement it has been frequently argued before us that as 5*s.* a week, though giving some security against absolute want in old age, falls far short of supplying reasonable comfort, such a provision so far from interfering with the spirit of thrift would only animate it to increased exertions. That is, a man is more likely to be thrifty who has got 5*s.* assured to him than a man who has nothing; that he would be thrifty for the purpose of increasing his comfort in old age; what do you say to that argument?—I do not believe it, my Lord; as my experience goes, the more you give to the working classes the greater improvidence will exist amongst them; that is my candid opinion.

Value of friendly society provision.

17944. Have you any set plan for making the friendly societies the agents for providing a superannuation payment?—If every man who is not at present connected with any friendly society, and who can afford to spare 1*s.* or 2*s.* per week out of his wages, would subscribe 3*d.* or 4*d.* per week of their surplus income to a friendly society, these admirable institutions would soon double their income with very trifling increase of expense, and the benefits now given by friendly societies would be considerably increased, and they would be able to open their courts and lodges in every corner of the country. It is in this direction that we must look for a clearance of our workhouses in the futnre. The relief to be given to men in old age ought, in my opinion, to be measured by the efforts made to provide for themselves during their earlier and middle life. When a man has arrived at 65 or 70 years of age and is past work; and when he has neither money, relations, nor friends to support him during old age and incapacity, I respectfully submit that if such a man has supported himself and his family in past years when he was able to work, without making any claim on the poor rates, and if after his weekly payments to his friendly society for support during sickness, he was unable to make provision for old age, that man has the same claim to the consideration of the State for any subsidy as the man would have who had been paying 1*l.* per annum into a State fund.

State aid, if any, should be to all aged who have shown thrift.

17945. Then would you be prepared to support a proposal for a State contribution to the persons that you have just described?—Yes, I should, my Lord, except for the great cost that would be incurred to the nation; but I think that subsidy should be given to the friendly societies who have the guarding and protecting of the working classes during their capacity for work. The difficulty is to prevent State aid being an encouragement to improvidence.

17946. I do not quite understand you; you have supposed the case of a man who has subscribed to a friendly society, but who becomes old and he has no means of supporting himself, but who has been an industrious man and has never come upon the poor rates, and you suggest that such a man has as strong a claim upon the Government for assistance as the man who had been paying 1*l.* per annum into a State fund. You mean that the payment into the State fund is not a bit more meritorious than a payment into a friendly society; that is so?—That is so, my Lord.

17947. Then that assumes that the friendly society does not provide for old age?—No, I do not think the friendly societies can provide for old age without a considerable increase of contributions; they are making the attempt, but I believe it will be a great failure, and I think the State could assist them in that direction.

17948. Trade societies, as we have had evidence, miners' associations, engineers, and various other trade societies, provide for superannuations; why should not the contributions to friendly societies be such as to enable them to give assistance during old age?—I do not believe, and I think I could provide statistics, my Lord, to show; I do not think the trade associations or any other associations provide anything for 5 per cent. of the population above 65 years of age, and I think if the State had to take them under its protection, by awarding people according to their own savings while they are able to work, it would be the greatest possible incentive to thrift in early life. I do not believe that 5 per cent. of the present population are receiving any aid from any society in consequence of old age. My decided opinion is that that is the proper direction in which any State aid should go so as to assist those who have assisted themselves.

Suggested scheme.

17949. Would you like to add anything to what you have stated?—I should just like, my Lord, to say when a man arrives at 60 or 65 years of age, he ought to be able to utilize his capital, whether it consists of labour or savings, as he thinks proper. If State aid is to be given, which I do not advocate, I would suggest that as many years as a man can keep himself after arriving at 65 years of age, he shall have as many sixpences per week for the remainder of his life; such weekly payments, however, not to exceed 5*s.* per week. The great advantage of such a scheme would be that working men would always have command over their own savings and interest thereon, which they could use in case of emergency, or bequeath at death. The mortality rates would never enter into the calculations. There would be no sacrifice of either principal or interest at withdrawal or death. Such a scheme could be carried out by county councils, parish councils, &c., without any interference by the State, and thus avoid the great financial complications, to which I have

Sixpence per week for each year of independence after 65, up to 5*s.*

Chairman—continued.

before referred, of a stupendous State fund. My personal opinion is that such a scheme would meet with the approval of all the friendly societies in the country, and would be the greatest possible incentive to thrift in early and middle life.

17950. Is this a scheme that you suggest only in the case of the idea of State aid being entertained, or is it one which under any circumstances you would be prepared to support?—If it be decided to give State aid. I am no advocate for State aid. Of course, my Lord, there would have to be some registry (I think it scarcely comes within my province to recommend), there would have to be some registry to show who had received poor relief during the time that he was able to work, but if State aid is to be granted I would give relief to every man when he is 65, 70, 75, or 80 years of age. I would allow him to select any period of his life after 65 years of age, when he should be entitled to the State fund, but if he had made any claim upon the Poor Law before 65 years of age then he should not have a right to make any claim.

17951. Your opinions seem to have been founded very much upon the condition of the working classes at Leeds and in the north of England; do you think all that you have said is applicable to the centre and south of England?—I think so, my Lord.

17952. You have been talking freely of contributions of 1*s.* and 2*s.* a week by the working classes, and I suppose that those contributions out of the wages earned at Leeds and pretty generally in the north would not be beyond their capacity; but have you considered the case of the agricultural population and of the labouring population about the towns in England, and considered whether they, having families to support, could subscribe such sums as you have mentioned, 1*s.* or 2*s.* a week?—I have, my Lord, referred to the class of people who cannot spare more than 2*d.* or 3*d.* per week out of their wages, and the consideration of the position of such men has influenced me in suggesting how State aid might be given. I think the labouring population, the agricultural population, can afford his 2*d.* or 3*d.* per week to his friendly societies, and you may depend upon it if all the working classes would subscribe to the friendly societies that can afford to subscribe to them, the expenses of societies would be considerably reduced, and their benefits would be proportionately increased.

17953. When you say their expenses, you mean the expenses of the societies?—The expenses of the societies; the expenses of management.

17954. Now, you have made no mention all through this of women; have you considered the case of women?—I have, my Lord. I would deal with women just in the same way that I should deal with the male population. My figures would be a little more than doubled. We have more women living than men.

17955. But do you think that women would be able to make the same provision for their old age as men?—Yes. I think there is a tendency among the working classes population to make better provision for their widows than what has been going on in the past.

Chairman—continued.

17956–7. Yes; but do the women themselves subscribe? Is the payment made in their name and for their use?—I think so, my Lord.

17958. In what sort of societies?—In the burial societies.

17959. Well, they provide for the decent burial for themselves and their children, but that will not make them much the happier during life?—No; that is so.

17960. Have you really considered in what a very unsatisfactory condition the provision for women in old age now is?—No. My remarks would apply to the women as well as to the men who have passed 65 years of age.

17961. That is to say, do you mean that if a man is married his wife should subscribe as much as he does in order to get the same benefits as he does?—No, my Lord. I do not want a man to subscribe at all to any particular institution. I would allow him to act as a free agent, to invest his money just as he thinks proper; but if he keeps himself and his wife out of the workhouse until they are 70 years of age I would give them the State aid, if State aid is to be given, which I do not advocate.

17962. A man subscribes to a friendly society through his life, and we have it in evidence that even where there is no special provision for superannuation, very few members of friendly societies ever come upon the poor rate. But that does not apply to women. Women have no friendly societies, as a rule, to go to; women have not many means of making small investments with a view to support themselves in old age, as men have?—No.

17963. Well, then, how would you deal with them?—My own opinion is, my Lord, that there are very, very few old women who are making a claim on the poor rates whose husbands have been connected with any friendly societies; you will find it a very small proportion.

Few come on rates whose husbands have been in societies.

Mr. Henley.

17964. Have you ever known a case of a single woman, or a widow, having been kept off the poor rates by belonging to a friendly society?—I have not.

17965. You have never known such a case?—No; I am not acquainted, except that from a personal acquaintance with many ex-chairmen of the board of guardians I find that of the great numbers of women that they have before them very few of the husbands have been connected with any friendly societies.

17966. I am speaking entirely now of single women or widows; you have never known such a case?—No.

17967. Can you tell us at all how many women there are in Leeds who separately belong to a friendly society?—No, I cannot.

17968. Do you know anything about the Leeds workhouse at all?—I do not know anything about its internal management. I know that it is well managed, and I know all the guardians. I do not know anything about its management.

Workhouse.

17969. Do you know anything about the condition of the people in the workhouse?—No.

17970. You said, in your memorandum of evidence, "on the other hand, I am a strong

Advocatees strict State supervision of societies.

Mr. Henley—continued.

"advocate for a real supervision by the State "over all institutions in which working men "invest their savings, whether worked through "the registry office or any other Government "Department." Would you be so good as to explain the sort of supervision you intended the Government Department to exercise?—Yes. I think in all friendly societies, savings banks, building societies, and every institution in which the working classes invest their savings, there ought to be the strictest supervision by some Department of the State. I myself gave evidence before a Select Committee on Building Societies a short time ago, and recommended supervision.

17971. Will you tell us, if you please, the kind of supervision that you contemplate?—You may call it a Registry Office, or the Board of Trade. My opinion is that the Registry Office is merely a registry of documents. I would give the department much larger powers.

17972. What larger powers would you give? The Registry should have power to send a Government auditor, a Government inspector, at any time, to societies.

17973. To do what? The men they send, what should they do when they got there?—To make an inspection of their books, and how they are keeping their accounts. Let me assume that the Registry Office had had such a power, for instance, with the Liberator Building Society, I think he would be a very poor official if he could not have gone into those offices, and seen by the books, and told at once that it was a rotten society.

17974. Well, we have got so far as this, I think that you would have Government inspectors go down to see that the books were properly kept?—Yes.

17975. Should you advise that they should have any power to audit, or any duty to audit? Yes; simply a power to inspect books and documents.

17976. That would be another question altogether. Then in regard to audit, should you make them responsible for the audit of the accounts?—Oh, no; I would not make them responsible. Their duty should be to make a report to the members.

Identity of those who have had relief.

17977. Again, you say in your memorandum:—"When a man has arrived at 65 or "70 years of age, and is past work, and "when he has neither money, relations, nor "friends to support him during old age and inca-"pacity, I respectfully submit that if such a man "has supported himself and his family in past "years, when he was able to work, without "making any claim on the poor rates—." That man would practically be destitute if he had neither money, relations, nor friends to support him; he would be destitute, would he not?—Yes.

17978. And therefore, if he chose, he could apply for poor relief?—Yes.

17979. He would have a claim for poor relief?—Yes.

17980. Now, how are you to ascertain whether a man has "supported himself and his family in "past years, when he was able to work, without "making any claim on the poor rates"? How would you arrive at that?—I have not given that question consideration. I think that if the State decided to give relief, it would be for the State to devise a scheme, some registry, by which they could ascertain whether a person has provided for himself before attaining 65 years of age.

17981. I will assume that the man received relief at Aberdeen to begin with; and then he went to Dublin and received relief there; and then he went to Bristol and received relief there; do you think it would be possible to find that out after that man's life of 45 years?—Yes. I think I could devise a scheme myself, if the Government cannot, I think I could devise one that would enable you to ascertain such facts. How do they do it in Germany; they know all a man's previous history there?

17982. It would be necessary, would it not, to keep a register of all paupers in England, Ireland, and Scotland, a nominal register?—Yes.

Mr. Pell.

Co-operative societies.

17983. Have you any acquaintance with the co-operative societies at Leeds?—Yes, sir; I am coming in almost daily contact with people connected with co-operative societies. I am not a member.

17984. You are pretty well acquainted, then, with the number of members they contain?—Yes. The Leeds Co-operative Society has 31,000 members.

17985. And have you any knowledge of the amount invested?—Yes. I should think nearly half of our members are connected with the Co-operative Society. The paid-up share capital in the Co-operative Society is 373,000*l.*

17986. Are you yourself a member of any co-operative society?—No, I am not.

17987. You know that under the laws regulating those societies, a member is empowered, when he joins a friendly society, to nominate who his legatee shall be?—Yes, up to a certain amount. £.100 is the maximum amount fixed by the Leeds Co-operative Society, which the nominee can receive at the death of a member.

17988. And I think that the secretary is liable to be fined if he does not call upon the member when he joins to nominate that legatee?—I am not acquainted with the laws of friendly and co-operative societies.

17989-90. Now do you know whether in practice the members of the societies in Leeds have generally availed themselves of the power of nominating that legatee?—No, I do not think they do; you can fairly take it that working-men will take the same course in co-operative societies as they do in building societies.

17991. Oh, no, excuse me, there are special laws?—I am speaking of the usual custom adopted by working-men; and I know that very few nominate.

Interest in provident societies.

17992. At all events, you believe that there is a very large sum of money invested in shares in the provident societies and industrial societies in Leeds?—Yes. £.400,000 is invested in the Leeds Industrial Co-operative Society.

17993. As a method of investment?—Yes.

17994-9. And that that increases?—Yes.

Out-relief in excess of destitution would injure thrift.

18000-2. Now, many witnesses whom the Commission have examined have advocated a liberal bestowal of out-door relief in the way of

Mr. Pell—continued.

a bounty, equivalent, in fact, to any amount of pension likely to be granted under the various schemes before us. Now, what effect do you think this proposal in your judgment would have on the prospects and positions of friendly societies if it were carried into effect?—I am afraid it would have a very serious and a very prejudicial effect against all friendly societies and all investment societies if out-door relief were indiscriminately given.

18003. Do you believe, taking your experience among the people at Leeds, and at Sheffield, which you have referred to, that if Parliament was to enact that the guardians of the poor—the district councillors, as they may be—should have the power of granting a more liberal amount of out-door relief, do you believe that if that became the case in the county, it would seriously damage—I am reminded they have the power, undoubtedly; but if it became the practice under the new administration of every county to give liberal out-door relief to the old, or, indeed, to the young, who might be sick or incapable of work, that that would have a damaging effect upon the prospects of friendly societies?—I do, indeed; I think the rates would be increased, and the friendly societies would do much less business.

18004. I must explain that when I made use of the term "liberal" I meant a more considerable amount given to the individual, not a scattering abroad in small sums over the population, little sums indeed, but a more liberal bestowal of out-door relief in the individual cases—it would be damaging?—It would be damaging very seriously to them.

Mr. Booth.

18005. Mr. Fatkin, in your memorandum you add to the amount the members of a building society had standing to their credit at one time that which they had withdrawn during 20 years for certain purposes; how do you know for what purposes the money was withdrawn?—Well, I cannot speak to the whole sum, but as a rule the withdrawals are for the purchasing of property; that is, a person will enter shares, and go on paying his 2*s.* or 3*s.* a week, or his 1*s.* a week, until he accumulates 20*l.*, 30*l.*, 40*l.* or 50*l.*; then he borrows from the society three times as much as he has got. As a rule we advance three-fourths of the value of property. When he has got 50*l.* or 60*l.* in, he is then in a position to buy two or three cottages.

18006. So that a proportion of the money which he draws is drawn out, and the money which is lent him is lent him from the deposits of other people?—Yes, that is so.

18007. And your view is that the bulk of what is drawn out is invested, or may be looked upon as drawn out for old age?—I have stated it repeatedly—as soon as a person gets 5*l.* or 6*l.*, or 10*l.* in his deposit book, he has the greatest reluctance to withdraw—he will resort to anything before he will draw his money out, except for other investment or provision during sickness or old age. We have hundreds, nay, I may say thousands, of cases where a person comes: "Well, cannot you let me have as small a "sum as 1*l.* or 10*s.*?" You may take it as a fact that not 2 per cent. of the whole members

Mr. Booth—continued.

draw out their money except for a good purpose.

18008. For other investments?—For other investments.

18009. Mostly for other investments?—Mostly for other investments.

Vital statistics.

18010. Then I would like to ask you, with regard to some of your calculations, what life tables you have used?—I took, for the purpose of this statement, the general population from the Registrar General, the whole population of England.

18011. What are called Dr. Ogle's tables?—Dr. Ogle's tables, yes; and I have worked it out from Dr. Ogle's tables, taken every year from the whole population of the country, male and female alike, showing the number of the whole population living at the present time, from two years of age up to a hundred, all the population worked out according to Dr. Ogle's tables.

18012. Have you in your calculations taken into account the fact that the population as it exists now is entirely abnormal in its proportions of age, owing to the rapid increase in its number?—I take the last population of 1891, and I find out, while we are increasing—a great deal is made of it—while we are increasing the average rate of life it is very unsatisfactory, because we are only keeping delicate children and young people a few years longer; but when a person gets to 40 or 50 years of age their duration of life is not so good now as it was 50 years ago.

18013. Yes; but that is not my point. My point was, considering the probabilities of life, you have not taken merely the proportion of the old to-day to the young to-day, but you have taken the question of the probabilities of the age at which death occurs?—Yes, that is so.

18014. Then, with regard to your proposals for relief in old age. If savings turned out to be insufficient, I understand you propose three plans. One, which—I do not know whether it is in your notes or not, but you mentioned it in your evidence—was that the amounts given by the State should be in proportion to saving?—No.

Suggested pension scheme.

18015. You used those words?—No; in proportion to how long he could keep himself after 65 years of age. What I said in my evidence was, I think, that when a person had arrived at 65 years of age his allowance should be in proportion to the number of years that he could support himself after 65 years of age.

18016. That occurs in here in your notes, and I was going on to that, and if I have misunderstood you that is quite sufficient. I thought you said (I took down the words) that the award should be in proportion to savings, that that was the proper direction which State aid should take?—I am sorry if I have misled you in that respect, because that is not my intention.

18017. Well, then, taking the other, in proportion to the age attained for those who have not asked relief, beginning with 6*d.* a week after arriving at 65 years of age, and then rising another 6*d.* a week for each year that they continue to keep themselves off the rates?—Yes.

18018. That is correct?—Just so; that is, that if a person arrived at 75 years of age, I would allow him 5*s.* per week at 75 if he kept off the rates until he attained 75 years of age;

Mr. Booth—continued.

if he had attained 73 years of age I would allow him 4*s*.

18019. But if previous to 65 he had come at all for relief he would be in another category, and he would not be entitled to this pension?—Yes; I want to strike off the improvident and thriftless.

18020. I see. Well, then, supposing that an old man or an old woman reached 65 or even 70, and was in receipt of this small allowance of 6*d*. or 1*s*. a week, and then came for relief, what would you do; strike it off altogether, or would they continue to have that which they had previously earned?—Oh, no; I would let every person be at liberty to select either a pension or the workhouse after he arrived at 65 years of age; he should take his pension, but assuming that he took a pension at 70 years of age, that is 2*s*. 6*d*. a week, I would give no further relief after.

18021. That is not an answer to my question exactly; perhaps I did not make myself understood. My point is this: I understand that an old man or an old woman, according to your proposal, who attains the age of 65, and who has not up to that time asked for parish relief, shall have an allowance of 6*d*. a week; that after another year has elapsed that allowance shall become 1*s*. a week. Is that not it?—Oh, no, they must make the selection themselves. If a person at 67 years of age, being two years past 65, elects to take 1*s*., that person cannot come hereafter, at 70, and take a further sum. If he had made no claim before 75, he would be entitled to 5*s*. per week, and any person should be at liberty to give up his pension at any time and go into the house. That is the beauty of the whole scheme, to give some inducement for people to be provident in order to keep them off the claim as long as they can; but if a person comes on to the fund for 1*s*. a week when he is 67 years of age, he cannot get any increase after.

18022. Quite so; I am very glad I asked the question, for I had not exactly understood it?—The whole scheme, as I thought you would see, is to make people keep off the poor rates, or keep off the claim, until they can get their full sum of 5*s*. a week.

18023. That is to say, if they must claim at 65 they only get 6*d*.; if they can postpone claiming, the longer they postpone claiming the more the amount that they receive is increased?—That is so.

Cost of scheme. 18024. Then, have you estimated the cost this would be for all the population?—For the whole population, men and women, it is rather difficult to estimate the cost, because one can scarcely tell how much the poor rates would be decreased; but I should think it would not cost less than seven or eight millions a year.

18025. It would be a very considerable sum of money?—A considerable sum of money.

18026. You have worked it out?—I have worked it out.

18027. It would be seven or eight millions possibly?—If I were asked definitely to fix figures, I do not think it would cost the country less than 10 millions a year.

18028. And how would you propose to raise that money?—Well, I think that is rather for the State to say; I should not like to make a suggestion.

Mr. Booth—continued.

18029. Then, beyond that provision for the thrifty, for those who have succeeded in keeping themselves up to 65 or 70, you wish to do something for the destitute? In what way would you do that; in any way different from the present Poor Law?—Before arriving at 65?

Would allow no out-relief beyond the pension sum. 18029*. No; it is manifest that they may not be able to live on the 6*d*. a week if they get it, so that people may arrive at destitution, which at present entitles them to a claim for relief under the Poor Law. Do you wish to treat those, the destitute, in any different way from that in which the Poor Law now treats them?—No; I think with this 6*d*. per week, my opinion is, that there would be very few people in the workhouse over 65 years of age, under those conditions. I think they would rather have one shilling, or two, outside, than five or six shillings inside.

18030. Then it makes the answer easier, because you think that there would not be many to be so treated?—No.

18031. And would you treat them, many or few, any differently from what they are now treated?—I would; I would let them go inside if they preferred instead of their one shilling; I would give them their option; but I think you would find that the workhouse would be deserted, even at sixpence a week.

18032. You would put an end to any other form of out-door relief?—I would.

Mr. Chamberlain.

Annuity provision unwise. 18033. Do I understand that your view is that a working man, a prudent working man, would be foolish to invest money in an annuity; that they had better invest it in something else?—I do.

18034. Would the answer apply to a man in the middle class?—I think not so much in the middle class as it does to the working class.

18035. Why not?—Because in the middle class they can afford to deposit in an annuity, or something in the nature of a risk, which the working class cannot afford to do.

18036. But surely it is a question of proportion; a middle-class man would deposit in the same proportion as a working-class man?—I think not. I think the working classes will not under any circumstances deposit their money where it is to be tied up.

18037. No; but that was not my question. I was not asking you what he would do; that, perhaps, it would be better to ask him; but I am asking whether you think he would be wise to do it, and you said "No." Then I ask you, does not the same answer apply to middle-class or upper-class people; they also are unwise when they make a life insurance, are they not?—No; I think a life insurance and an annuity are two quite opposite investments.

18038. What is the difference that you attach importance to?—Because, in the case of an insurance, death is certain to occur, and may occur at any time, but in the case of an annuity, more especially a deferred annuity, a certain number of years must elapse before you can have any benefit.

18039. A man who takes up an annuity is

Mr. Chamberlain—continued.

practically making a speculation on his life, is he not?—Yes.

18040. If he survives beyond a certain term he will make a profit by his investment; if he dies before that term he will make a loss?—If the tables be properly calculated it will be so.

18041. That would be so in any case, would it not; it is only a question at what time it would arrive; there would always be some time at which a man would make a profit?—No, I think not.

18042. We need not go into that. If the tables were properly calculated, of course, he would make a profit if he survived beyond a certain period?—That is so, yes.

18043. Well, do you think that it is a prudent thing for a man, a middle-class man, to make such a provision for the future?—I should not recommend it myself, and I take myself as a fair representative of the middle class. I should never make such a foolish investment myself.

18044. For the working class you think that the best way in which they can invest their savings is in something that will give them a certain return?—Give them a certain return at any time they may require it.

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18045. If, therefore, their investment took the form of a weekly payment in order to receive a sum down at a particular period you would not object to it?—Yes, I should object to it, without they could receive that return at any time that the necessity might require it.

18046. But if they drew it out when they pleased the sum would vary, would it not?—No; I think they should be able to know the amount placed at their credit at any time.

18047. Yes; but the amount would be different, according to the time at which they drew it out?—Certainly.

18048. You do not mean to say that a man should subscribe in order to receive 100*l.* whenever he liked?—No.

18049. If I understand your view, it is that if he subscribed, say 1*s.* a week, which might give him 100*l.* when he reached a certain age, if he claimed it before that age he would receive something less than 100*l.*, and if he claimed it after that age he would receive something more?—Yes.

18050. But do not you think that with an insurance of that kind a working man would be tempted to draw out his money whenever he was in any temporary difficulty?—No; my experience convinces me that a man when he has made an investment never draws out his money except from absolute necessity; that he does not draw his money out without he is either in want or desires to make some other investment.

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18051. You have had a good deal to do with building societies, have you not?—Yes.

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18052. The object of a building society is to enable a working man to become the owner of his own house?—That was the original intention of building societies, but they have very much departed from that. They are to all intents and purposes now an investment like a bank. If you take the whole building societies throughout the country there is not one member in ten ever becomes a borrowing member; that is, he does not enter for the purpose of buying property; he enters as an investor.

Mr. Chamberlain—continued.

18053. If that is now the case, how is the money of these societies invested; is it still invested in building houses?—Oh, yes; every penny.

18054. But it does not build them for its own members?—No; building societies are not owners of property; their entire business is lending money.

18055. It is only a form of co-operative investment?—That is so.

18056. And you, with your experience and interest in building societies, prefer a form of investment for the working classes where they can always draw out their money to a form in which the money would be permanently invested up to a certain date?—Yes, that is so.

18057. That provision, however, would not prevent a man from coming in his old age upon the Poor Law?—Oh, dear, no.

18058. He might draw out his money and spend it foolishly, and then he would have to claim Poor Law relief?—Yes; but I should scarcely think that there is throughout the entire country one person in a hundred who has been for a few years a member of a building society ever comes on to the Poor Law relief.

18059. Well, I am afraid you would not have any statistics to show that; it is a matter of opinion, and of course that portion of the working classes which makes investments whether in building societies or anything else is the most thrifty portion, and is the least likely to come upon the rates?—Yes, that is so.

18060. Although you think an investment of that kind would be a foolish one, have you not suggested some plan of the sort through municipalities?—Yes, I have often talked it over with our Corporation, the Leeds City Corporation, and pointed out that they ought to offer inducements to the working-classes to invest their small amounts, but, whatever rate of interest they had given them, they would not invest in the corporation without they could get 1*l.* or 10*s.* or 2*l.* or 3*l.* when necessity might compel them.

Municipal savings banks.

18061. Then all your recommendation and proposal goes to is the establishment of a municipal savings bank which would give higher interest than the Government savings bank?—No; I think not a higher rate of interest than what the State gives. The State professes to give 2½ per cent. I say that if the municipalities of this country would give 2½ per cent. interest for the savings of the working classes, and give them facilities for drawing out as they have with the banks, the corporations will then do 100 per cent. more than what the Government can do at the same rate of interest.

18062. But why, if they do not offer any more?—Because the Government do not offer them 2½ per cent.

18063. Yes; the Government offer them 2½ per cent. in the savings bank?—Yes, in the savings bank.

18064. And in the savings banks they can draw out their money whenever they like, can they not?—Yes.

Objection to State management.

18065. Then what is the difference between the position of the Post Office savings bank and such a savings bank as you would institute under municipal authority?—I say the working

Mr. Chamberlain—continued.

classes of this country have a great objection to anything in connection with the State. Let me put it in this way: We have had such experience of hundreds where a person dying intestate with perhaps 100*l.* or 150*l.* deposited, the relatives can go to the Inland Revenue Office and take out letters of administration themselves, but the working classes prefer going to a solicitor and paying them one guinea or two guineas, before they will have anything to do with any department connected with the State. There is a coldness, and the same rule applies to the savings bank.

18066. But do you find in Leeds that there is a special prejudice against the use of the Post Office savings banks on the part of the working people?—I do.

18067. And you think that even if only a small amount of interest were given, they would prefer to go to a corporate savings bank?—I do. I say that the working-class of Leeds prefer a co-operative society savings bank or building society to any Government institution. Where there is one man belongs to the Government savings bank there are twenty who belong to private institutions.

18068. That is not shown by the statistics is it, Mr. Fatkin?—I think it is; I think you will find it by the statistics.

Funds of building societies.

18069. I do not carry in my mind the statistics of investments in building societies, but to how many millions do they amount?—In building societies?

18070. Yes?—Well, it is almost difficult to arrive at.

18071. There is a return in the Chief Registrar's return?—Mr. Brabrook gives his return at 50,000,000*l.*, but that is very deceptive. He says 50,000,000*l.* is invested in building societies, but the interest in building societies is nearer 150,000,000*l.* than 50,000,000*l.*, because he takes no account of the money that had been previously saved and drawn out for the purpose of purchasing property.

18072. That would be private property which would cease to be an investment in the sense in which we are now talking of money left on call with institutions?—No, sir.

18073. I mean to say, if you are to add to the amount invested in building societies, all that has been invested in buildings, you would have to add to the money in Government savings banks, all that has been drawn out and invested in any other property, in Consols, for instance?—No; I think you rather misunderstood a building society in taking that view of it, because if a working man has got say 50*l.* in the building society, and he buys or builds property to the extent of say 200*l.*, and he borrows 150*l.*, puts 50*l.* of his own money, what he charges in his contributions is as much an investment as though he had never become a borrower at all, that money can always be drawn out of the society again on the assumption that the security is not depreciated.

18074. It appears to me you count the investment twice over, Mr. Fatkin?—No, I do not, indeed.

Old age pension scheme would not be used.

18075. But in Leeds is there not a general feeling in favour of some system of old-age pensions?—I think not, sir. Truly my own opinion is that if you were to take all the people over 65 years of age you would not get ten working men in Leeds, not if you were to offer them tables calculated at five, six, seven, or even ten per cent., you would not get the working class of Leeds to invest their money in annuities.

18076. You would not agree, then, with what we have been told by a working man from Birmingham that at least one out of five of the younger members of the working class would, in his opinion, contribute to such a scheme?—I do not. I do not believe the working class would contribute in any town to it.

18077. What is your ground for that belief. Of course, it must necessarily be only an opinion. Why do you assume so confidently that they would not do it?—Because in Yorkshire we have various branches. I may say that we have some 15,000 of the working classes that belong to the society I represent, and we offered them—which I will place before you—three per cent. interest, and they could go in for any annuity they liked up to 40 years, and we have not five at the present time that have ever taken advantage of it.

18078. No; but may not that possibly be accounted for by the fact that you, who are the acting manager of the institution, have not recommended it, and that you yourself think that it would be a very foolish investment?—But I did recommend it; I drew it out.

18079. Why did you recommend it if it is a very foolish investment?—It is not a foolish investment. It is a very good one. A man makes no sacrifice of either principal or interest on withdrawal or death. It is different to any other annuity scheme.

18080. But you told us that you thought it would be very foolish for a working man to make any provision by annuity for his old age?—There is the difference between my scheme and the Government scheme. I say that a man shall make no sacrifice of his money whenever death may occur; that he is not to tie his money up.

18081. Then, if I understand, your scheme, as you call it, is merely a savings bank, with half per cent. more interest than the Government interest?—Half per cent.; that is so.

Pauperism and savings in Leeds and elsewhere.

18082. Is there less pauperism in Yorkshire—in Leeds, for instance—than there is in any other town?—I believe so. I believe we have less old age pauperism in Leeds, and that the working classes possess more capital in proportion to the population than any other town in the United Kingdom.

18083. And you attribute that to these large savings?—I attribute it to the facilities that are given to the working class for the investment of their money in their own associations. I say that the working classes in Leeds (if it could be arrived at) possess at least from 20 to 30 per cent. more capital than is possessed by the working classes of any other town in the United Kingdom. They have certainly more.

18084. Your proportion of pauperism in Leeds, with all these great and special advantages, is 23 to the 1,000?—Yes?

18085. Do you know that in Birmingham, where the working classes are very anxious to

Mr. Chamberlain—continued.

have old-age pensions, the pauperism is only 21 per 1,000. Does not that shake your faith in what you have been asserting. You have put forward Leeds as being specially favoured?—Not the slightest. I think if you were to take Birmingham against Leeds, with the class of paupers above 65 we shall be considerably——*

18086. You are not giving evidence; you are giving opinions. I have shown you that you are mistaken in supposing that Leeds is so much better than other large towns. You began by saying that Leeds was very much better than any other town of similar character and population?—Certainly it is.

18087. I have just asked you whether as a matter of fact Birmingham has not less pauperism than Leeds?—Excuse me, but I scarcely think that the pauperism in Birmingham, compared with Leeds, has anything to do with the question. I say we must look to what the pauperism will be 10, 15, or 20 years hence.

18088. Now, you are entering surely on a new argument. Your point was that owing to the existence of these satisfactory building societies, and other forms of investment for the working class in Leeds, Leeds had less pauperism than any other town of a similar character and population?—No, I did not say that; I say that the working classes of Leeds have more money.

18089. They have more money you say?—Yes.

18090. And it appears that they have more pauperism too. How do you account for that?—I have not gone into the pauperism. All that I have gone into is what the working men have themselves provided. As I say, I do not know, and I cannot contradict the figures as to pauperism. I say that the working classes in Leeds in proportion to the population have more money.

18091. How do you know that, Mr. Fatkin?—From the statistics which I have gone into from the returns of savings banks, and other institutions.

18092. And how can you possibly compare the wealth of the working class of Leeds with the wealth, say, of the working class of Manchester or Birmingham. What do you know, at all events, of the wealth of the working class of Manchester or Birmingham which enables you to speak so positively?—I take it in proportion to the population, I say, to building societies.

18093. But building societies are a very local form of investment. There are many towns where there are very few building societies, and others where they have a great development?—I will take the savings banks, the Government savings banks, in other places.

18094. But you yourself have pointed out that a prudent working man may probably put his money in other things. You cannot follow these investments, can you? What I really want to put to you is that these are things which you are entitled to speak upon, and that your experience will have some weight; but they are not facts. It is impossible that they should be facts, and they are not confirmed by the returns of pauperism, which, one would suppose, would have some reference to the proportionate wealth of the people?—Well, as to the pauperism, I am not going to give evidence about that, but my evidence is to the effect that the working classes are making provision for themselves in far greater proportions than they have done in past years.

Increase of savings.

18095. I quite agree with you; I think that is so?—And I quote Leeds; and I say that the working classes of Leeds—the population is something like 300,000, and I think it ought to be taken as a fair criterion—the working classes of Leeds, through their savings banks and co-operative societies and building societies—the working classes only, the wage earners and weekly wage people—have no less than from five to six million pounds invested, and if you went back 20 or 30 years it would not amount to one million.

18096. Nobody denies the progress of the working classes. Of course, our inquiry is whether we can quicken that in any way. Now, you say that for an investment of 3 per cent. the workmen readily come to you; but do not you think that if they had an investment, which was absolutely sound, offered them at 5 per cent., they would come more readily still?—They would not unless they had full control over their capital like they would have in the friendly societies and savings banks and others; if you offered them 10 per cent. they would not do it, that is, if to obtain this large rate of interest they had to lock up their capital for 20 or 30 years without power of withdrawal. I am speaking of the working class of Leeds.

Working men will not lock up capital for high interest.

18097. They must be very exceptional in Leeds. I should like to see a working man from Leeds who would justify your opinion of him?—I assure you if you were to call a public meeting in Leeds they might agree to it, but you could not find 10 working men in Leeds, at 30 years of age, who would part with a sovereign if you were to offer them ten for it when they were 65.

18098. I must again ask you to state these things as matters of opinion. You have, of course, a right to your opinion; but you cannot know that. You have not asked every working man in Leeds, I suppose, upon the subject?—No; but I can pretty well gauge the feeling of the working class upon these points.

18099. You lay great stress upon the fact that this offer of 5 per cent. is to be made by the Government. Supposing it were made by you as a private individual, would your Leeds working men refuse it then?—Of course they would, it is not on the part of the Government: if we had to

* In revising the proof of his Evidence the Witness wrote: "To this answer I desire to add the following explanation:—"It is, I think, impossible to make any fair or useful comparison "of the pauperism existing, at all ages, in one city with another, "without dealing exclusively with the population and number "of paupers in those cities as a whole. For example, the city "of Birmingham has a population of about 487,000, but its "three unions contain a population of 632,000. The city of "Leeds has a population of 382,000, and its four unions only "contain a population of 385,000. When, however, the number "of paupers above 65 years of age is under consideration, the "wider the area is taken the more reliable are the figures. In "Birmingham (three unions) the pauperism of those above 65 "years of age is 276 per thousand. In Leeds (four unions) the "pauperism of those above 65 years of age is 242 per thousand. "One union in Birmingham shows that 395 per thousand of "those above 65 receive poor relief. One union in Leeds shows "that 237 per thousand only of those above 65 receive poor "relief."

Mr. Chamberlain—continued.

offer them 10 per cent. for money, they would not invest with us on such terms to tie up their capital. The working men must have, and I believe it is in their nature; they must have command of their own money. They will not invest in any funds to tie up their money for a course of years.

Trade union superannuation funds.

18100. Have you any trade unions in Leeds?—Oh, yes.

18101. Do not any of these trades unions provide superannuations?—No; I do not know of a single one.

18102. Have you got the Amalgamated Engineers in Leeds?—Yes.

18103. Are you aware that they do provide superannuation?—I am not aware of it; I never heard of it.

18104. If you heard then that some of the great societies do provide superannuation for their members; would you be surprised to hear that working men in Leeds contribute and invest their money in these societies in order to have that superannuation?—I should; I should be be very much surprised.

Mr. Stockall.

State inspection of friendly societies.

18105. I think you represent, to a certain extent, the views of the friendly societies. In the proposals that you have submitted you take their side?—No; I do not represent any society at all. I have no connection except as an ordinary member with friendly societies; I do not represent the friendly societies at all.

18105*. Then in proposing your inspection of books you take your own independent opinion, and not at all that of friendly societies?—I take my independent opinion. I ought to put myself right there. When I say inspection of books I must not be understood to mean interference with the books.

18106. Let me clear it up. By inspection of books do you mean any form of audit?—I would give the Government power to make any inspection or any audit they thought proper, but without any interference with the management of the accounts.

18107. True; but if you allow that do you not give up what the friendly societies have mainly fought for—the independence of the audit?—No, I think not. I scarcely think that the friendly societies of this country would object to Government inspection without interference.

18108. My difficulty is to understand what you mean by that, because I do not see what would be the force of "Government inspection "without interference," which does not carry with it audit. If they were to inspect they would inspect for a purpose, and I do not understand what would be your purpose in inspection?—My purpose would be to see that they were solvent.

18109. Then, if they are not solvent, would you throw upon the Government any duties?—Certainly not, except as to reporting to the members.

18110. Does not the friendly society system at present answer that purpose, so far as reporting goes?—Yes.

18111. Therefore your proposal would make no difference in the existing state of things?—No, I think not.

Mr. Loch.

Ordinary wage earners can save 1 *s.* a-week.

18112. You said that the people subscribed something like 3*s.* 6*d.* a week to your Leeds Permanent Benefit Building Society, I understood?—Yes.

18113. What would their wage be on an average?—That I cannot tell; but some 15,000 belong to the society; I should think they represent the low wages class, not the high.

18114. And what would you mean by the low wages class?—We have hundreds of colliers and labourers; I should not think they will average above 25*s.* or 26*s.* a week. We have very few ironworkers making their 2*l.* or 3*l.* a week.

18115. Then your view would be that a man earning 26*s.* a week can pay his 3*s.* 6*d.* a week?—Oh, no, that is the average; we have some thousands who only pay 1*s.* per week.

18116. I want to get your average for the lower-class earner?—I think you may safely take it about 1*s.* per week.

18117. Then, in the case of this man, who is able to pay his 1*s.* a week, can he make the provision which you think is desirable, not directly but indirectly, for old age?—I think so; if he would commence at 25 or 30, or even 35 years of age, and pay his 1*s.* per week, I think he would amply provide himself for old age without any State aid.

18118. You said that a large number of the Leeds workmen remained outside the organisations for thrift which you referred to?—Yes.

18119. Are those men mainly who earn the lower wage?—No, my experience is the higher the wages the less the saving.

18120. Therefore, the question at issue is not one of poverty so much as a desire to save?—That is so. I think if you had to take the whole population throughout the country you would find the lower the wages the more provident.

All can join societies, which lead to thrift and prevent pauperism.

18121. And you have no belief that the friendly societies do not go low enough; I mean speaking of low in the sense of wage earning. You think that the friendly societies are able to draw from every class down to the lowest?—I think so, and I think further that if all the working classes that can afford and would pay to the friendly societies we should scarcely have any poor relief at all.

18122. Not even in old age?—Not even in old age, because as soon as ever a person becomes a member of a friendly society he is investing in a savings bank; that is my experience.

18123. Your experience then is that if a man joins a friendly society he also saves in other ways?—I do.

18124. And that would apply, too, then to this lower-class earner?—Yes.

18125. Might one sum up your paper to a certain extent in this way, that what is wanted is the facility for investment?—Yes, that is so.

18126. And would you sum up also that, wherever this is available, provision is made for old age indirectly?—Yes, I think so. I think that if the men would be provident and join friendly societies, I think the friendly societies would open out their courts and lodges more extensively in country places, and they would provide for themselves against old age.

18127. Therefore the question of provision for

Mr. Loch—continued.

old age comes to a question of facility of investment?—That is so, yes.

18128. And anything that brings investment close to the small earner will permit a provision for old age?—That is so.

osed to ate aid nge in aw.

18129. Now, on page 11 of your memorandum, if you will kindly refer to it, you said that you would compare the amount of saving 30 or 40 years ago with the financial condition of men now, and you concluded that in the event of the same methods progressing for another 30 or 40 years we should come to the conclusion that hardly any people would be in the workhouse?—Yes.

18130. Now if that is your view why do you make a proposal in the next page for a State provision for old age?—I may say decidedly that I am opposed to any State aid at all, but if State aid is to be given, then I suggest this as the best form of giving State aid. I object, and always have objected, to any State aid at all.

Mr. Loch—continued.

18131. Would you propose any change for dealing with the existing old age?—No.

18132. You would be content to leave that to the Poor Law?—I think so.

18133. And you trust also to the working-classes having first of all increased wage, and secondly the wage having a larger purchasing power?—Yes.

18134. Therefore we may treat your proposals on page 12 of your memorandum as blotted out, because they are hypothetical; if there must be State aid, you propose this, but you would rather not have any such proposal?—If State aid is to be given I have submitted suggestions how it should be given, but I would rather not have any State aid at all.

The Witness withdrew.

[Adjourned.

ROYAL COMMISSION

ON

THE AGED POOR.

APPENDIX AND INDEX.

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APPENDIX I.

(Report, 43, 45, 96; and Mr. KNOLLYS' Evidence, 647–9.)

EXTRACTS from the GENERAL CONSOLIDATED ORDER of the POOR LAW COMMISSIONERS dated the 24th of July 1847, relating mainly to the MANAGEMENT of WORKHOUSES and the duties of POOR LAW OFFICERS, with a few important Supplementary Provisions in later Orders.

[The regulations here quoted are only such as are of special interest in connexion with the present Inquiry; the principal Orders of the Poor Law Commissioners, Poor Law Board, and Local Government Board are published in annotated editions and can be obtained through the publishers of Poor Law Books and Forms.]

EXTRACTS FROM GENERAL CONSOLIDATED ORDER of 24th July 1847.

. . . . . .

PROCEEDINGS OF THE GUARDIANS.

Art. 41. At every ordinary meeting of the guardians, the business shall, as far as may be convenient, be conducted in the following order:

. . . . . .

Thirdly.—They shall proceed to give the necessary directions respecting all applications for relief made since the last ordinary meeting, and also respecting the amount and nature of relief to be given and continued to the paupers then in the receipt of relief, until the next ordinary meeting, or for such other time as such relief may be deemed to be necessary.

Fourthly.—They shall hear and consider any application for relief which may be then made, and determine thereon.

Fifthly.—They shall read the report of the state of the workhouse or workhouses, examine all books and accounts relative to the relief of the paupers of the union, and give all needful directions concerning the management and discipline of the said workhouse or workhouses and the providing of furniture and stores and other articles.

. . . . . .

Art. 42. When the guardians have allowed relief in the workhouse to any applicant, a written or printed order for his admission therein, signed by the clerk, shall be forthwith delivered to the applicant, or to any person on his behalf.

Art. 43. When the guardians have allowed out-door relief, in money or kind, to any applicant, the particulars of such relief shall be entered, by the proper relieving officer, in a ticket (according to Form K.)* hereunto annexed, and such ticket shall be delivered by him to the applicant, or to some person on his behalf.

. . . . . .

MODE OF OBTAINING MEDICAL RELIEF BY PERMANENT PAUPERS.

Art. 75. The guardians shall, once at least in every year, cause to be prepared by the clerk or relieving officers a list of all such aged and infirm persons, and persons permanently sick or disabled as may be actually receiving relief from such guardians, and residing within the district of each medical officer of the union, and shall from time to time furnish to each district medical officer a copy of the list aforesaid.

Art. 76. Every person whose name is inserted in such list shall receive a ticket in the Form (L.)* hereunto annexed, and shall be entitled on the exhibition of such ticket to the medical officer of his district to obtain such advice, attendance, and medicines as his case may require, in the same manner as if he had received an order from the guardians, and such ticket shall remain in force for the time specified therein, unless such person shall cease to be in the receipt of relief before the expiration of such time.

. . . . . .

GOVERNMENT OF THE WORKHOUSE.

ADMISSION OF PAUPERS.

Art. 88. Every pauper who shall be admitted into the workhouse, either upon his first or any subsequent admission, shall be admitted in some one of the following modes only (that is to say):—

By a written or printed order of the board of guardians, signed by their clerk, according to Art. 42.

By a provisional written or printed order, signed by a relieving officer or an overseer.

By the master of the workhouse (or during his absence, or inability to act, by the matron), without any order, in any case of sudden or urgent necessity.

Provided that the master may admit any pauper delivered at the workhouse under an order of removal to a parish in the union.

Art. 89. No pauper shall be admitted under any written or printed order as mentioned in Art. 88, if the same bear date more than six days before the pauper presents it at the workhouse.

Art. 90. If a pauper be admitted otherwise than by an order of the board of guardians, the admission of such pauper shall be brought before the board of guardians at their next ordinary meeting, who shall decide on the propriety of the pauper's continuing in the workhouse or otherwise, and make an order accordingly.

Art. 91. As soon as the pauper is admitted, he shall be placed in some room to be appropriated to the reception of paupers on admission, and shall then be examined by the medical officer.

Art. 92. If the medical officer upon such examination pronounce the pauper to be labouring under any disease of body or mind, the pauper shall be placed in the sick ward, or in such other ward as the medical officer shall direct.

Art. 93. If the medical officer pronounce the pauper to be free from any such disease, the pauper shall be placed in the part of the workhouse assigned to the class to which he may belong.

Art. 94. No pauper shall be detained in a receiving ward for a longer time than is necessary for carrying into effect the regulations in Arts. 91, 92, and 93, if there be room in the proper ward for his reception.

Art. 95. Before being removed from the receiving ward, the pauper shall be thoroughly cleansed, and shall be clothed in a workhouse dress, and the clothes which he wore at the time of his admission shall be purified, and deposited in a place appropriated for that purpose, with the pauper's name affixed thereto. Such clothes shall be restored to the pauper when he leaves the workhouse.

Art. 96. Every pauper shall, upon his admission into the workhouse, be searched by or under the inspection of the proper officer, and all articles prohibited by any Act of Parliament, or by this Order, which may be found upon his person, shall be taken from him, and, so far as may be proper, restored to him at his departure from the workhouse.

. . . . . .

* See forms (K) and (L) printed at page 963.

Classification of the Paupers.

Art. 98. The paupers, so far as the workhouse admits thereof, shall be classed as follows:—

Class 1. Men infirm through age or any other cause.

Class 2. Able-bodied men, and youths above the age of fifteen years.

Class 3. Boys above the age of seven years, and under that of fifteen.

Class 4. Women infirm through age or any other cause.

Class 5. Able-bodied women, and girls above the age of fifteen years.

Class 6. Girls above the age of seven years, and under that of fifteen.

Class 7. Children under seven years of age.

To each class shall be assigned that ward or separate building and yard which may be best fitted for the reception of such class, and each class of paupers shall remain therein, without communication with those of any other class.

Art. 99. Provided,

Firstly.—That the guardians shall from time to time, after consulting the medical officer, make such arrangements as they may deem necessary with regard to persons labouring under any disease of body or mind.

Secondly.—The guardians shall, so far as circumstances will permit, further subdivide any of the classes enumerated in Art. 98, with reference to the moral character, or behaviour, or the previous habits of the inmates, or to such other grounds as may seem expedient.

Thirdly. That nothing in this Order shall compel the guardians to separate any married couple, being both paupers of the first and fourth classes respectively, provided the guardians shall set apart for the exclusive use of every such couple a sleeping apartment separate from that of the other paupers.*

. . . . . .

Fifthly.—That any pauper of the fourth class, whom the master may deem fit to perform any of the duties of a nurse or assistant to the matron, may be so employed in the sick wards, or those of the fourth, fifth, sixth, or seventh classes, and any pauper of the first class, who may by the master be deemed fit, may be placed in the ward of the third class, to aid in the management, and superintend the behaviour, of the paupers of such class, or may be employed in the male sick ward.

. . . . . .

Art. 100. The guardians shall not admit into the workhouse, or any ward of the same, or retain therein, a larger number or a different class of paupers than that heretofore or hereafter from time to time to be fixed by the Commissioners; and in case such number shall at any time be exceeded, the fact of such excess shall be forthwith reported to the Commissioners by the clerk.

Art. 101. No pauper of unsound mind, who may be dangerous, or who may have been reported as such by the medical officer, or who may require habitual or frequent restraint, shall be detained in the workhouse for any period exceeding fourteen days, and the guardians shall cause the proper steps to be taken for the removal of every such pauper to some asylum or licensed house as soon as may be practicable.†

Discipline and Diet of the Paupers.

Art. 102. All the paupers in the workhouse, except the sick and insane, and the paupers of the first, fourth, and seventh classes, shall rise, be set to work, leave off work, and go to bed at the times mentioned in the Form (N.)‡ hereunto annexed, and shall be allowed such intervals for their meals as are therein stated, and these several times shall be notified by the ringing of a bell; provided always, that the guardians may, with the consent of the Commissioners, make such alterations in any of the said times or intervals, as the guardians may think fit.

. . . . . .

Art. 106. The master and matron shall (subject to the directions of the guardians) fix the hours of rising and going to bed, for the paupers of the first, fourth, and seventh classes, and determine the occupation and employment of which they may be capable; and the meals for such paupers shall be provided at such times and in such manner as the guardians may from time to time direct.

Art. 107. The paupers shall be dieted with the food and in the manner set forth in the dietary table which may be prescribed for the use of the workhouse, and no pauper shall have or consume any liquor, or any food or provision other than is allowed in the said dietary table, except on Christmas Day or by the direction in writing of the medical officer, as provided in Article 108.

Art. 108. Provided,

Firstly.—That the medical officer may direct in writing such diet for any individual pauper as he may deem necessary, and the master shall obey such direction until the next ordinary meeting of the guardians, when he shall report the same in writing to the guardians.

Secondly.—That if the medical officer at any time certify that he deems a temporary change in the diet essential to the health of the paupers in the workhouse, or of any class or classes thereof, the guardians shall cause a copy of such certificate to be entered on the minutes of their proceedings, and may forthwith order, by a resolution, the said diet to be temporarily changed, according to the recommendation of the medical officer, and shall forthwith transmit a copy of such certificate and resolution to the Commissioners.

. . . . . .

Fourthly.—That the guardians may, without any direction of the medical officer, make such allowance of food as may be necessary to paupers employed as nurses or in the household work; but they shall not allow to such paupers any fermented or spirituous liquors on account of the performance of such work, unless in pursuance of a written recommendation of the medical officer.

Art. 109. If any pauper require the master or matron to weigh the allowance of provisions served out at any meal, the master or matron shall forthwith weigh such allowance in the presence of the pauper complaining, and of two other persons.

Art. 110. The clothing to be worn by the paupers in the workhouse shall be made of such materials as the board of guardians may determine.

Art. 112. The paupers of the several classes shall be kept employed according to their capacity and ability; and no pauper shall receive any compensation for his labour.

Art. 115. Any pauper may quit the workhouse upon giving to the master, or (during his absence or inability to act) to the matron, a reasonable notice of his wish to do so;* and in the event of any able-bodied pauper, having a family, so quitting the house, the whole of such family shall be sent with him, unless the guardians shall, for any special reason, otherwise direct; and such directions shall be in conformity with the regulations of the Commissioners with respect to relief in force at the time.

Art. 116. Provided nevertheless, that the guardians may, by any general or special direction, authorise the master to allow a pauper, without giving any such notice as is required in Art. 115, to quit the workhouse, and to return after a temporary absence only; and every such allowance shall be reported by the master to the guardians at their next ordinary meeting.

Art. 118. Any person may visit any pauper in the workhouse by permission of the master, or (in his absence) of the matron, subject to such conditions and restrictions as the guardians may prescribe; such interview shall take place in a room separate from the other inmates of the workhouse, and in the presence of the master, matron, or porter, except where a sick pauper is visited.

Art. 119. No written or printed paper of an improper tendency, or which may be likely to produce in-

* See Circular of 3rd November 1885 [Appendix II., (1)] indicating subsequent provisions on this subject.

† See also provisions as to this in the Lunacy Acts, 1890 and 1891.

‡ See form (N.) on page (963).

* By 34 and 35 Vict. cap. 108, sec. 4, detention for a limited period is allowed, varying from 24 hours when the pauper has not discharged himself within the previous month, to 72 hours when he has discharged himself more than twice within the month.

subordination, shall be allowed to circulate, or be read aloud, among the inmates of the workhouse.

Art. 120. No pauper shall play at cards, or at any game of chance, in the workhouse; and the master may take from any pauper, and keep until his departure from the workhouse, any cards, dice, or other articles applicable to games of chance, which may be in his possession.

Art. 121. No pauper shall smoke in any room of the workhouse, except by the special direction of the medical officer, or shall have any matches or other articles of a highly combustible nature in his possession, and the master may take from any person any articles of such a nature.*

Art. 122. Any licensed minister of the religious persuasion of an inmate of the workhouse, who may at any time in the day, on the request of any inmate, enter the workhouse for the purpose of affording religious assistance to him, or for the purpose of instructing his child or children in the principles of his religion, shall give such assistance or instruction, so as not to interfere with the good order and discipline of the other inmates of the workhouse, and such religious assistance or instruction shall be strictly confined to inmates who are of the religious persuasion of such minister, and to the children of such inmates, except in the cases in which the guardians may lawfully permit religious assistance and instruction to be given to any paupers who are Protestant dissenters, by licensed ministers who are Protestant dissenters.

Art. 123. No work, except the necessary household work and cooking, shall be performed by the paupers on Sunday, Good Friday, and Christmas Day.

Art. 124. Prayers shall be read before breakfast and after supper every day, and divine service shall be performed every Sunday, Good Friday, and Christmas Day in the workhouse (unless the guardians, with the consent of the Commissioners, otherwise direct), and at such prayers and divine service all the paupers shall attend, except the sick, persons of unsound mind, the young children, and such as are too infirm to do so; provided that those paupers who may object so to attend, on account of their professing religious principles differing from those of the Established Church, shall also be exempt from such attendance.

Art. 125. The guardians may authorize any inmates of the workhouse, being members of the Established Church, to attend public worship at a parish church or chapel, on every Sunday, Good Friday, and Christmas Day, under the control and inspection of the master or porter, or other officer.

Art. 126. The guardians may also authorize any inmates of the workhouse, being dissenters from the Established Church, to attend public worship at any dissenting chapel in the neighbourhood of the workhouse, on every Sunday, Good Friday, and Christmas Day.

PUNISHMENT FOR MISBEHAVIOUR OF THE PAUPERS.

Art. 127. Any pauper, being an inmate of the workhouse, who shall neglect to observe such of the regulations in this order as are applicable to him as such inmate;—

Or who shall make any noise when silence is ordered to be kept;
Or shall use obscene or profane language;
Or shall by word or deed insult or revile any person;
Or shall threaten to strike or to assault any person;
Or shall not duly cleanse his person;
Or shall refuse or neglect to work, after having been required to do so;
Or shall pretend sickness;
Or shall play at cards or other game of chance;
Or shall refuse to go into his proper ward or yard, or shall enter or attempt to enter, without permission, the ward or yard appropriated to any class of paupers other than that to which he belongs;
Or shall climb over any fence or boundary wall surrounding any portion of the workhouse premises, or shall attempt to leave the workhouse otherwise than through the ordinary entrance;
Or shall misbehave in going to, at, or returning from public worship out of the workhouse, or at divine service or prayers in the workhouse;
Or having received temporary leave of absence, and wearing the workhouse clothes, shall return to the workhouse after the appointed time of absence, without reasonable cause for the delay;
Or shall wilfully disobey any lawful order of any officer of the workhouse;

Shall be deemed DISORDERLY.

Art. 128. Any pauper, being an inmate of the workhouse, who shall, within seven days, repeat any one, or commit more than one, of the offences specified in Art. 127;

Or who shall by word or deed insult or revile the master or matron, or any other officer of the workhouse, or any of the guardians;
Or shall wilfully disobey any lawful order of the master or matron after such order shall have been repeated;
Or shall unlawfully strike or otherwise unlawfully assault any person;
Or shall wilfully or mischievously damage or soil any property whatsoever belonging to the guardians;
Or shall wilfully waste or spoil any provisions, stock, tools, or materials for work, belonging to the guardians;
Or shall be drunk;
Or shall act or write indecently or obscenely;
Or shall wilfully disturb other persons at public worship out of the workhouse, or at divine service or prayers in the workhouse;

Shall be deemed REFRACTORY.

Art. 129. The master may, with or without the direction of the guardians, punish any disorderly pauper by substituting, during a time not greater than forty-eight hours, for his dinner, as prescribed by the dietary, a meal consisting of eight ounces of bread, or one pound of cooked potatoes or boiled rice, and also by withholding from him, during the same period, all butter, cheese, tea, sugar, or broth, which such pauper would otherwise receive, at any meal during the time aforesaid.

Art. 130. The guardians may, by a special direction to be entered on their minutes, order any refractory pauper to be punished by confinement in a separate room, with or without an alteration of diet, similar in kind and duration to that prescribed in Article 129 for disorderly paupers; but no pauper shall be so confined for a longer period than twenty-four hours, or, if it be deemed right that such pauper should be carried before a justice of the peace, and if such period of twenty-four hours should be insufficient for that purpose, then for such further time as may be necessary for such purpose.

Art. 131. If any offence, whereby a pauper becomes refractory under Art. 128, be accompanied by any of the following circumstances of aggravation (that is to say) if such pauper

Persist in using violence against any person;
Or persist in creating a noise or disturbance, so as to annoy other inmates;
Or endeavour to excite other paupers to acts of insubordination;
Or persist in acting indecently or obscenely in the presence of any other inmate;
Or persist in mischievously breaking or damaging any goods or property of the guardians;

the master may, without any direction of the guardians, immediately place such refractory pauper in confinement for any time not exceeding twelve hours; which confinement shall, however, be reckoned as part of any punishment afterwards imposed by the guardians for the same offence.

Art. 132. Every refractory pauper shall be deemed to be also disorderly, and may be punished as such; but no pauper who may have been punished for any offence as disorderly, shall afterwards be punished for the same offence as refractory, and no pauper who may have been punished for any offence as refractory, shall afterwards be punished for the same offence as disorderly.

Art. 133. No pauper shall be punished by confinement or alteration in diet for any offence not committed in the workhouse since his last admission, except in such cases as are expressly specified in Articles 127 and 128.

* See Circular of 9th November 1892, as to allowances of tobacco and snuff [Appendix II., (3)].

Art. 134. No pauper who may have been under medical care, or who may have been entered in the medical weekly return as sick or infirm, at any time in the course of the seven days next preceding the punishment, or who may be reasonably supposed to be under twelve, or above sixty years of age, or who may be pronounced by the medical officer to be pregnant, or who may be suckling a child, shall be punished by alteration of diet, or by confinement, unless the medical officer shall have previously certified in writing that no injury to the health of such pauper is reasonably to be apprehended from the proposed punishment; and any modification diminishing such punishment which the medical officer may suggest, shall be adopted by the master.

Art. 135. No pauper shall be confined between eight o'clock in the evening and six o'clock in the morning, without being furnished with a bed and bedding suitable to the season, and with the other proper conveniences.

. . . . . .

Art. 143. The master shall keep a book to be furnished him by the guardians, in which he shall duly enter,

Firstly.—All cases of refractory or disorderly paupers, whether children or adults, reported to the guardians for their decision thereon.

Secondly.—All cases of paupers, whether children or adults, who may have been punished without the direction of the guardians, with the particulars of their respective offences and punishments.

. . . . . .

Art. 145. Such book shall be laid on the table at every ordinary meeting of the guardians; and every entry made in such book since the last ordinary meeting shall be read to the board by the clerk.

The guardians shall thereupon, in the first place, give direction as to the confinement or other punishment of any refractory or disorderly pauper reported for their decision, and such direction shall be entered on the minutes of the proceedings of the day, and a copy thereof shall be inserted by the clerk in the book specified in Art. 143.

The guardians, in the second place, shall take into their consideration the cases in which punishments are reported to have been already inflicted by the master or other officer, and shall require the master to bring before them any pauper so punished, who may have signified a wish to see the guardians. If the guardians in any case are of opinion that the officer has acted illegally or improperly, such opinion shall be entered on the minutes, and shall be communicated to the master, and a copy of the minute of such opinion shall be forwarded to the Commissioners by the clerk.

Art. 146. If any pauper above the age of fourteen years unlawfully introduce or attempt to introduce any spirituous or fermented liquor into the workhouse, or abscond from the workhouse with clothes belonging to the guardians, the master may cause such pauper to be forthwith taken before a justice of the peace, to be dealt with according to law. And whether he do so or not, he shall report every such case to the guardians at their next ordinary meeting.

Art. 147. The master shall cause a legible copy of Arts. 127, 128, 129, 130, and 131, to be kept suspended in the dining-hall of the workhouse, or in the room in which the inmates usually eat their meals, and also in the board-room of the guardians.

Visiting Committee.

Art. 148. The Guardians shall appoint one or more *Visiting Committees* from their own body; and each of such committees shall carefully examine the workhouse or workhouses of the union once in every week at the least, inspect the last reports of the chaplain and medical officer, examine the stores, afford, so far as is practicable, to the inmates an opportunity of making any complaints, and investigate any complaints that may be made to them.*

Art. 149. The Visiting Committee shall from time to time write such answers as the facts may warrant to the following queries, which are to be printed in a book, entitled the Visitors' Book, to be provided by the guardians, and kept in every workhouse for that purpose, and to be submitted regularly t the guardians at their ordinary meetings:—

Q. 1. Is the workhouse, with its wards, offices, yards, and appurtenances, clean and well ventilated in every part?—and is the bedding in proper order?—if not, state the defect or omission.

Q. 2. Do the inmates of the workhouse, of all classes, appear clean in their persons, and decent and orderly in their behaviour; and is their clothing regularly changed?

Q. 3. Are the inmates of each sex employed and kept at work as directed by the guardians, and is such work unobjectionable in its nature?—if any improvement can be suggested in their employment, state the same.

Q. 4. Are the infirm of each sex properly attended to, according to their several conditions?

Q. 5. Are the boys and girls in the school properly instructed as required by the regulations of the Commissioners, and is their industrial training properly attended to?

Q. 6. Are the young children properly nursed and taken care of, and do they appear in a clean and healthy state?—Is there any child not vaccinated?

Q. 7. Is regular attendance given by the medical officer?—Are the inmates of the sick wards properly tended?—Are the nurses efficient?—Is there any infectious disease in the workhouse?

Q. 8. Is there any dangerous lunatic or idiot in the workhouse?

Q. 9. Is divine service regularly performed?—Are prayers regularly read?

Q. 10. Is the established dietary duly observed?—and are the prescribed hours of meals regularly adhered to?

Q. 11. Are the provisions and other supplies of the qualities contracted for?

Q. 12. Is the classification properly observed according to Arts. 98 and 99?

Q. 13. Is any complaint made by any pauper against any officer, or in respect of the provisions or accommodations?—if so, state the name of the complainant, and the subject of the complaint?

Q. 14. Does the present number of inmates in the workhouse exceed that fixed by the Poor Law Commissioners?

Repairs and Alterations of the Workhouse.

Art. 150. The guardians shall once at least in every year, and as often as may be necessary for cleanliness, cause all the rooms, wards, offices, and privies belonging to the workhouse to be limewashed.

Art. 151. The guardians shall cause the workhouse and all its furniture and appurtenances to be kept in good and substantial repair; and shall, from time to time, remedy without delay any such defect in the repair of the house, its drainage, warmth, or ventilation, or in the furniture or fixtures thereof, as may tend to injure the health of the inmates.

Government of the Workhouse by the Guardians.

Art. 152. We do declare, that, subject to the rules and regulations herein contained, the guidance, government, and control of every workhouse, and of the officers, servants, assistants, and paupers within such workhouse, shall be exercised by the guardians of the union.

Appointment of Officers.

Art. 153. The guardians shall, whenever it may be requisite, or whenever a vacancy may occur, appoint fit persons to hold the undermentioned offices, and to perform the duties respectively assigned to them; namely,

1. Clerk to the guardians.
2. Treasurer to the union.
3. Chaplain.
4. Medical officer for the workhouse.
5. District medical officer.
6. Master of the workhouse.
7. Matron of the workhouse.
8. Schoolmaster.
9. Schoolmistress.
10. Porter.
11. Nurse.
12. Relieving officer.
13. Superintendent of out-door labour.

* See Circular of 28th January 1893, as to visitation of workhouses, [Appendix II., (4)].

And also such assistants as the guardians, with the consent of the Commissioners, may deem necessary for the efficient performance of the duties of any of the said offices.

Art. 154. The officers so appointed to or holding any of the said offices, as well as all persons temporarily discharging the duties of such offices, shall respectively perform such duties as may be required of them by the rules and regulations of the Commissioners, in force at the time, together with all such other duties, conformable with the nature of their respective offices, as the guardians may lawfully require them to perform.

QUALIFICATIONS OF OFFICERS.

Art. 162. No person shall hold the office of clerk, treasurer, master, or relieving officer under this Order who has not reached the age of twenty-one years.

Art. 163. No person shall hold the office of master of a workhouse, or matron of a workhouse having no master, unless he or she be able to keep accounts.

Art. 164. No person shall hold the office of relieving officer unless he be able to keep accounts, and unless he reside in the district for which he may be appointed to act, devote his whole time to the performance of the duties of his office, and abstain from following any trade or profession, and from entering into any other service.

Art. 165. No person shall hold the office of nurse who is not able to read written directions upon medicines.

Art. 166. Provided always that the guardians may with the consent of the Commissioners previously obtained, but not otherwise, dispense with any of the conditions specified in Articles 162, 163, 164, and 165. (*There are many provisions as to qualifications of medical officers.*)

. . . . . .

CONTINUANCE IN OFFICE AND SUSPENSION OF OFFICERS.—SUPPLY OF VACANCIES.

Art. 187. Every officer appointed to or holding any office under this Order, other than a medical officer, shall continue to hold the same until he die, or resign, or be removed by the Commissioners, or be proved to be insane, to the satisfaction of the Commissioners. (*This article has been subsequently modified.*)

Art. 188. Provided always, that every porter, nurse, assistant, or servant may be dismissed by the guardians without the consent of the Commissioners; but every such dismissal, and the grounds thereof, shall be reported to the Commissioners.

. . . . . .

DUTIES OF A MEDICAL OFFICER.

Art. 205. The following shall be the duties of every medical officer appointed by the guardians, whether he be the medical officer for a workhouse or for a district:—

No. 1. To give to the guardians, when required, any reasonable information respecting the case of any pauper who is or has been under his care; to make any such written report relative to any sickness prevalent among the paupers under his care, as the guardians or the Commissioners may require of him; and to attend any meeting of the board of guardians when requested by them to do so.

. . . . . .

No. 3. To give a certificate under his hand in every case to the guardians, or the relieving officer, or the pauper on whom he is attending, of the sickness of such pauper or other cause of his attendance, when required to do so.

No. 4. In keeping the books prescribed by the Order, to employ, so far as is practicable, the terms used or recommended in the regulations and statistical nosology issued by the Registrar General; and also to show when the visit or attendance made or given to any pauper was made or given by any person employed by himself.

DUTIES OF A DISTRICT MEDICAL OFFICER.

Art. 206. The following shall be the duties of a district medical officer:—

No. 1. To attend duly and punctually upon all poor persons requiring medical attendance within the district of the union assigned to him, and according to his agreement to supply the requisite medicines to such persons, whenever he may be lawfully required to furnish such attendance or medicines by a written or printed order of the guardians, or of a relieving officer of the union, or of an overseer.

No. 2. On the exhibition to him of a ticket, according to Art. 76, and on application made on behalf of the party to whom such ticket was given, to afford such medical attendance and medicines as he would be bound to supply if he had received in each case an order from the guardians to afford such attendance and medicines.

No. 3. To inform the relieving officer of any poor person whom he may attend without an order.

No. 4. To make a return to the guardians at each ordinary meeting, in a book prepared according to the form [prescribed by Order of 26th February 1866], and to insert therein the date of every attendance, and the other particulars required by such form, in conformity with Art. 205, No. 4.

Provided, however, that the medical officer may, with the consent of the guardians, but not otherwise, make the entries which he is directed to make in such book on detached sheets of paper, according to the same form, and cause the same to be laid before the guardians at every ordinary meeting, instead of such book; and the guardians shall, in that case, cause such sheets to be bound up at the end of the year.

DUTIES OF THE MEDICAL OFFICER FOR THE WORKHOUSE.

Art. 207. The following shall be the duties of the medical officer for the workhouse:—

No. 1. To attend at the workhouse at the periods fixed by the guardians, and also when sent for by the master or matron.

No. 2. To attend duly and punctually upon all poor persons in the workhouse requiring medical attendance, and according to his agreement to supply the requisite medicines to such persons.

No. 3. To examine the state of the paupers on their admission into the workhouse, and to give the requisite directions to the master according to Articles 91 and 92.

No. 4. To give directions and make suggestions as to the diet, classification, and treatment of the sick paupers, and paupers of unsound mind, and to report to the guardians any pauper of unsound mind in the workhouse whom he may deem to be dangerous, or fit to be sent to a lunatic asylum.

. . . . . .

No. 6. To report in writing to the guardians any defect in the diet, drainage, ventilation, warmth, or other arrangements of the workhouse, or any excess in the number of any class of inmates, which he may deem to be detrimental to the health of the inmates.

No. 7. To report in writing to the guardians any defect which he may observe in the arrangements of the infirmary, and in the performance of their duties by the nurses of the sick.

No. 8. To make a return to the guardians, at each ordinary meeting, in a book prepared [as directed], and to insert therein the date of every attendance, in conformity with Art. 205, and the other particulars required by such form to be inserted by the medical officer, and to enter in such return the death of every pauper who shall die in the workhouse, together with the apparent cause thereof.

No. 9. To enter in the commencement of such book the proper dietary for the sick paupers in the house in so many different scales as he shall deem expedient.

DUTIES OF THE MASTER.

Art. 208. The following shall be the duties of the master:—

No. 1. To admit paupers into the workhouse, in obedience to the orders specified in Art. 88, and also every person applying for admission who may appear to him to require relief through any sudden or urgent necessity, and to cause every pauper,

upon admission, to be examined by the medical officer, as is directed in Art. 91.

No. 2. To cause every male pauper above the age of seven years, upon admission, to be searched, cleansed, and clothed, and to be placed in the proper ward.

No. 3. To enforce industry, order, punctuality, and cleanliness, and the observance of all regulations for the government of the workhouse by the paupers, and by the several officers, assistants, and servants therein.

No. 4. To read prayers to the paupers before breakfast and after supper every day, or cause prayers to be read, according to Art. 124.

. . . . . .

No. 6. To keep the partially disabled paupers occupied to the extent of their ability; and to allow none who are capable of employment to be idle at any time.

No. 7. To visit the sleeping wards of the male paupers at eleven o'clock in the forenoon of every day, and see that such wards have been all duly cleansed and are properly ventilated.

No. 8. To see that the meals of the paupers are duly provided, dressed, and served, according to the directions in Article 107, and to superintend the distribution of the food.

No. 9. To say, or cause to be said, grace before and after meals.

No. 10. To visit all the wards of the male paupers before nine o'clock every night in winter, and ten o'clock in summer, and see that all the male paupers are in bed, and that all fires and lights therein are extinguished, except so far as may be necessary for the sick.

No. 11. To receive from the porter the keys of the workhouse at nine o'clock every night, and to deliver them to him again at six o'clock every morning, or at such hours as shall from time to time be fixed by the guardians.

No. 12. To see that the male paupers are properly clothed, and that their clothes are kept in proper repair.

. . . . . .

No. 14. To send for the medical officer in case any pauper is taken ill or becomes insane, and to take care that all sick and insane paupers are duly visited by the medical officer, and are provided with such medicines and attendance, diet and other necessaries, as the medical officer or the guardians direct, and to apprise the nearest relation in the workhouse of the sickness of any pauper, and, in the case of dangerous sickness, to send for the chaplain, and any relative or friend of the pauper, resident within a reasonable distance, whom the pauper may desire to see.

No. 15. To take care that no pauper at the approach of death shall be left unattended either during the day or the night.

No. 16. To give immediate information of the death of any pauper in the workhouse to the medical officer, and to the nearest relations of the deceased who may be known to him, and who may reside within a reasonable distance; and if the body be not removed within a reasonable time, to provide for the interment thereof.

No. 17. When requisite, to cause the death of every pauper dying in the workhouse to be duly registered by the registrar of births and deaths within five days after the day of such death; and also to enter such death in a register.

No. 18. To deliver an inventory of the clothes and other property of any pauper, who may have died in the workhouse, to the guardians at their next ordinary meeting.

No. 19. To keep such portion of the Workhouse Medical Relief Book prescribed in this Order as is assigned to him, and to keep all books or accounts which he is, or hereinafter may be, by any Order of the Commissioners, directed and required to keep, to allow the same to be constantly open to the inspection of any of the guardians of the union, and to submit the same to the guardians at their ordinary meetings.

. . . . . .

No. 24. To take care that the wards, rooms, larder, kitchen, and all other offices of the workhouse, and all the utensils and furniture thereof, be kept clean and in good order; and as often as any defect in the same, or in the state of the workhouse, shall occur, to report the same in writing to the guardians at their next ordinary meeting.

No. 25. To submit to the guardians, at every ordinary meeting, a report of the number of the inmates in the workhouse.

No. 26. To bring before the visiting committee or the guardians any pauper inmate desirous of making a complaint or application to the guardians.

No. 27. To report forthwith to the medical officer and to the guardians, in writing, all cases in which any restraint or compulsion may have been used towards any pauper inmate of unsound mind in the workhouse.

No. 28. To keep a book, in which he shall enter all his written reports to the guardians or to the medical officer, and to lay the same before the guardians at every ordinary meeting.

No. 29. To inform the visiting committee and the guardians of the state of the workhouse in every department, and to report, in writing, to the guardians any negligence or other misconduct on the part of any of the subordinate officers or servants of the establishment; and generally to observe and fulfil all lawful orders and directions of the guardians suitable to his office.

Duties of the Matron.

Art. 210. The following shall be the duties of the matron:—

No. 1. In the absence of the master, or during his inability to act, to act as his substitute in the admission of paupers into the workhouse, according to Articles 88 and 208, Nos. 1 and 2, and to cause every pauper upon such admission to be examined by the medical officer, as is directed in Art 91.

No. 2. To cause the pauper children under the age of seven years, and the female paupers, to be searched, cleansed, and clothed upon their admission, and to be placed in their proper wards.

. . . . . .

No. 4. To call over the names of the paupers, to inspect their persons, and see that each individual is clean.

No. 5. To visit the sleeping wards of the female paupers at eleven o'clock of the forenoon of every day, and to see that such wards have been all duly cleansed and are properly ventilated.

No. 6. To visit all the wards of the females and children every night before nine o'clock, and to ascertain that all the paupers in such wards are in bed, and all fires and lights not necessary for the sick or for women suckling their children therein extinguished.

No. 7. To pay particular attention to the moral conduct and orderly behaviour of the females and children, and to see that they are clean and decent in their dress and persons.

No. 8. To superintend and give the necessary directions for making and mending the linen and clothing supplied to the male paupers, and all the clothing supplied to the female paupers and children, and to take care that all such clothing be properly numbered and marked on the inside with the name of the union.

No. 9. To see that every pauper in the workhouse has clean linen and stockings once a week, and that all the beds and bedding be kept in a clean and wholesome state.

No. 10. To take charge of the linen and stockings for the use of the paupers, and the other linen in use in the workhouse, and to apply the same to such purposes as shall be authorised or approved of by the guardians, and to no other.

No. 11. To superintend and give the necessary directions concerning the washing, drying, and getting up of the linen, stockings, and blankets, and to see that the same be not dried in the sleeping wards, or in the sick wards.

No. 12. To take proper care of the children and sick paupers, and to provide the proper diet for

the same, and for women suckling infants, and to furnish them with such changes of clothes and linen as may be necessary.

13. No. To assist the master in the general management and superintendence of the workhouse, and especially in—

Enforcing the observance of good order, cleanliness, punctuality, industry, and decency of demeanour among the paupers;—

Cleansing and ventilating the sleeping wards and the dining-hall, and all other parts of the premises;—

Placing in store and taking charge of the provisions, clothing, linen, and other articles belonging to the union.

No. 14. When requested by the porter in pursuance of Art. 214, No. 5, to search any female entering or leaving the workhouse under the circumstances described in that Article.

No. 15. To report to the master any negligence or other misconduct on the part of any of the female officers, or servants of the establishment, or any case in which restraint or compulsion may have been used towards any female inmate of unsound mind.

No. 16. And generally to observe and fulfil all lawful orders and directions of the guardians suitable to her office.

Duties of the Chaplain.

Art. 211. The following shall be the duties of the chaplain:—

No. 1. To read prayers and preach a sermon to the paupers and other inmates of the workhouse on every Sunday, and on Good Friday and Christmas Day, unless the guardians, with the consent of the Commissioners, may otherwise direct.

. . . . . .

No. 3. To visit the sick paupers, and to administer religious consolation to them in the workhouse, at such periods as the guardians may appoint, and when applied to for that purpose by the master or matron.

. . . . . .

Duties of a Nurse.

Art. 213. The following shall be the duties of a nurse for the workhouse:—

No. 1. To attend upon the sick in the sick and lying-in wards, and to administer to them all medicines and medical applications, according to the directions of the medical officer.

No. 2. To inform the medical officer of any defects which may be observed in the arrangements of the sick or lying-in ward.

No. 3. To take care that a light is kept at night in the sick ward.

Duties of the Porter.

Art. 214. The following shall be the duties of the porter of the workhouse:—

No. 1. To keep the gate, and to prevent any person not being an officer of the workhouse or of the union, an Assistant Poor Law Commissioner, or any person authorised by law, or by the Commissioners or guardians, from entering into or going out of the house without the leave of the master or matron.

No. 2. To keep a book in which he shall enter the name and business of every officer or other person who shall go into the workhouse, and the name of every officer or other person who shall go out thereof, together with the time of such officer's or person's going in or out.

No. 3. To receive all paupers who apply or present themselves for admission in conformity with Art. 88, and if the master and matron be both absent to place such paupers in the receiving ward until the master or matron return.

No. 4. To examine all parcels and goods before they are received into the workhouse, and prevent the admission of any spirituous or fermented liquors, or other articles contrary to any of the regulations contained in this order, or otherwise contrary to law.

No. 5. To search any male pauper entering or leaving the workhouse whom he may suspect of having possession of any spirits or other prohibited articles, and to require any other person entering the workhouse whom he may suspect of having possession of any such spirits or prohibited articles, to satisfy him to the contrary before he permit such person to be admitted, and in the case of any female, to cause the matron to be called for the purpose of searching her, if necessary.

No. 6. To examine all parcels taken by any pauper out of the workhouse, and to prevent the undue removal of any article from the premises.

No. 7. To lock all the outer doors, and take the keys to the master, at nine o'clock every night, and to receive them back from him every morning at six o'clock, or at such hours as shall from time to time be fixed by the guardians; and if any application for admission to the workhouse be made after the keys shall have been so taken to the master, to apprise the master forthwith of such application.

No. 8. To assist the master and matron in preserving order, and in enforcing obedience and due subordination in the workhouse.

No. 9. To inform the master of all things affecting the security and order of the workhouse, and to obey all lawful directions of the master or matron, and of the guardians, suitable to his office.

Duties of a Relieving Officer.

Art. 215. The following shall be the duties of a relieving officer:—

No. 1. To attend all ordinary meetings of the guardians, and to attend all other meetings when summoned by the clerk.

No. 2. To receive all applications for relief made to him within his district, or relating to any parish situated within his district, and forthwith to examine into the circumstances of every case by visiting the house of the applicant (if situated within his district), and by making all necessary inquiries into the state of health, the ability to work, the condition and family, and the means of such applicant, and to report the result of such inquiries in the prescribed form to the guardians at their next ordinary meeting, and also to visit from time to time as requisite all paupers receiving relief, and to report concerning the same as the guardians may direct.

No. 3. In any case of sickness or accident requiring relief by medical attendance to procure such attendance by giving an order on the district medical officer . . . . . or by such other means as the urgency of the case may require.

No. 4. To ascertain from time to time from the district medical officer the names of any poor persons whom such medical officer may have attended or supplied with medicines, without having received an order from himself to that effect.

No. 5. In every case of a poor person receiving medical relief, as soon as may be, and from time to time afterwards, to visit the house of such person, and until the next ordinary meeting of the guardians, to supply such relief (not being in money) as the case on his own view, or on the certificate of the district medical officer, may seem to require.

No. 6. In every case of sudden or urgent necessity, to afford such relief to the destitute person as may be requisite, either by giving such person an order of admission into the workhouse, and conveying him thereto if necessary, or by affording him relief out of the workhouse, provided that the same be not given in money, whether such destitute person be settled in any parish comprised in the union or not.

No. 7. To report to the guardians at their next ordinary meeting all cases reported to him by an overseer, and to obey the directions of the guardians with reference to the relief administered in such cases.

No. 9. To give all reasonable aid and assistance at the request of any other relieving officer of the union, by examining into the case of any applicant for relief, or administering relief to any pauper whose name has been entered on the books of such other relieving officer, and who may be within his own district.

No. 10. Duly and punctually to supply the weekly allowances of all paupers belonging to his district, or being within the same, and to pay or administer the relief of all paupers within his district to the amount and in the manner in which he may have been lawfully ordered by the guardians to pay or administer the same.

No. 11. To visit, relieve, and otherwise attend to non-settled poor, being within his district, according to the directions of the guardians, whose officer he is, and in no other way, subject always to the obligation imposed on him in cases of sudden or urgent necessity.

No. 12. To set apart one or more pages in his out-door relief list, in which he shall duly and punctually enter up the payments made by authority of his own board of guardians to non-settled poor, and to take credit for such payments in his receipt and expenditure book.

. . . . . .

No. 16. To observe and execute all lawful orders and directions of the guardians applicable to his office.

FORM K.—Out Relief Ticket. (*See* Art. 43.)

_____ UNION.

Weekly Relief ordered_____ day of_____ 18 .

Name.	Money.	Loaves.	For what Period.
	Other Articles.		

_____ Signature of Relieving Officer.

FORM L.—Ticket for Permanent Medical List.

(*See* Art. 76.)

_____ UNION.

Date_____

Good until the_____ day of_____ 18__.

Name of Pauper _____

Residence of Pauper _____

Name of Medical Officer_____

Residence _____

Usual hour at which he is at home _____

FORM N. (*See* Art. 102.)

	Time of Rising.	Interval for Breakfast.	Time for Work.	Interval for Dinner.	Time for Work.	Interval for Supper.	Time for going to Bed.
From 25th March to 29th Sept. - -	¼ before 6	From ½ past 6 to 7	From 7 to 12	From 12 to 1	From 1 to 6	From 6 to 7	8 o'clock.
From 29th Sept. to 25th March - -	¼ before 7	½ past 7 to 8	From 8 to 12	From 12 to 1	From 1 to 6	From 6 to 7	8 o'clock.

(2.) DIETARY ORDER of 16th February 1848.

Whereas the Poor Law Commissioners have, by various Orders under their hands and seals, issued to the several unions named in the schedule hereunto annexed, the dates whereof are set forth in the said schedule, ordered and directed that the paupers of the respective classes and sexes who might then or thereafter be received and maintained in every workhouse of the said respective unions should, during the period of their residence therein, be fed, dieted, and maintained with the food and in the manner described in the table or tables set forth in each Order respectively.

Now we, the Commissioners for administering the laws for relief of the poor in England, do hereby confirm all the said Orders now in force in the said several unions; and do order and direct that the same shall continue to be acted upon and obeyed in the unions to which the same have been respectively directed until the said Commissioners shall, with reference to any one or more of such unions, by their Order, otherwise direct.

Provided, however, that if the guardians of any union shall at any time or times deem it expedient that a change should be made, either temporarily or permanently, in the nature or quantity of the food specified in the Order last issued to such union, or in the manner therein described, and shall send a complete and accurate statement of the proposed alteration, in writing, signed by the presiding chairman of the meeting of the board whereat the resolution for making such alteration was adopted, to the said Commissioners, and the said Commissioners shall sanction and approve of such alteration, the guardians may, when the same shall have been so sanctioned and approved of, but not before, cause the same to be adopted and used in the workhouse or workhouses of the said union, as the case may be, without any further Order of the said Commissioners in that behalf.

Provided also, that nothing herein contained shall be taken to rescind or alter any provision or regulation of the Poor Law Commissioners contained in their General Order bearing date the 24th day of July 1847, and addressed to the said several unions herein referred to, which applies to the subject of the diet of the paupers in the workhouse or workhouses of such unions.

WORKHOUSE MEDICAL OFFICER'S ORDER of 4th April 1868.

. . . . . .

We, the Poor Law Board, under the authority of the statutes in that behalf made and provided, hereby order and direct, from and after the twenty-fourth day of June next, as regards the medical officer for every workhouse in the unions, incorporations, and parishes named in the said schedule, as follows; that is to say—

Art. 1. He shall keep a book, to be termed "*The "Workhouse Medical Officer's Report Book*" (to be supplied by the guardians), in which he shall enter in writing, duly and punctually and under the correct dates, every report required by the said orders to be made by him to the board of guardians as to the defects in the diet, drainage, ventilation, warmth, and other arrangements of the workhouse; as to any excess in the number of any class of inmates which he may deem to be detrimental to health; as to every defect which he may observe in the arrangements of the infirmary or sick wards, and in the performance of their duties by the nurses of the sick; and, further, a report of any other matter which, in the discharge of the duties of his office, he shall consider to require the attention of the guardians; and also such recommendations relating to any of the matters aforesaid as he may think it right to submit to the said guardians.

Art. 2. He shall cause this book to be delivered to the clerk to the guardians in sufficient time to allow it to be laid before the board of guardians at the ordinary meeting held at or next following the date of the report, and to be produced to the visiting committee, and to the inspectors of the Poor Law Board, when they shall require to see it.

Art. 3. He shall enter on a card, to be affixed at or near the head of the bed of every patient upon whom he shall be in attendance, all medical or other extras which he shall deem necessary to be supplied.

Art. 4. He shall report in writing to the Poor Law Board the case of every sudden and every accidental death which may occur in the workhouse within twenty-four hours after he shall receive information of the same, and the cause of the death so far as he is able to explain it.

Art. 5. He shall report in writing to the Poor Law Board half-yearly, that is to say, on or about the first day of July and on or about the first day of January, upon the several matters set forth in the following statement. [*See* Order of 24th August 1869 below varying this.]

STATEMENT OF THE MEDICAL OFFICER FOR THE WORKHOUSE.
(Prescribed by Article 5 of the foregoing Order.)

TO THE POOR LAW BOARD.

Union [*Incorporation*, or *Parish*].
Workhouse.

STATEMENT of the MEDICAL OFFICER for the above-named workhouse, for the half-year ended on the day of 18 , in answer to the following inquiries in reference to the said workhouse.

1. Is there sufficient ventilation and warmth?
2. Has the accommodation during the preceding six months for the several classes of sick been sufficient?
3. Are the arrangements for cooking and distribution of food, as regards the sick, satisfactory?
4. Is the nursing satisfactorily performed?
5. Is there a sufficient supply of towels, vessels, bedding, clothing, and other conveniences for the use of the sick inmates?
6. Are the medical appliances sufficient and in good order?

   Are there any water-beds or rack bedsteads? and, if so, are they sufficient in number and in good order?
7. Are the lavatories and baths sufficient and in good order?
8. Are the supply and distribution of hot and col water sufficiently provided for?

(Signed) *Medical Officer.*

at

this day of 18 .

WORKHOUSE MEDICAL OFFICER'S ORDER of 24th August 1869.

The medical officer for the workhouse shall, in addition to the reports required to be made from time to time under Article No. 1 of the said last-recited Order [of 4th April 1868] report specially to the guardians on or about the 1st day of January and the 1st day of July in every year upon the several matters set forth in the statement contained in the said last-recited Order, and such reports shall be entered in or preserved with the Medical Officer's Report Book.

GENERAL ORDER FOR ACCOUNTS, 14th January 1867. †

. . . . . .

Art. 16. The clerk to the guardians shall also keep the following books:—

1. *The Relief Order Book,* in which shall be entered the names of all persons applying for relief, whether through the relieving officer or directly to the board, with a minute of the order made on such application in each case, and the particulars set forth in the form in the said schedule.

. . . . . .

Art. 19. The master of every workhouse of the union shall punctually enter up and accurately keep the following books and accounts, according to the forms and directions in the Schedule (E.) hereunto annexed.

. . . . . .

2. *The Admission and Discharge Book.* In this book shall be kept an account of every pauper admitted into and of every pauper discharged from the workhouse, which account shall be balanced weekly, or, if the board of guardians so direct, daily.

. . . . . .

Art. 23. The relieving officer shall punctually enter up and accurately keep the following books and accounts, according to the forms and directions in the Schedule F. hereunto annexed:—

1. *The Application and Report Book.** In this book shall be entered every distinct application made from time to time through the relieving officer for relief, and such of the particulars therein set forth as, on making the requisite examination into the circumstances of the case, he shall collect, as well as the medical relief or relief in kind (if any) already given by the relieving officer at his discretion, or reported to him to have been given by an overseer, or any medical aid given to a woman in labour by the medical officer without an order.

A note of the decision or direction of the board of guardians shall be inserted at the meeting of the board, and authenticated by the initials of the chairman or clerk, in the column contained in the form for this purpose.

Where any application is made to the board of guardians directly, and the board order any relief to be administered by the relieving officer, he shall enter in this book the particulars of the case as he shall obtain them, and the same shall be dealt with in all respects as when the application is made to himself in the first place.

2. *The Out-door Relief List.* In this book shall be entered in one of the forms in the said schedule set forth the sums of relief in money, and the value of relief in kind, given by the relieving officer to or for each pauper relieved by him in each week. The entries shall include only relief given to the pauper himself, or to some person properly authorised to receive it, and shall be made after the relief has been actually so given, and not before or otherwise. In this book shall also be entered, in the proper columns, the number of individuals of any of the several classes relieved in each case, and the other particulars in the form in the schedule set forth. The relieving officer shall enter up this book every week, and shall complete the same at the end of every half year, taking care that no pauper appear in such relief List more than once in the half-year, unless there shall be some alteration in the circumstances of the case.

. . . . . .

Art. 25. On the day next before every ordinary meeting of the Board of Guardians, or on the day of such meeting, but previous to the meeting, the clerk shall examine the Master's Day Book, and shall compare the entries of invoices and bills with the invoices and bills themselves, and shall see that all the goods supplied and works done are carried by the master to the proper accounts, and shall certify the correctness of the same by his initials. He shall also compare the entries of payments in the Master's Receipt and Payment Account with the vouchers, and ascertain that the master has debited this account with all sums received by him, and produces proper vouchers for all payments made by him, and shall inspect the other books required to be kept by the master by this Order, so as to ascertain that they are duly kept in proper form and with due regularity.

The clerk shall also, at the same time, examine the weekly account in each relieving officer's Out-door Relief Lists and Receipt and Expenditure Book, so as to ascertain the accuracy of the entries therein, and that the relief has been given in accordance with the orders of the Guardians by comparison with the relief order book, and shall certify the correctness of the same by his initials.

The clerk shall report to the Guardians at the said meeting the result of his examinations.

And the master and the relieving officer shall respectively, subject to any direction of the Board of Guardians, present their books and accounts to the clerk for his examination on such day as aforesaid.

* See form printed on page 966.

† [This Order, and others, prescribe in detail numerous books and forms, mainly of account, to be kept by Poor Law officers. The Form of Application and Report Book has been given here in full, as it is frequently discussed in the evidence.]

Form of *Application and Report Book* prescribed by Article 23 (1) of the foregoing Order [to be kept by the Relieving Officer].

_____ UNION. *The Application and Report Book for the Quarter ending* _____ 186 .

Parish of _____.* _____ Relieving Officer of the _____ District.

Date of the Application.	Names of Applicants, their Wives, and Children under 16, dependent on them.	Age.	Residence, where, or with whom.	How long resident in the Union without Relief or Interruption.	Calling or Occupation.	If Adult, whether Single, Married, Widow, or Widower. If Child, whether Orphan, Deserted, or Illegitimate.	If ordinarily Able-bodied.	If partially or wholly Disabled, and the Description of Disability.	If Receiving		Present Cause of seeking Relief or Nature of Application.	OBSERVATIONS and Names of Relations liable by Law to relieve the Applicant, distinguishing those apparently capable of assisting the Applicant.	Present Weekly Earnings, or other Income of Applicant, and Family dependent on him or her.	Date of last Visit at the Residence of the Pauper.	Quantity and Description of Relief in Kind.				Relief ordered by Guardians.				Other Orders of the Board of Guardians.	Date when Order made.	Initials of Chairman or Clerk.	Observations.
									Medical Relief only.	Regular or Temporary Relief and any other, and what Relief from Clubs, Charitable Institutions, Government Pensions, or otherwise; such Relief, Pension, Allowance, or Contribution to be described, and the Amount stated.					Reported as given by Overseer.	Given by Relieving Officer.	Value.	Date when given.	Money.	In kind. Quantity and Description.	In kind. Value.	For what Time allowed, or Nature of the Order made.				
																	s. d.		s. d.		s. d.						

* This must be the Parish in which the Pauper is residing when the Application is made, or that in which the Application is made where there is no such Residence.

Instructions to the Relieving Officer for filling up the Application and Report Book.

1. The names of individuals comprised in families seeking relief must be inserted in the List in succession, thus:—

John Smith, Father, } - - - - Children { Anne,
Rachel Smith, his Wife, } Jane;

with the requisite particulars of each member of each family placed opposite his name in the proper column.

2. If the age be not exactly known, it must be given as correctly as may be.

3. In setting down the calling of the applicant for relief, the name of the particular branch of labour which he has exercised must be inserted, thus:—"Agricultural labourer," "Thatcher," &c. In like manner, the callings of the relations of the applicant who may be liable to contribute to his or her maintenance should be stated. In the case of children the parents' calling must be inserted.

4. Care must be taken to inquire closely into the causes of the applications for relief, and to insert a correct statement of them.

5. In specifying the causes of the applications for relief by able-bodied labourers, where the application is founded on the loss of work, name the particular sort of work.

6. In specifying the causes of the application for relief of children who become chargeable from the neglect or inability of their parents to provide for them, specify the nature of the inability or other cause; as, "Father's insanity;" "Father's inability to obtain work;" "Father absent from home;" "Father imprisoned."

7. In cases of applications arising from infirmity of mind or body, designate the nature and extent of the infirmity; as a "Lunatic," or "Idiot," or "Deaf and Dumb," or "Crippled in the hand or foot," or "Helpless from old age."

APPENDIX II.

(Report, 110, 114, 121; and Sir H. Owen's Evidence, 96, 110, 129, 143).

Circulars issued by the Local Government Board as to certain matters which especially affect the conditions of life of the Aged Inmates of Workhouses.

(1)
Aged Married Couples in Workhouses.

Local Government Board, Whitehall, S.W.,
Sir, 3 November, 1885.

I am directed by the Local Government Board to state that their attention has been drawn to complaints, in connection with the enforcement of the workhouse test by boards of guardians, that aged married couples on their admission to the workhouse are separated and required to live apart.

The Board, therefore, deem it desirable to bring under the special attention of the guardians the statutory provisions with reference to the non-separation in the workhouse of husband and wife in certain cases.

The 10 & 11 Vict. c. 109, s. 23, provides that "When any two persons, being husband and wife, both of whom shall be above the age of 60 years, shall be received into any workhouse, in pursuance of the provisions of the said recited Act" (4 & 5 Will. IV. c. 76) "or of this Act, or of any rule, order, or regulation of the Commissioners appointed by authority of this Act, such two persons shall not be compelled to live separate and apart from each other in such workhouse."

The 39 & 40 Vict. c. 61. s. 10, provides as follows: "When any two persons, being husband and wife, shall be admitted into any workhouse, and either of them shall be infirm, sick, or disabled by any injury, or above the age of 60 years, it shall be lawful for the guardians of the union or parish to which such workhouse shall belong, to permit in their discretion, such husband and wife to live together, and every such case shall be reported forthwith to the Local Government Board."

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
The Clerk to the Guardians.

(2)
Supply of Books, Newspapers, &c.

Local Government Board, Whitehall, S.W.,
Sir, 23 January 1891.

The Local Government Board have had under their consideration the Reports which have been made to them by their general inspectors on the subject of the provision of books, magazines, newspapers, toys and games for workhouse inmates.

While the general result of the inquiries which have been made is not unsatisfactory, it would appear that in some instances the subject has not received that attention on the part of the guardians which is desirable.

The Board find that as a general rule the workhouses and other Poor-law establishments have been more dependent for the supply of books, &c., upon voluntary gifts than upon expenditure out of the rates. When an adequate supply can be obtained by means of gifts there is no necessity for recourse to the rates, and such gifts should certainly be encouraged. When, however, a deficiency arises, the Board consider that the supply should be supplemented by the guardians.

The Board are desirous that the inspectors should give this matter their special attention on the occasion of their visits to the workhouses. Where they find that no boxes for the collection of periodicals and newspapers for the workhouse inmates are placed at railway stations or other suitable places, they might suggest that this course should be adopted. When collecting boxes have been provided, and there is still a deficiency, the attention of the guardians might be directed to the subject by an entry in the visitors' book. The collecting boxes would not usually provide a supply of illustrated papers, and where these are not obtained by these means or by other gifts, the guardians might be asked to consider whether they should not be supplied, at least, to the sick wards, at the cost of the rates.

The supply of illustrated books and periodicals for children is especially desirable. Admirable publications of this class can now be obtained at a very small cost, and where it appears to be necessary an expenditure by the guardians for this purpose should, in the Board's opinion, be urged upon them.

The question of the provision of bats, balls, skipping ropes, &c., for the children and of toys for the infants, is also one which the Board are desirous should receive the attention of the inspectors on the occasion of their inspections of the workhouses.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
Local Government Board Inspector.

(3)
Allowance of Tobacco or Snuff to Workhouse Inmates.

Local Government Board, Whitehall, S.W.
Sir, 9 November 1892.

I am directed by the Local Government Board to state that during some few years past they have received applications from the boards of guardians of various unions and parishes for orders authorising them to allow tobacco or snuff to certain classes of the inmates of the workhouse, and these applications have been complied with.

Applications of the kind referred to have recently become very numerous, and it has appeared to the Board to be desirable that they should issue a General Order on the subject, which would extend to all the unions and separate parishes in England and Wales.

The Board have now issued a General Order accordingly, and two copies of it are enclosed.

It will be seen that it empowers the guardians to allow tobacco or snuff to such of the workhouse inmates, who are not able-bodied, or who are employed upon work of a specially disagreeable character, as the guardians may consider should be supplied with the same. The quantity of tobacco or snuff to be allowed in each case, or in any class of cases, is to be such as the guardians by resolution prescribe.

The orders in force in the several unions and parishes usually provide that no pauper shall smoke in any room of the workhouse except by the special direction of the medical officer. All such provisions are rescinded by Article II. of the new order, but the Article empowers the guardians from time to time by resolution to determine in what rooms and at what times smoking shall be allowed, and directs that no pauper shall smoke in the workhouse in any other room or at any other time than is so allowed.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
The Clerk to the Guardians.

(4)

Visitation of Workhouses.

Local Government Board, Whitehall, S.W.,
Sir, 28 January 1893.

I AM directed by the Local Government Board to state that they have had under consideration the provisions at present in force with regard to the visitation and inspection of workhouses, and they have deemed it desirable to issue a General Order, of which copies are enclosed.

Hitherto an individual guardian has not been entitled, as a matter of right, to visit the workhouse, except when specially authorized by the Board of Guardians. It will be seen that the new order gives authority to any guardian to visit any part of the workhouse of the union or separate parish of which he is a Guardian, at any time he may think fit.

The Board, by the order, have also empowered Boards of Guardians to appoint, at their discretion, Committees of Ladies, who need not be guardians, with authority, subject to rules to be framed by the guardians, to visit the part of the workhouse in which female paupers or pauper children are accommodated, with the view to their reporting to the guardians any matter which appears to them to need attention.

It will be observed that the appointment of such a Committee is not in any way to affect the duty of the guardians to appoint one or more Visiting Committees as required by the orders now in force, nor the powers and duties of any such Visiting Committee.

The term "workhouse," as used in the order, is intended to include any infirmary, school, or other similar establishment in the occupation of the guardians.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To ,
The Clerk to the Guardians.

APPENDIX III.

(Report, 106 ; and Mr. KNOLLYS' Evidence, 656–7.)

(*a*) Specimen Form of Dietary Table prepared by the Local Government Board, for the Aged, Infirm, and Imbeciles in Workhouses, with Forms recommended by them for the preparation of Foods.

_____ Union.

AT a Meeting of the Board of Guardians of the Union, held on the day of 189 , it was resolved that the following amended Dietary Table for the Paupers of the respective Classes and Sexes hereunder described, in the Workhouse of this Union, be adopted, subject to the sanction and approval of the Local Government Board :—

TABLE 2.—Dietary for the Aged, Infirm, and Imbeciles.

—		BREAKFAST.				DINNER.									SUPPER.		
		Bread.	Tea.	Butter.		Cooked Meat without Bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Puddingᵃ	Hash.		Bread.	Tea.	Butter.
		oz.	*pt.*	*oz.*		*oz.*	*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*pt.*		*oz.*	*pt.*	*oz.*
Sunday	Men		1	½												1	½
	Women		1	½												1	½
Monday	Men		1	½												1	½
	Women		1	½												1	½
Tuesday	Men		1	½												1	½
	Women		1	½												1	½
Wednesday	Men		1	½												1	½
	Women		1	½												1	½
Thursday	Men		1	½												1	½
	Women		1	½												1	½
Friday	Men		1	½												1	½
	Women		1	½												1	½
Saturday	Men		1	½												1	½
	Women		1	½												1	½

ᵃ The kind of Pudding should be specified, viz. :—Suet, Rice, or Meat.

*** In all cases the Ingredients used in preparing the Foods should be fully stated, and attention is directed to the Forms on page 3 which have been carefully tested and extensively adopted in Workhouse use.

The Foods in the foregoing Table are to be prepared in accordance with the Forms hereunto annexed.
The sick and infants to be dieted under the direction of the Medical Officer.

_____ Presiding Chairman.

I consider the allowances in the above Dietary Tables to be sufficient.

_____ Medical Officer.

The Local Government Board sanction the above Dietary Tables.

Local Government Board,
_____ 189 .

_____ Assistant Secretary.

Acting under the authority of the General Order of the 26th of May, 1877.

FORMS for the preparation of Foods.

SOUP.			BROTH.			PORRIDGE.			GRUEL.		
Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.	
	oz.	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*
Raw Meat, without bone	24		Meat liquor - - -		8	OATMEAL PORRIDGE :			Oatmeal - - -	16	
Split Peas, or Scotch Barley.	16					Oatmeal - - -	32				
Oatmeal - - - -	2		Fresh Vegetables -	16		MILK PORRIDGE FOR ADULTS :			Treacle - - -	4	
Fresh Vegetables - -	8					Oatmeal - - -	16				
			Parsley - - -			Milk - - -		4	Water to make - -		8
Bones - - - -						Water - - -		4			
Meat Liquor to make -		8	Seasoning - - -			FOR CHILDREN :			Allspice to be used occasionally.		
Dried Herbs - - -						Oatmeal - - -	12				
Seasoning - - -						New Milk - -		8			

FORMS for the Preparation of Foods—*continued.*

SUET PUDDING (Boiled or Baked).			RICE PUDDING (Baked).			HASH OR IRISH STEW.			POTATO PIE.		
Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.		Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.		Name and Description of Ingredient.	Quantity of each Ingredient to a Gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.	
	oz.	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*
Flour	8½		Rice	3½		Raw Meat, without bone.	24		Flour	4	
Suet	1½		Suet	½		Potato	96		Lard or Dripping	½	
Skim Milk	2		Sugar	½		Onions	12		Meat, without bone	3	
To be served with Broth, Gravy, Treacle, or Sauce.			Milk		½	Seasoning			Potato	8	
			Water			Water or Meat Liquor			Onions	½	
									Seasoning		
									Meat Liquor		

TEA, COFFEE, OR COCOA.			MEAT PUDDING.					
Name and Description of Ingredient.	Quantity of each Ingredient to Ten Pints.		Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.		Name and Description of Ingredient.	Quantity of each Ingredient to .	
	oz.	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*
TEA:			Raw Meat, without bone	5				
Tea	1½		Flour	5				
Sugar	5		Suet	1				
Milk		1½	Seasoning					
Water			Water or Meat Liquor					
COFFEE OR COCOA:								
Coffee	3							
Cocoa	5							
Sugar	5							
Milk		1½						
Water								

Name and Description of Ingredient.	Quantity of each Ingredient to .		Name and Description of Ingredient.	Quantity of each Ingredient to .		Name and Description of Ingredient.	Quantity of each Ingredient to .		Name and Description of Ingredient.	Quantity of each Ingredient to .	
	oz.	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*

*** Milk unless otherwise specified means new milk unskimmed.

(*b*) Tables for the Aged, Infirm, and Imbeciles, in use at Manchester, Portsea Island, Lanchester, and Knighton.

The Forms for the preparation of Foods in these cases are for the most part those recommended above, so far as they are applicable.

MANCHESTER (adopted 22nd December 1892).

TABLE 2.—Dietary for the Aged, Infirm, and Imbeciles.

—		BREAKFAST.				DINNER.						SUPPER.			
		Bread.	Tea.	Butter or Margarine.		Cooked Meat without bone.	Potatoes or other Vegetables.	Bread.	Soup.	Potato Hash.	Cooked Bacon without bone.	Bread.	Tea.	Butter or Margarine.	
		oz.	*pt.*	*oz.*		*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*oz.*	*pt.*	*oz.*	
Sunday	Men	6	1	½			12	4			4	6	1	½	
	Women	5	1	½			12	4			3	5	1	½	
Monday	Men	6	1	½		4	12	4				6	1	½	
	Women	5	1	½		4	12	4				5	1	½	
Tuesday	Men	6	1	½				6	1½			6	1	½	
	Women	5	1	½				5	1½			5	1	½	
Wednesday	Men	6	1	½				4		1½		6	1	½	
	Women	5	1	½				4		1½		5	1	½	
Thursday	Men	6	1	½		4	12	4				6	1	½	
	Women	5	1	½		4	12	4				5	1	½	
Friday	Men	6	1	½				6	1½			6	1	½	
	Women	5	1	½				5	1½			5	1	½	
Saturday	Men	6	1	½				4		1½		6	1	½	
	Women	5	1	½				4		1½		5	1	½	

Portsea Island (adopted 30th November 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

—		BREAKFAST.				DINNER.									SUPPER.		
		Bread.	Tea.	Butter.		Cooked Meat without bone.	Potatoes and other Vegetables.	Bread.	Soup.	Scouse.	Meat Pudding.	Hash.	Bacon or Pork.		Bread.	Tea.	Butter.
		oz.	pt.	oz.		oz.	oz.	oz.	pt.	pt.	oz.	pt.	oz.		oz.	pt.	oz.
Sunday	Men	6	1	½		4	12	4							6	1	½
	Women	5	1	½		4	9	4							5	1	½
Monday	Men	6	1	½				6	1½						6	1	½
	Women	5	1	½				6	1½						5	1	½
Tuesday	Men	6	1	½							16				6	1	½
	Women	5	1	½							14				5	1	½
Wednesday	Men	6	1	½		4	12	4							6	1	½
	Women	5	1	½		4	9	4							5	1	½
Thursday	Men	6	1	½				6		1½					6	1	½
	Women	5	1	½				6		1½					5	1	½
Friday	Men	6	1	½		4	12	4							6	1	½
	Women	5	1	½		4	9	4							5	1	½
Saturday	Men	6	1	½			12	4					4		6	1	½
	Women	5	1	½			9	4					4		5	1	½

Lanchester (adopted 4th February 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

—		BREAKFAST.					DINNER.									SUPPER.				
					or														or	
		Bread.	Coffee.	Butter.	Oatmeal Porridge.	New Milk.	Cooked Meat without bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Suet Pudding.	Hash.		Bread.	Tea.	Butter.	Bread.	New Milk.
		oz.	pt.	oz.	pt.	pt.	oz.	oz.	oz.	oz.	pt.	pt.	oz.	pt.		oz.	pt.	oz.	oz.	pt.
Sunday	Men	6	1	½	1	½							14			6	1	½	5	1
	Women	6	1	½	1	½							12			6	1	½	5	1
Monday	Men	6	1	½	1	½	4	12		4						6	1	½	5	1
	Women	6	1	½	1	½	3	10		3						6	1	½	5	1
Tuesday	Men	6	1	½	1	½				6	1					6	1	½	5	1
	Women	6	1	½	1	½				6	1					6	1	½	5	1
Wednesday	Men	6	1	½	1	½				6				1		6	1	½	5	1
	Women	6	1	½	1	½				6				1		6	1	½	5	1
Thursday	Men	6	1	½	1	½	4	12		4						6	1	½	5	1
	Women	6	1	½	1	½	3	10		3						6	1	½	5	1
Friday	Men	6	1	½	1	½				6	1					6	1	½	5	1
	Women	6	1	½	1	½				6	1					6	1	½	5	1
Saturday	Men	6	1	½	1	½				6				1		6	1	½	5	1
	Women	6	1	½	1	½				6				1		6	1	½	5	1

Knighton (adopted 21st July 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

—		BREAKFAST.				DINNER.									SUPPER.		
		Bread.	Tea.	Butter.		Cooked Meat without bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Suet Pudding.	Hash.		Bread.	Tea.	Butter.
		oz.	pt.	oz.		oz.	oz.	oz.	oz.	pt.	pt.	oz.	pt.		oz.	pt.	oz.
Sunday	Men	6	1	½		5	16								6	1	½
	Women	5	1	½		4	16								5	1	½
Monday	Men	6	1	½					6	1½					6	1	½
	Women	5	1	½					5	1½					5	1	½
Tuesday	Men	6	1	½		5	16								6	1	½
	Women	5	1	½		4	16								5	1	½
Wednesday	Men	6	1	½					6	1½					6	1	½
	Women	5	1	½					5	1½					5	1	½
Thursday	Men	6	1	½		5	16								6	1	½
	Women	5	1	½		4	16								5	1	½
Friday	Men	6	1	½					6	1½					6	1	½
	Women	5	1	½					5	1½					5	1	½
Saturday	Men	6	1	½								14			6	1	½
	Women	5	1	½								12			5	1	½

APPENDIX IV.

Returns sent by Mr. J. Hamblin [Answers 3587–92].

Parish of Brighton.

(1.) Number of Inmates of Workhouse over 60 Years of Age who had received Relief prior to reaching that Age.

——	In the House.	Out-door Relief only.	No Relief received.	Total.
Males - - - - - - -	76	27	208	311
Females - - - - - - -	88	40	135	263
Total - - -	164	67	343	574

(2.) Inmates in the Workhouse over 60 Years of Age, with Duration of Time since first Admission.

——	Under 1 Year.	1 Year and under 2 Years.	2 Years and under 3 Years.	3 Years and under 4 Years.	4 Years and under 5 Years.	5 Years and under 10 Years.	10 Years and under 20 Years.	20 Years and under 25 Years.	25 Years and upwards.	Total.
Males - -	76	37	32	14	27	66	50	3	6	311
Females - -	69	36	33	27	13	51	26	5	3	263
Total - -	145	73	65	41	40	117	76	8	9	574

(3.) Number of Persons receiving Out-door Relief who are over 60 Years of Age, and those of them who had Relief prior to reaching that Age.

——	Persons over 60 who had Relief prior to reaching that Age.	Persons over 60 having Relief who did not (prior to reaching that Age) receive any.	Total.
Males - - - - - -	63	190	253
Females - - - - - -	176	530	706
Total - - -	239	720	959

14 March 1893.

APPENDIX V.

(1.) OUT-DOOR PROVIDENT RELIEF BILL.

(Mr. Bartley's Evidence, 8122.)

Memorandum.

This Bill in no way takes away any of the powers or duties of Poor Law guardians, or reduces the rights of the poor to relief as they now exist.

It adds powers to the guardians, and gives rights to certain poor persons to receive out-door relief.

The only persons it affects are those who have become destitute in one or other of the following ways:—

(*a*) By temporary illness ;

(*b*) By permanent illness ;

(*c*) By widowhood ;

and who, previous to these misfortunes, have been thrifty, and have done something to provide for themselves, and have not been convicted of crime.

For those destitute from illness and still ill, after they have exhausted the benefits of their friendly societies and clubs, it grants out-door relief of the same amount, and for an equal period of time to that granted to the individual by the friendly society benefit.

To those who have saved in other ways, and spent all their savings on illness, and are still ill, it grants, in weekly sums fixed by the guardians, out-door relief of a total equal amount to that shown to have been expended in illness out of savings.

For those destitute from permanent sickness, or the results of accident, the Bill provides out-door relief, provided that they have maintained themselves, without Poor Law relief, for the first six to eighteen months of their illness, according to their age, either by friendly societies or their savings.

For those destitute from widowhood, and physically unable to support themselves and their children, the Bill provides out-door relief, each class of widow being specified in the Bill, provided either that before widowhood they and their husbands had not had Poor Law relief, or that thrift had been exercised in some other form, which had been expended either in illness before or in maintenance after the husband's death.

(2.) OLD AGE PROVIDENT PENSIONS BILL.

(Report, 297 ; and Mr. Bartley's Evidence, 8125, &c.)

Memorandum.

1. The object of this Bill is to grant pensions to deserving and thrifty old people, who have lived a life of industry and care, but whose earnings render it extremely difficult, if not impossible, for them to provide sufficiently for their old age.

2. The Bill at the same time encourages thrift and self-reliance. The benefits from it being proportionate to the efforts made by the people themselves.

3. The Bill does not involve any new machinery, or the complicated book-keeping incident on a special system of individual insurance for old age, and which, if applied to the whole country, would be very cumbrous and costly.

4. The Bill limits the pensions to those of 65 years of age and upwards who are in need of aid. No hard and fast rule, however, is laid down as to what limit of income constitutes need for aid, it being left to the discretion of the local authority to judge of special cases on their merits. The Bill excludes from its benefits those who have been convicted of crime within [15] years, and those who have been convicted of drunkenness within [10] years. The Bill provides for the payment of the pension in any way the local authority may decide, except that it is not to come through the guardians or its officers, and its receipt is not to disfranchise the receiver.

5. The Bill provides for three classes of pensions :—

1st. To those who have never received Poor Law relief.

2nd. To those who have provided partially in some way for their old age, in any manner they may have preferred.

3rd. To those whose special misfortunes render them deserving of aid, though they have not been able to provide even partially for themselves.

6. The Bill grants pensions as follows :—

(*a.*) To the first class, described above in Section 5, 7*s.* a week each person. This is the highest pension under the Bill.

(*b.*) To the second class, described above in Section 5, a pension of 3*s.* 6*d.* a week, together with an addition, not exceeding 1*s.* 9*d.*, equal to the weekly income derived from the amount the person has saved himself, either—

1st. By the purchase of an annuity in the Post Office or from any society or otherwise ;

2nd. By the lump sum purchase of an annuity before marriage, or before the age of 25, whichever event occurs first ;

3rd. By a lump sum payment to the local authority ;

4th. By other means, as approved by the local authority.

(*c.*) To the third class, described above in Section 5, whose special misfortunes have prevented them providing for themselves, a pension of 3*s.* 6*d.* a week may be granted in cases approved by the local authority.

7. The funds necessary for carrying out the Bill, with the exception of certain payments to the local authority by the beneficiaries themselves, as described in Class *b*3 of Section 6 above, are to be obtained entirely out of a special rate to be called the Pension Rate.

A Bill to provide Pensions in Old Age to the Provident Poor.

Whereas a large number of the people in their old age are without the means of living, except by the poor rates :

And whereas it is inexpedient and unjust that persons who have spent their lives in working should end their days in the workhouse :

And whereas it is difficult and in cases impossible for many to provide sufficiently for old age :

And whereas it is expedient and necessary for the public weal to encourage and promote throughout life habits of thrift and self-reliance :

Be it therefore enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows ;

Short title.

1. This Act may be cited as the Old Age Provident Pensions Act, 1893.

Definitions.

2. In this Act the term "person" applies to men and women alike. Married persons are to be treated as two persons.

The term "the local authority" shall be the "county council."

Pension to be granted.

3. A sum, hereafter called a pension, not exceeding *seven shillings* weekly, to be fixed as hereafter provided, shall be paid by the local authority to each person, hereafter called a pensioner, complying with the conditions hereafter enacted.

Conditions for all pensions.

4. The conditions on which each person shall obtain a pension shall be as follows :—

(*a.*) The pensioner shall not be less than *sixty-five* years of age.

(*b.*) The pensioner shall not for [*fifteen*] years have been convicted of crime.

(*c.*) The pensioner shall not for [*ten*] years have been convicted of drunkenness.

(*d.*) The pensioner shall not be able to earn the wages of his calling, and shall declare himself to be in need of a pension, and shall be so regarded by the local authority.

Pensions to those who have never had Poor Law relief.

5. The following persons complying with Section four shall have a right to claim a pension of *seven shillings* a week from the local authority.

Those who have never received Poor Law relief in any form for themselves, or for their children, when under *thirteen* years of age.

Pensions to those who have provided something towards old age.

6. The following persons complying with Section four shall have a right to a pension, varying in amount, according to the following conditions :—

(*a.*) Those who have purchased an annuity of not less than *two pounds* a year from the Post Office, or friendly or other society or company, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the amount of the annuity they have purchased.

(*b.*) Those who have paid a lump sum to the Post Office to buy a deferred annuity, if not less than *ten pounds*, on or before their first marriage, or before the age of *twenty-five*, whichever event has occurred first, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the amount which the Post Office annuity produces for them.

(*c.*) Those who are prepared to pay a lump sum to the local authority of not less than *ten pounds* shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition of *threepence* a week (not exceeding *one shilling and ninepence*) for each *five pounds* paid to the local authority.

(*d.*) Those who have partially provided for themselves in other ways, to the satisfaction of the local authority, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the weekly income derived from the amount they have provided for themselves.

7. Persons who come under the provisions of Section four, but do not comply with the provisions of either Section five or Section six, shall not be entitled to claim pensions. The local authority may, however, consider their cases and grant them pensions not exceeding *three shillings and sixpence* a week, provided they comply with one or more of the following conditions :— Pensions in exceptional cases.

(*a.*) Exceptional amount of illness not brought on by their own misconduct.

(*b.*) The loss of children who should have helped them.

(*c.*) Permanent affliction not brought on by their own misconduct.

(*d.*) Exceptional misfortune and distress.

8. The pensions shall be paid weekly, monthly, or otherwise as decided on, in each case by the local authority. How pensions are to be paid.

9. Any pensioner being convicted of any crime shall forfeit his pension, which shall not be renewed except by special resolution of the local authority, and with the sanction, in each case, of the Local Government Board. Pensioners convicted of crime.

10. No sale or alienation of a pension shall be valid. Pensions cannot be sold.

11. All pensions are to be paid out of a fund to be called the Pension Fund, and to be formed by a special rate to be called the Pension Rate, supplemented as herein-before provided by the contributions on behalf of pensions under Section six, Sub-sections (*c*) and (*d*). Pension Fund to be raised from rates.

12. The local authority shall frame rules for the investigation of application for pensions and for the payment of pensions, either through the Post Office or otherwise, provided they are not paid through the guardians or their officers. The local authority to frame rules.

13. The receipt of a pension shall not disqualify the receiver from voting in any Parliamentary or other election to which he would be otherwise entitled to vote. Pensioners not to be disfranchised.

14. On the death of a pensioner the local authority shall contribute a sum towards the cost of burial not exceeding *two pounds ten shillings*, and equal to the sum which the pensioner has himself provided either through a friendly society or otherwise. Pensioners' burial fund.

15. All persons complying with Section four who at the date of the *passing of this Act* exceed *sixty-five* years of age, shall be deemed eligible for the benefits of Section five of this Act, notwithstanding that they may have received Poor Law relief since they completed their sixty-fifth year. Pensioners desiring to enter union house.

16. Any pensioner desiring, from infirmity or any other reason, to receive relief in the union house shall cease to receive a pension under this Act, but shall be paid by the local authority a personal allowance in cash of *one shilling* a week over and above the usual cost of his maintenance by the union. Pensioner desiring to receive relief in union house.

17. In the event of any pensioner becoming, from infirmity and the absence of friends or relatives, unfit or unable to benefit by the direct payment of the pension, the local authority may make such arrangements, either under Section sixteen or otherwise, as may seem best to it. Infirm pensioners.

18. No person in the receipt of a pension from public taxation or from local rates amounting to *seven shillings* a week or more shall be eligible to derive any benefit under this Act. Pensioners not to be in the receipt of other public pensions.

19. The local authority shall report to the Local Government Board each year, giving full particulars of the pensions granted and paid, and classified according to the different sections of this Act, in such form as may from time to time be directed by the Local Government Board. Return to Local Government Board of pensioners.

APPENDIX VI.

SUPERANNUATION BENEFIT PAID TO

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
				£.	£.					s. d.	
Dublin Operative BAKERS' Trade Union -	1752	665	658	786	780	30	30	4·4	4·5	-	1
United Society of BRUSHMAKERS - -	1778	1,536	1,583	956	910	63	62	4·1	4·9	1 4½ (average.)	2
Building Trades:											
Operative BRICKLAYERS' Society -	1848	17,058	22,270	252	324	22	26	0·1	0·1	- 8 (average.)	3
Amalgamated Society of CARPENTERS and JOINERS	1860	34,779	37,588	6,180	6,861	325	363	0·9	0·9	1 -	4
General Union of Operative CARPENTERS and JOINERS.	1827	2,564	3,645	239	263	-	25	-	0·6	- 11½ (average.)	5
Associated CARPENTERS and JOINERS	1861	5,558	6,270	696	752	48	44	0·8	0·7	- 10	6
National Amalgamated Society of Operative HOUSE and SHIP PAINTERS.	1886	4,140	5,151	173	218	15	16	0·3	0·3	- 8	7
National Association of Operative PLASTERERS.	1861	5,554	6,925	223	256	39	34	0·7	0·5	- 7	8
United Operative PLUMBERS' Association of Great Britain and Ireland.	1865	5,549	6,177	-	67	-	4	-	-	- 9	9
United Operative PLUMBERS' Association of Scotland.	1884	383	393	22	26	-	2	-	0·5	- 6	10
Friendly Society of Operative STONEMASONS of England, Ireland, and Wales.	1833	13,485	16,238	4,425	4,379	361	362	2·6	2·2	- 10	11
Cabinet-making and Furniture Trades:											
Amalgamated Union of CABINET-MAKERS.	1833	1,374	1,386	21	47	-	-	-	-	1 -	12
Amalgamated Society of UPHOLSTERERS, London.	1867	225	210	48	48	4	4	1·7	1·9	- 9	13

The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

(Report, 213, 227; and Mr. DRUMMOND's Evidence, 10,712–4).

THEIR MEMBERS BY TRADE UNIONS.

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		*£.*	
1	– 6 per month.	All members incapable of working on account of old age or infirmity. *s. d.* 30 years' members - - - - - 10 –	–	1872	15,600	Number of superannuated members limited to 30.
2	- nil -	All members incapable of working at trade either through affliction or infirmities of age. *s. d.* 14 years' members - - - - - 4 – 21 „ „ - - - - - - 5 – 28 „ „ - - - - - - 6 –	–	1782	33,058	Amount paid from 1850 to 1892.
3	– 3	All members unable to earn more than two-thirds of the customary rate of wages. *s. d.* 15 to 20 years' members - - - - 5 – 20 to 30 „ „ - - - - - 7 – 30 or more - - - - - - - 9 –	55	1882	1,738	Entitled to superannuation irrespective of any income from private means, or from any other trade or calling.
4	- nil -	All members incapable of earning usual amount of wages -	50	1860	45,567	- - - ditto - - - ditto.
		s. d. 18 years' members - - - - - 7 – 25 „ „ - - - - - - 8 –				
5	– 6 per week.	All members incapacitated through old age and infirmity from earning more than two-thirds of standard wages. *s. d.* 25 years' members - - - - - 4 – 30 „ „ - - - - - - 5 –	60	1865	–	Sick and superannuation benefits formerly treated as one.
6	–	All members unable to earn more than one-half standard wages either at their own or any other employment. *s. d.* 20 years' members - - - - - 5 – 55 25 „ „ - - - - - - 7 6 60	–	1872	5,737	
7	–	All members under 40 years of age when admitted, unable to earn more than half wages of district. *s. d.* 20 years' members - - - - - 5 –	60	1886	1,150	Entitled to superannuation irrespective of any income from private means, or any other trade or business.
8	–	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 20 years' members - - - - - 5 – 1*s.* for every additional five years.	60	1864	4,591	
9	–	All members of 10 years' standing incapacitated through old age or infirmity from ever following employment, 100*l.*: or— *s. d.* 20 to 25 years' member - - - - 7 – 25 to 30 „ „ - - - - - 8 – 30 to 35 „ „ - - - - - 9 – 35 to 40 „ „ - - - - - 10 – 40 to 45 „ „ - - 12 –	45	1891	101	
10	–	All members unable to work at the trade, and to earn at any other occupation 15*s.* per week. *s. d.* 15 years' members - - - - - 5 –	50	1875	69	
11	–	All members not again able to follow the trade - - - *s. d.* 20 years' members - - - - - 4 – 25 „ „ - - - - - - 5 – 30 „ „ - - - - - - 6 – 35 „ „ - - - - - - 7 –	–	1868	97,612	Superannuated members may perform any light work not appertaining to the trade.
12	- nil -	All members afflicted by permanent bodily injury or illness, not occasioned by carelessness or misconduct, incapable of earning more than one-half standard wages. *s. d.* 25 years' members - - - - - 5 – 30 „ „ - - - - - - 7 –	60	1874	1,356	
13	– 2 per week.	All members totally incapacitated by accident or infirmity from following the trade, or 20 years' members, 12*l.* per annum.	60	1886	293	Superannuated members elected at annual general meeting by ballot.

SUPERANNUATION BENEFIT PAID TO

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
				£.	£.					s. d.	
Clothing Trades:											
Amalgamated Society of TAILORS -	1866	17,573	16,732	2,963	3,600	312	361	1·8	2·1	- 9	1
Scottish National Operative TAILORS' Trade Protection and Benefit Society.	1865	3,763	-	751	-	104	-	2·7	-	- 6	2
Coach Building:											
United Kingdom Society of COACHMAKERS.	1834	5,486	5,477	3,706	3,902	237	246	4·3	4·5	1 -	3
London COACHMAKERS' Trade Union -	1843	170	182	39	34	7	6	4·1	3·3	- 10	4
Coopers:											
Philanthropic COOPERS' Society -	1853	840	9·0	86	127	9	12	1·0	1·3	- 10	5
Belfast COOPERS' Trade Union - -	1886	93	101	16	12	2	2	2·1	2·0	- 6	6
South Yorkshire District STEAM ENGINEMEN'S Protection Association.	1859	473	505	27	22	5	4	1·0	0·8	- 7½	7
Permanent Amalgamated FARRIERS' Protection Society.	1872	695	603	124	149	12	16	1·7	2·6	- 8	8
Glass Trades:											
United Trade Protection Society of GLASS BOTTLE MAKERS of Yorkshire.	1827	2,304	-	410	-	39	-	1·6	-	-	9
North of England Society of GLASS BOTTLE MAKERS.	1877	260	288	57	43	27	9	10·3	3·1	1 -	10
National Society of FLINT GLASS MAKERS of Great Britain and Ireland.	1849	2,123	2,135	2,059	2,207	206	217	9·7	10·1	2 3	11
Metal Trades:											
Friendly Society of IRONFOUNDERS of England, Ireland, and Wales.	1809	15,291	15,190	8,248	9,308	548	588	3·5	3·8	1 -	12
Associated IRON MOULDERS of Scotland.	1831	6,121	6,268	3,462	3,633	219	235	3·5	3·7	1 -	13
Amalgamated Society of ENGINEERS -	1851	71,221	70,909	44,221	47,388	2,021	2,257	2·8	3·1	1 -	14

* The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	–	All members unable to follow the trade on an equality with other workmen. *s. d.* 12 years' members - - - - - 2 6 20 „ „ - - - - - - - 5 –	60	1881	8,866	Superannuated members allowed to work at any business or calling.
	–	All members unfit to work through old age, accident, or blindness. *s. d.* 10 years' members - - - - - 2 9	–	–	–	
3	– 6 per week.	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 30 years' members - - - - - 6 – 35 „ „ - - - - - - - 7 – 40 „ „ - - - - - - - 8 –	60	1855	55,317	
4	- nil -	All members incapable of ever following their employment through accident, affliction, or age. *s. d.* 10 years' members - - - - - 2 6	60	1863	1,000	
5	–	All members incapable of earning 15*s.* per week - - - *s. d.* 20 years' members - - - - - 4 – 30 „ „ - - - - - - - 5 – If totally unable to work - - - 6 –	60	1888	393	Superannuated members not exceeding 20, selected by Committee.
6	- nil -	All members aged or infirm, and incapable of earning 10*s.* per week. *s. d.* 20 years' members - - - - - 4 –	–	1886	92	
7	–	All members unable to obtain ordinary rate of wages - - *s. d.* 20 to 24 years' members - - - 2 6 25 to 30 „ „ - - - - - 3 6 30 to 35 „ „ - - - - - 4 – 35 years and upwards - - - - 5 –	60	1884	118	Entitled to superannuation, irrespective of any income derived from private means or any other calling.
8	- nil -	All members under 40 years of age at time of joining, becoming disabled from work through infirmity or old age. *s. d.* 7 years' members - - - - - 4 –	–	1882	853	Superannuated members elected subject to approval of General Meeting.
9	–	——	–	–	–	
10	– 3	All members totally unable to work for a living, either in bottle works or any other calling. *s. d.* 15 years' members - - - - - 4 – 20 „ „ - - - - - - - 5 –	- nil -	1873	2,385	
11	–	All members incapacitated from earning a livelihood through age or any other natural cause. *s. d.* 10 to 20 years' members - - - 2 – 20 to 25 „ „ - - - - - 3 – 25 to 30 „ „ - - - - - 4 – 30 to 35 „ „ - - - - - 5 – 35 and over - - - - - - 6 – And also 9*l.* from general fund; or grant not exceeding 50*l.*	56	1853	38,454	Superannuated members not to exceed 10 per quarter.
12	–	All members who do not work at their trade - - - *s. d.* 30 to 35 years' members - - - 5 – 35 to 40 „ „ - - - - - 6 – 40 and upwards - - - - - - 7 6	60	1836	136,784	
13	– 2¼ (average.)	All members unable to work at the trade through age or infirmity. *s. d.* 30 years' members - - - - - 7 – 35 „ „ - - - - - - - 8 – 40 „ „ - - - - - - - 9 –	–	1844	48,924	
14	–	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 25 years' members - - - - - 7 – 30 „ „ - - - - - - - 8 – 35 „ „ - - - - - - - 9 – 40 „ „ - - - - - - - 10 –	55	1851	616,657	Entitled to superannuation, irrespective of private means or income from any other trade or calling.

SUPERANNUATION BENEFIT PAID TO

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
Metal Trades—*continued.*				£.	£.					s. d.	
STEAM ENGINE MAKERS' Society -	1825	5,965	6,100	2,078	2,328	110	122	1·8	2·0	1 -	1
Amalgamated Society of METAL PLANERS, SHAPERS, SLOTTERS, &c.	1867	1,566	1,468	69	91	10	11	0·6	0·7	1 -	2
Co-operative Society of SMITHS - -	1849	759	893	73	81	4	5	0·5	0·5	1 -	3
Associated BLACKSMITHS of Scotland	1858	2,379	2,343	274	290	25	23	1·0	0·9	- 9	4
General Union of BRAZIERS and SHEET METAL WORKERS.	1862	1,121	1,170	496	528	26	28	2·3	2·3	1 -	5
London Operative ZINC WORKERS' Society.	1853	73	83	21	15	2	2	2·7	2·4	- 6	6
Printing and Bookbinding Trades:											
London Society of COMPOSITORS -	1801	9,350	9,798	1,376	1,678	121	129	1·2	1·3	- 9	7
London PRINTING MACHINE MANAGERS' Trade Society.	1839	1,448	1,570	426	480	44	40	3·0	2·5	- 9¾ (average.)	8
TYPOGRAPHICAL Association -	1849	10,262	11,313	1,840	2,095	95	128	0·9	1·1	- 5½	9
Amalgamated Society of LITHOGRAPHIC PRINTERS of Great Britain and Ireland.	1879	2,502	2,502	131	161	11	12	0·4	0·4	- 8	10
London Society of LITHOGRAPHIC PRINTERS.	1869	745	735	316	287	15	15	2·0	2·0	1 -	11

* The contributions given are the full contributions of members entitled to all the benefits of the Unions. Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	1 – per month.	All members incapable of following the trade through old age *s. d.* 25 years' members - - - - - 6 – 30 „ „ - - - - - - 7 – 35 „ „ - - - - - - 8 – 40 „ „ - - - - - - 9 – 45 „ „ - - - - - - 10 –	55	1833	29,349	
2	- nil -	All members unable to obtain the ordinary rate of wages through old age or infirmity. *s. d.* 25 years' members - - - - - 6 – 30 „ „ - - - - - - 7 – 35 „ „ - - - - - - 8 – 40 „ „ - - - - - - 9 –	50	1867	–	
3	- nil -	All members unable to follow their employment through sickness, accident, or old age, and unable to earn more than 15*s.* per week at any other employment. *s. d.* 15 years' members - - - - - 5 – 25 „ „ - - - - - - 6 – 35 „ „ - - - - - - 7 – And a bonus ranging from 20*l.* for 15 years' membership to 30*l.* for 20.	–	1849	618	
4	–	All members unable to work at the trade again - - - *s. d.* 18 years' members - - - - - 5 –	50	1876	2,795	Superannuated members allowed to work at any other occupation or calling.
5	– 3	All members unable to follow their usual employment through old age or infirmity. *s. d.* 15 years' members - - - - - 6 – 20 „ „ - - - - - 8 –	–	1876	5,210	
6	- nil -	All members unable to follow their usual occupation through old age or infirmity. Or totally incapacitated by accident or otherwise from again following the trade irrespective of age. *s. d.* 15 years' members - - - - - 3 – 20 „ „ - - - - - - 4 –	55	1887	77	
7	– 1 per week.	All members unable to earn 15*s.* per week through old age or infirmity. *s. d.* 20 years' members - - - - - 4 – 25 „ „ - - - - - - 5 – All members totally incapacitated from again following the trade irrespective of age. *s. d.* 20 years' members - - - - - 5 – 25 „ „ - - - - - - 6 – 30 „ „ - - - - - - 7 – 35 „ „ - - - - - - 8 –	55	1877	15,310	
8	- nil -	All members unable to earn a living at the trade through natural infirmity. *s. d.* 15 years' members - - - - - 5 – All members becoming blind or meeting with accident whilst following their employment, if permanently disabled. *s. d.* 4 years' members - - - - - 5 –	55	1873	2,980	Superannuated members may earn sum not exceeding 20*s.* per week.
9	1 – per quarter.	All members 60 years of age, except in cases of confirmed paralysis, or blindness, or permanent incapacity, but then must have been members 30 years. *s. d.* 20 to 25 years' members - - - 6 – 25 to 30 „ „ - - - 7 – 30 to 40 „ „ - - - 8 – 40 and upwards „ - - - 10 –		1880	15,543	
10	- nil -	All members unable to obtain ordinary rate of wages through old age and infirmity. *s. d.* 20 years' members - - - - - 5 – 30 „ „ - - - - - 6 –	–	1890	320	Entitled to superannuation, irrespective of income derived from private means or any other trade or calling. Superannuated members not to exceed 20.
11	– 4 per week.	All members unable through old age or infirmity to work - Or totally incapacitated irrespective of age and membership. *s. d.* 20 years' members - - - - - 6 – 30 „ „ -	55	1883	1,043	Superannuated members not to exceed 15.

Superannuation Benefit Paid to

Name of Society.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
Printing and Bookbinding Trades: —*continued*				£.	£.					s. d.	
London Consolidated Society of Journeymen Bookbinders.	1790	1,370	1,260	74	84	10	10	0·7	0·8	- 7½	1
Vellum Account Bookbinders' Trade Society.	1823	843	420	65	62	5	4	0·5	0·9	- 6½	2
Bookbinders and Machine Rulers' Consolidated Union.	1836	2,621	2,667	55	60	15	16	0·5	0·6	- 6	3
Shipbuilding:											
United Society of Boiler Makers and Iron and Steel Shipbuilders.	1834	36,996	39,004	5,074	5,209	358	373	0·9	0·9	1 -	4
Associated Shipwrights' Society -	1882	10,120	11,937	27	29	9	3	0·0	0·0	1 -	5
Shipwrights' Provident Union of of the Port of London.	1874	1,398	-	187	-	-	-	-	-	- 9	6
Textile Trades:											
Power Loom Carpet Weavers' Mutual Defence and Provident Association.	1866	1,348	1,378	336	351	55	55	4·0	4·0	- 6	7
Pattern Card Makers' Original Trade, Sick and Burial Society.	1872	330	404	58	67	4	4	1·2	0·9	1 1 average.	8
Scottish United Brotherly Society of Calico Printers.	1883	252	246	97	73	7	5	2·7	2·0	- 7½	9
Leeds, Halifax and Bradford Stuff Pressers' Trade Society.	1881	563	558	27	59	4	6	0·7	1·0	1 -	10
Belfast Hackle and Gill Makers' Benevolent and Trade Union.	1880	79	86	53	55	5	4	6·3	4·6	1 -	11
Transport (Land):											
Amalgamated Society of Railway Servants of England, Ireland, Scotland and Wales.	1872	29,820	32,958	1,660	1,720	83	86	0·2	0·2	- 5	12
Associated Society of Locomotive Engineers and Firemen.	1880	6,200	6,710	276	420	16	19	0·2	0·2	1 -	13
Total - - -	—	347,393	363,387	95,279	101,579	5,689	6,025	-	-	—	14

* The contributions given are the full contributions of members entitled to all the benefits of the Unions. Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	- nil -	All members disabled or reduced by age or infirmity so as to be incapable of earning adequate subsistence. *s. d.* (4) 25 years' members - - - - - 3 – (6) 30 „ „ - - - - - 3 6	–	–	–	Pensioners elected by ballot, the number not to exceed 10, viz., at 3*s.* and at 3*s.* 6*d.* per week.
2	- nil -	All members unable to earn more than 20*s.* per week through old age or infirmity, or not receiving that amount from any other source. *s. d.* 15 years' members - - - - - 4 – 20 „ „ - - - - - 5 – 25 „ „ - - - - - 6 –	–	1863	1,017	Annuitants not to exceed proportion of 1 to 80 members.
3	– 2	All members unable to obtain ordinary rate of wages through old age and infirmity. *s. d.* 25 years' members - - - - - 5 – 30 „ „ - - - - - 6 –	–	1870	1,270	Superannuated members must cease working at the trade, but may earn what they can at any other calling, not exceeding 15*s* per week. Number of recipients limited to 15, with power to committee to increase if funds allow.
4	- nil -	All members - - - - - - - - - - - - - - *s. d.* 25 years' membership - - - - 4 – 30 „ „ - - - - - 5 – 35 „ „ - - - - - 6 –	55	1867	54,622	Superannuated members may follow any other labour.
5	– 7½ average.	All members unable to follow their usual employment through old age or other infirmities, and not in receipt of more than 15*s.* per week from other sources. *s. d.* 20 years' members - - - - - 4 – 25 „ „ - - - - - 4 6 30 „ „ - - - - - 5 –	55	1885	230	Superannuated members may do light work.
6	12 – per annum.	All members of 30 years' standing, 3*s.* - - - - - -	–	–	–	Pensions granted in order of seniority of membership, the number being regulated by the interest on invested capital.
7	- nil -	All members becoming infirm and declared by competent authority permanently incapable of regular work. *s. d.* 20 years' members - - - - - 2 6 25 „ „ - - - - - 3 6	50	1876	4,549	Superannuated members may earn sums not exceeding 5*s.* per week.
8	- nil -	All members incapacitated from following their employment. *s. d.* 20 years' members - - - - - 5 6 25 „ „ - - - 8 – 30 „ „ - - - - - 10 6	60	1873	560	
9	4 – per annum.	All members unable to work owing to failing sight, old age, or any consistent cause. *s. d.* 20 years' members - - - - - 5 – 25 „ „ - - - - - 6 – 30 „ „ - - - - - 8 –	–	1877	819	Superannuation benefit granted subject to the provision, that it is paid "as long as the society can afford to give it."
10	–	All members who do not work at their trade - - - *s. d.* 10 years' members - - - - - 4 – 15 „ „ - - - - - 5 – 20 „ „ - - - - - 6 – 25 „ „ - - - - - 7 – 30 „ „ - - - - - 8 – 35 „ „ - - - - - 9 – 40 „ „ - - - - - 10 –	55	1890	108	Entitled to superannuation irrespective of income from private means or any other trade or calling.
11	- nil -	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 20 years' members - - - - - 5 – 25 „ „ - - - - - 6 – 30 „ „ - - - - - 7 – 40 „ „ - - - - - 8 –	50	1880	130	
12	–	All 20 years' members, 20*l.* - - - - - - - -	60	1873	28,549	
13	–	All members rendered incapable of following their employment, by reason of permanent sickness, loss of eyes or limb, or the use thereof, or by old age or other infirmity. *s. d.* 10 years' members - - - - - 5 – 15 „ „ - - - - - 6 – 20 „ „ - - - - - 7 6	60	1880	1,620	
14	–	- - - - - - - - - - - -	–	–	1,283,458	

APPENDIX VII.

Non-returnable Deferred Annuities.

TABLES prepared for the Use of the Royal Commission on the Aged Poor by Mr. *W. SUTTON.*

(Report, 211; and Mr. Sutton's Evidence, 11,111–32.)

EXPLANATION OF TABLES.

Columns (1) and (2) require no explanation.

Column (3) shows the amount of annuity which an annual contribution of 4*s.* 4*d.* (= 1*d.* per week for a year, say) will buy, provided such annual contributions are paid for each year from present age (x) to the year before the age when the annuity becomes payable.

Examples. (Interest at 3½ per cent.; Annuity at 65.)

(1). Suppose the first payment of 4*s.* 4*d.* (= 1*d.* per week for a year, say) is made at age 3, and the last at age 64. These annual contributions would buy an annuity of 11*l.* 4*s.* 5*d.* on attaining age 65.

(2). Suppose the first payment of 4*s.* 4*d.* is made at age 3, and the last at age 20. These annual payments would buy an annuity of 11*l.* 4*s.* 5*d.*, less 4*l.* 13*s.* 2*d.*, or 6*l.* 11*s.* 3*d.*

(3). Suppose the first payment of 4*s.* 4*d.* is made at age 14, and the last at age 35. These annual payments would buy an annuity of 6*l.* 13*s.* 2*d.*, less 1*l.* 18*s.* 10*d.*, or 4*l.* 14*s.* 4*d.*

Note.—It has not been considered necessary to treat the shillings and pence with complete accuracy in the following Tables.

Deferred Annuity Payable at Age 65 by Quarterly Instalments Interest at 3½ per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)
			£. s. d.				£. s. d.
3	2·4086	51·7198	11 4 5	35	·5991	9·5593	2 1 5
4	2·2716	49·3112	10 14 –	36	·5723	8·9602	1 18 10
5	2·1557	47·0396	10 2 –	37	·5465	8·3879	1 16 5
6	2·0545	44·8839	9 14 10	38	·5218	7·8414	1 14 –
7	1·9635	42·8294	9 5 10	39	·4980	7·3196	1 11 10
8	1·8798	40·8659	8 17 5	40	·4751	6·8216	1 9 7
9	1·8024	38·9861	8 9 2	41	·4531	6·3465	1 7 7
10	1·7301	37·1837	8 1 5	42	·4319	5·8934	1 5 7
11	1·6622	35·4536	7 14 –	43	·4115	5·4615	1 3 7
12	1·5979	33·7914	7 6 7	44	·3919	5·0500	1 1 10
13	1·5365	32·1935	6 19 10	45	·3730	4·6581	1 – 2
14	1·4775	30·6570	6 13 2	46	·3548	4·2851	– 18 7
15	1·4207	29·1795	6 6 10	47	·3374	3·9303	– 17 1
16	1·3655	27·7588	6 – 7	48	·3205	3·5929	– 15 7
17	1·3119	26·3933	5 14 7	49	·3043	3·2724	– 14 2
18	1·2597	25·0814	5 9 –	50	·2887	2·9681	– 12 11
19	1·2087	23·8217	5 3 2	51	·2737	2·6794	– 11 8
20	1·1590	22·6130	4 18 –	52	·2591	2·4057	– 10 5
21	1·1106	21·4540	4 13 2	53	·2450	2·1466	– 9 4
22	1·0640	20·3434	4 8 –	54	·2315	1·9016	– 8 3
23	1·0190	19·2794	4 3 10	55	·2184	1·6701	– 7 3
24	·9759	18·2604	3 19 5	56	·2058	1·4517	– 6 4
25	·9345	17·2845	3 15 –	57	·1937	1·2459	– 5 5
26	·8945	16·3500	3 11 2	58	·1821	1·0522	– 4 7
27	·8562	15·4555	3 7 2	59	·1708	·8701	– 3 10
28	·8194	14·5993	3 3 5	60	·1600	·6993	– 3 –
29	·7842	13·7799	2 19 10	61	·1496	·5393	– 2 4
30	·7501	12·9957	2 16 5	62	·1395	·3897	– 1 9
31	·7175	12·2456	2 13 –	63	·1298	·2502	– 1 1
32	·6861	11·5281	2 9 10	64	·1204	·1204	– – 6
33	·6558	10·8420	2 6 10	65	—	—	—
34	·6269	10·1862	2 8 2				

Deferred Annuity Payable at Age 60 by Quarterly Instalments. Interest at 3½ per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (=1d. per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (=1d. per Week) will buy. (3.)
			£. s. d.				£. s. d.
3	1·4420	30·5466	6 12 5	32	·4108	6·4830	1 8 2
4	1·3601	29·1046	6 6 2	33	·3926	6·0722	1 6 5
5	1·2907	27·7445	6 – 2	34	·3753	5·6796	1 4 7
6	1·2301	26·4538	5 15 –	35	·3587	5·3043	1 3 –
7	1·1756	25·2237	5 9 5	36	·3426	4·9456	1 1 5
8	1·1255	24·0481	5 4 2	37	·3272	4·6030	1 – –
9	1·0791	22·9226	4 19 5	38	·3124	4·2758	– 18 7
10	1·0359	21·8435	4 14 7	39	·2981	3·9634	– 17 2
11	·9952	20·8076	4 10 2	40	·2844	3·6653	– 16 –
12	·9567	19·8124	4 6 –	41	·2713	3·3809	– 14 7
13	·9199	18·8557	4 2 –	42	·2586	3·1096	– 13 5
14	·8846	17·9358	3 17 7	43	·2464	2·8510	– 12 5
15	·8506	17·0512	3 14 2	44	·2346	2·6046	– 11 2
16	·8176	16·2006	3 10 2	45	·2233	2·3700	– 10 2
17	·7854	15·3830	3 6 10	46	·2124	2·1467	– 9 4
18	·7542	14·5976	3 3 5	47	·2020	1·9343	– 8 5
19	·7238	13·8434	2 19 10	48	·1919	1·7323	– 7 6
20	·6939	13·1196	2 16 10	49	·1822	1·5404	– 6 8
21	·6650	12·4257	2 13 10	50	·1728	1·3582	– 5 11
22	·6369	11·7607	2 11 2	51	·1638	1·1854	– 5 1
23	·6101	11·1238	2 8 2	52	·1551	1·0216	– 4 5
24	·5843	10·5137	2 5 7	53	·1467	·8665	– 3 9
25	·5595	9·9294	2 3 –	54	·1386	·7198	– 3 1
26	·5356	9·3699	2 – 7	55	·1307	·5812	– 2 6
27	·5126	8·8343	1 18 5	56	·1232	·4505	– 2 –
28	·4906	8·3217	1 16 –	57	·1160	·3273	– 1 5
29	·4695	7·8311	1 14 –	58	·1090	·2113	– – 11
30	·4491	7·3616	1 12 –	59	·1023	·1023	– – 5
31	·4295	6·9125	1 10 –	60	—	—	—

Deferred Annuity Payable at Age 65 by Quarterly Instalments. Interest at 3 per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (= 1*d.* per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (= 1*d.* per Week) will buy. (3.)
			£. *s.* *d.*				£. *s.* *d.*
3	1·7236	40·4225	8 15 5	35	·5005	8·4171	1 16 7
4	1·6331	38·6989	8 8 –	36	·4804	7·9166	1 14 5
5	1·5577	37·0658	8 1 –	37	·4610	7·4362	1 12 2
6	1·4918	35·5081	7 14 –	38	·4423	6·9752	1 10 2
7	1·4326	34·0163	7 7 7	39	·4241	6·5329	1 8 5
8	1·3782	32·5837	7 1 5	40	·4066	6·1088	1 6 5
9	1·3278	31·2055	6 15 5	41	·3897	5·7022	1 4 10
10	1·2808	29·8777	6 9 10	42	·3733	5·3125	1 3 –
11	1·2365	28·5969	6 4 2	43	·3574	4·9392	1 1 5
12	1·1944	27·3604	5 18 10	44	·3420	4·5818	– 19 10
13	1·1541	26·1660	5 13 7	45	·3271	4·2398	– 18 5
14	1·1152	25·0119	5 8 5	46	·3127	3·9127	– 16 11
15	1·0775	23·8967	5 3 10	47	·2987	3·6000	– 15 7
16	1·0407	22·8192	4 19 –	48	·2852	3·3013	– 14 4
17	1·0047	21·7785	4 14 7	49	·2721	3·0161	– 13 1
18	·9694	20·7738	4 10 2	50	·2594	2·7440	– 11 11
19	·9347	19·8044	4 6 –	51	·2471	2·4846	– 10 9
20	·9006	18·8697	4 2 –	52	·2350	2·2375	– 9 9
21	·8671	17·9691	3 18 2	53	·2233	2·0025	– 8 8
22	·8346	17·1020	3 14 2	54	·2120	1·7792	– 7 9
23	·8033	16·2674	3 10 10	55	·2010	1·5672	– 6 10
24	·7730	15·4641	3 7 2	56	·1904	1·3662	– 5 11
25	·7439	14·6911	3 3 10	57	·1801	1·1758	– 5 7
26	·7155	13·9472	3 – 5	58	·1700	·9957	– 4 4
27	·6882	13·2317	2 17 2	59	·1603	·8257	– 3 5
28	·6618	12·5435	2 14 2	60	·1509	·6654	– 2 11
29	·6364	11·8817	2 11 7	61	·1417	·5145	– 2 3
30	·6116	11·2453	2 8 7	62	·1328	·3728	– 1 8
31	·5879	10·6337	2 6 –	63	·1242	·2400	– 1 5
32	·5649	10·0458	2 3 5	64	·1158	·1158	– – 6
33	·5426	9·4809	2 1 2	65	—	—	—
34	·5212	8·9383	1 18 10				

Deferred Annuity Payable at Age 60 by Quarterly Instalments. Interest at 3 per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (=1*d.* per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (=1*d.* per Week) will buy. (3.)
			£. *s.* *d.*				£. *s.* *d.*
3	1·0511	24·2454	5 5 –	32	·3445	5·7202	1 4 10
4	·9962	23·1943	5 – 7	33	·3309	5·3757	1 3 5
5	·9499	22·1981	4 16 5	34	·3178	5·0448	1 1 10
6	·9098	21·2482	4 12 –	35	·3052	4·7270	1 – 7
7	·8737	20·3384	4 8 –	36	·2930	4·4218	– 19 2
8	·8405	19·4647	4 4 7	37	·2811	4·1288	– 18
9	·8097	18·6242	4 – 10	38	·2697	3·8477	– 16 7
10	·7811	17·8145	3 17 2	39	·2586	3·5780	– 15 7
11	·7541	17·0334	3 13 10	40	·2480	3·3194	– 14 5
12	·7284	16·2793	3 10 10	41	·2376	3·0714	– 13 5
13	·7038	15·5509	3 7 7	42	·2276	2·8338	– 12 2
14	·6801	14·8471	3 4 2	43	·2179	2·6062	– 11 5
15	·6571	14·1670	3 1 7	44	·2085	2·3883	– 10 5
16	·6347	13·5099	2 18 7	45	·1995	2·1798	– 9 5
17	·6127	12·8752	2 16 –	46	·1907	1·9803	– 8 7
18	·5912	12·2625	2 13 5	47	·1821	1·7896	– 7 9
19	·5700	11·6713	2 10 10	48	·1739	1·6075	– 7 –
20	·5492	11·1013	2 8 2	49	·1659	1·4336	– 6 2
21	·5288	10·5521	2 6 –	50	·1582	1·2677	– 5 6
22	·5090	10·0233	2 3 5	51	·1507	1·1095	– 4 11
23	·4899	9·5143	2 1 2	52	·1433	·9588	– 4 2
24	·4714	9·0244	1 19 2	53	·1362	·8155	– 3 7
25	·4536	8·5530	1 17 –	54	·1293	·6793	– 3 –
26	·4363	8·0994	1 15 2	55	·1226	·5500	– 2 5
27	·4197	7·6631	1 13 2	56	·1161	·4274	– 1 11
28	·4036	7·2434	1 11 5	57	·1098	·3113	– 1 4
29	·3881	6·8398	1 9 7	58	·1037	·2015	– – 11
30	·3730	6·4517	1 8 –	59	·0978	·0978	– – 5
31	·3585	6·0787	1 6 5	60	—	—	—

APPENDIX VIII.

POST OFFICE ANNUITIES.

(Report 249; and Mr. CARDIN's Evidence, 13,390–1.)

STATEMENT showing the Annuity Contracts granted through the Post Office during the 9 years before the Government Annuities Act of 1882 came into operation, and during the subsequent 9 years, with the increase during the last period of 9 years, and the increase per cent.

Year.	Immediate Annuity Contracts.		Deferred Annuity Contracts. Purchase Money Returnable.		Deferred Annuity Contracts. Purchase Money not Returnable.	
	No.	Amount.	No.	Amount.	No.	Amount.
		£		£		£
1875 (from 3rd June) -	334	5,145	12	382	7	168
1876 - - -	729	10,013	21	367	8	97
1877 - - -	745	10,933	39	961	19	290
1878 - - -	709	11,375	36	1,065	14	305
1879 - - -	964	15,262	35	646	14	312
1880 - - -	892	13,249	25	551	16	296
1881 - - -	956	16,434	41	956	25	419
1882 - - -	799	13,435	41	941	31	561
1883 - - -	770	14,141	72	1,594	32	526
1884 (to 2nd June) -	187	2,938	9	252	4	75
Total for 9 years before Act came into force -	7,085	112,925	331	7,715	170	3,049
1884* (from 3rd June) -	586	11,736	55	1,536	25	547
1885 - - -	725	15,367	75	1,304	28	390
1886 - - -	823	17,388	49	1,008	38	763
1887 - - -	912	19,299	57	1,177	33	450
1888 - - -	995	23,404	94	2,031	44	688
1889 - - -	988	23,361	94	2,281	37	576
1890 - - -	948	21,956	77	1,830	39	697
1891 - - -	968	23,673	96	1,671	46	511
1892 - - -	1,157	28,155	167	3,313	47	939
1893 (to 2nd June) -	562	14,435	56	1,280	23	308
Total for 9 years after Act came into force - -	8,664	198,774	820	17,431	360	5,869
Increase in the 9 years after Act came into force -	1,579	85,849	489	9,716	190	2,820
Increase per cent. - -	22·2	76·0	147·7	125·9	117·7	92·4

* On 3rd June 1884, new system introduced under provisions of Government Annuities Act, 1882; the management of the business being transferred to the Post Office Savings Bank, and facilities being afforded for the receipt and payment of Annuity and Insurance moneys through the medium of Post Office Savings Bank Accounts.

(July 1893.)

APPENDIX IX.

(Report 77.)

STATEMENT SUBMITTED BY CANON BURY RESPECTING MR. S. WARD'S EVIDENCE (15,581–16,019).

MY LORD, Harleston, May 20, 1894.

IN availing myself of the opportunity afforded me by the Commissioners to reply to Mr. Sidney Ward's evidence, I have confined myself to the alleged cases of hardship, the particulars of which he might be supposed to know, and have ignored matters concerning which obviously and by his own confession he is ignorant, as well as statements personal to myself.

I would only beg to remind the Commissioners that the evidence in question is the result of considerable effort on the part of the witness and those with whom he is associated, and that it covers a period of nine years. It may, therefore, be assumed to be the utmost that can be said.

The particulars inclosed in brackets are taken verbatim from the application and report book submitted to the Board of Guardians by the Relieving Officer.

The Case of CHARLES BRAY (15,589–15,625).

The first and only time Charles Bray came under the cognizance of the Guardians was when he was reported to the Board as having been taken to the lunatic asylum under an order of a justice of the peace. This was five years ago.

There has never been an application by or for him for outdoor relief.

[January 31, 1889. Charles Bray, 62, wife, 54. Man ill with asthma, and now of unsound mind. 10*s*. from club. Has been ill and on club for the last two months. Last worked about two months ago. Rent, 1*s*. 6*d*. per week; rood of ground, 10*s*. 4*d*. a year.

The family are: *Emma*, 19, *single*, at home working at staymaking.

Maria, wife of labourer, with two young children, whose husband is in Colney Hatch Asylum.

Jane, wife of ironstone labourer, with two young children.]

Further particulars.—He was discharged from asylum as cured April 20, 1889; lived for two years, and died May 12, 1891, after a week's illness.

The evidence given to the Commission is untrue as regards the doctor, who denies every statement personal to himself, and misleading in not stating that he was receiving 10*s*. per week from club at time of case being reported to the Board, and consequently at the time of the sensational occurrences described in Answer 15,598, which cast so serious a reflection upon the single daughter at home and her friends and neighbours in the village.

The Case of JOSEPH JOHNSON (15,626–15,650).

[June 5, 1890. Joseph Johnson, 62, labourer, wife, 62. Has palsy and is very helpless. Left off work about seven years ago; done very little since; none at all for more than four years; during first part of illness had from club 10*s*. per week for six months; then off club for four years; then on club for five months, receiving 5*s*. per week; last 18 months nothing from club. Rent, 1*s*. 6*d*., no allotment. Wife goes charing; states she earns 1*s*. 6*d*. in money and some food on three days in a week. Family are:—

Charles, 41, a groom, married, with two young children.

Job, 39, single, stableman, said to be often unwell.

Mary Anne, wife of gardener, with two young children.

Sarah, wife of porter, with no family.]

Further particulars.—A week or two after the application I was written to by one of his friends to say a late employer would give 6*d*. a week, a friend in the parish 1*s*. a week, and with what the family would do another 1*s*. 6*d*. would make him quite comfortable. This was given. I hear periodically that he is fairly comfortable.

If out-relief had been given the amount would have been 3*s*. 9*d*. per week, as the wife is a strong and capable woman. Out of this 1*s*. per week would have been claimed by the guardians from the single son and 6*d*. per week from the son with no family, leaving the case poorer by 9*d*. a week than at present, and with no interest taken in the case by friends who now contribute.

The evidence is untrue in stating that all his children were married (15,634); that "Mr. Bury said that it should be provided for" (15,634); that he was suffering from want of food (15,648); and that his wife had to go up to the vicarage to get the 1*s*. 6*d*. (15,744); and is misleading in not stating the wife's earnings, that 3*s*. was contributed by friends, and that there are four children, two of whom are able to assist.

The Case of THOMAS DICKENS (15,653–15,656).

The case has never been before the Board at all.

Thomas Dickens, aged 73, labourer, widower; chronic asthma and bronchitis.

Rent, 1*s*. 6*d*. Has three sons and three daughters.

One of sons, a collier; widower, with no family dependent.

One of the daughters single; a monthly nurse, doing very well; lives with him, and keeps the home. Another daughter, married, looks after him when the single daughter is employed.

A granddaughter sends help occasionally.

The man, industrious, had saved a little money; has been ill, and unable to work for about 18 months. Was on his club, receiving 8*s*. per week for six months; then 4*s*. for six months; ran it out a month before Christmas last; since then he has received 1*s*. per week from a friend, and a little later on 2*s*. 6*d*. per month from another friend, which has just been increased to 2*s*. 6*d*. per week, as the single daughter has been ill. There would be no need for help in this case if the collier son, with no family dependent, contributed according to his ability, but he does nothing for him. The evidence is untrue in representing that he has had nothing from his club the last 18 months, and that he has no help except from daughter.

The Case of RICHARD MILLS and WIFE (15,657–15,664).

[February 4, 1891. Richard Mills, 69; wife, 73; labourer.

Wife unwell, confined to bed. Man has done only little work for last three months; has been at home attending wife.

Asks order for workhouse. Order given by R. M., February 4, and not used.]

Nearly two and a half years later man applied on his own account.

[August 24, 1893, Richard Mills, 71, widower.

States unable to work enough to earn living.

Rent, 1*s*. 10*d*. per week; no allotment, lives alone; family are:—

Sarah, wife of labourer, with one child under 15.

John, 47, labourer, with one child under 15.

Joseph, 45, indoor-servant, and wife in service with him, with no children dependent. Sends money to applicant; yesterday sent a quarter's rent.

William, 43, labourer, with three or four children dependent.

Elizabeth, wife of carbuilder, in Canada; no family; sends money occasionally.

Charles, 39, labourer, in Canada; widower with two young children; sometimes sends 10*s*.

Mary, wife of shepherd, in Canada.

Alfred, 29, labourer, married, with three young children.]

Further particulars—man lives in house rented above average; might live with one of the children if he made himself pleasant. In summer does odd jobs in churchyard and gardens. Since March 4, 1894, has been receiving 2*s*. 6*d*. per week from a friend to help him on till summer. The doctor and medicine is also provided in case of need.

The evidence is very misleading in not stating the number, willingness, and ability of children to maintain applicant, and that up to now he has been quite able to do odd jobs in summer.

The Case of SARAH BURGESS (15,672–15,677.)

[June 4, 1890, Sarah Burgess, 72, widow of labourer.

States cannot earn living; goes charing one day per week and earns 1*s*. and her food. Lives with sister, a

pauper receiving 3*s.* 9*d.* per week. Rent, 1*s.* 6*d.* Family are:

Robert, 49, labourer with one child under 15.

Emma, wife of shoemaker, with two young children.

Harriet, wife of labourer, with four children under 15.

Charles, 37, groom, married, with three young children.

Josiah, 34, labourer, married, with four young children.

Mary Ann, wife of surveyor's assistant, with one young child.

The family have not been made acquainted with the fact that application is being made.]

Further particulars.—Earned 6*s.* per week at lace pillow; received 1*s.* 6*d.* per week from a charity. Total, 6*s.* 9*d.* per week for the two or 9*d.* a week more than the scale of out-relief for the two.

Has many good friends in the village who help her.

The evidence is untrue in stating that 1*s.* 6*d.* a week was all she had to depend on (15,676), and that she had to go to the vicarage to get it (15,744), and misleading in not stating her other sources of income, and that she had three sons, two of whom used to help her, and three daughters one of whom used constantly to look after her.

Case of Thomas and Elizabeth Campion, brother and sister (15,679 to 15,681).

[Jan. 30, 1890. Thomas Campion, 67, single. Formerly shoemaker; unable to do any kind of work. Earns very little, only irregularly, by going errands and doing odd jobs. States earns not more than 2*s.* a week.

Lives with sister Elizabeth single, 70, who does a little lace making. Rent, 9*d.* Small cottage with one room below, and one bedroom.]

[May 5, 1892. Elizabeth Campion, 72, single; from time of being a very young woman has lived with brother, and has earned 2*s.* or 3*s.* a week at lace making. Landlord has lately reduced rent to 6*d.* per week.

Her brother Thomas is also asking out-relief.]

[Sept. 2, 1892. Asks order for the house. She and her brother are to leave cottage. Gave order.]

The evidence is grossly misleading in not stating the miserable conditions under which they were living. A wretched cottage; one room downstairs; one bedroom for the two (brother and sister); very dirty; door off hinges; window unglazed; rent unpaid. Everyone said to be anxious they should go to workhouse; everyone heartily glad when they went. Shortly after becoming inmates the woman insisted on taking her discharge; whilst outside broke her wrist. No one would take her in; was brought back and died in the house, November 26, 1892. The brother is still in the house, and says he is very comfortable.

The Case of Robert Smith (15,686–15,691).

[December 5, 1889. Robert Smith, 70; wife, 66.

States he is weakly and short of breath, and cannot work.

Earns when at work 10*s.* a week; does not work regularly.

Last at work 10 days ago. Rent, 10*d.* per week, and a rood of allotment, 8*s.* a year.

Wife weakly and hardly able to do work of house.

Family:—*Lucy*, wife of platelayer, with two children.

Mary, wife of shoemaker, with no children dependent.]

Further particulars.—The wife was partially paralysed and imbecile; both of them feeble and dirty, with no one to look after them, and not fit to be left to themselves. The children lived at a distance. The house was obviously the best place for them. When offered the house, they both came in and were thankful to have done so. They had, of course, a room to themselves. Shortly afterwards, the man went out to sell his goods, and returned to the house in a few days. This was five years ago, and both are now dead.

The Case of Daniel Symonds (15,698–15,901.)

Daniel Symonds, 74, a labourer, applied for the funeral expenses of his wife, who died May 3, 1888.

The relieving officer exercised his discretionary power and refused the application.

The old man was at work two days previously, and was going to work again at once, and he had three children, one son, and two daughters, said to be well off.

The Board approved of the relieving officer's refusal. This was six years ago.

The Case of Richard Smith (15,711–15,722).

[May 4, 1893. Richard Barker Smith, 75; wife, 67. Man, shoemaker. States unable to work for last 12 months; during that time made two pairs of boots and earned 13*s.* at farm work.

Rent, 1*s.* 2*d.* No allotment. Single son, William, at home, 33; shoemaker, has lately been support of house; now unwell, left off work yesterday. No other family; never had any other; was once in benefit club; states he left it because members did not treat him well; wife in medical club.]

Further particulars.—Wife used to earn a good deal by charing; now unable; keeps house for son and husband. Man helps son a little in shop, and does a bit of mending. Cause of application, son's illness; son in receipt of 10*s.* per week from club.

Help was promised during illness; visited case more than once; am in communication with son. Since son's recovery has received sometimes 5*s.*, sometimes 10*s.*, at irregular intervals, making an average of 2*s.* per week. The rent has also been paid for him since November 1893.

The evidence is untrue in stating that he only gets help, when he makes a fresh application to the Board (15,749), and misleading in not stating the material fact that single son is a shoemaker, earning larger wages than the ordinary labourer, and able, as a rule, to maintain himself and parents.

The Case of John Linnell (15,724–15,727).

[June 1, 1893. John Linnell, 76, wife, 71, labourer; in younger days employed in draining and better class work. Rent, 1*s.* 6*d.*, no allotment. In no club; wife invalid. Family: *Joseph*, single, 37, shoemaker and labourer, and grandson 13, learning shoemaking, earning 4*s.* per week, both living at home.

William, 57, labourer in gas works, married, no family.

John, 48, labourer in gas works, married, no family.

Mary, wife of labourer, with one child under 15.

Maria, wife of blacksmith's labourer, with four children dependent.

Harriet, married, living with another man with several children.

Sarah, wife of shoemaker, with four children under 15.

Anne, in Australia, married, living apart from her husband.

Fanny, wife of a labourer, with two children under 15.

Further particulars:—The applicant stated to the Board that he had been at work at 10*d.* a day, but had just finished the job, and could not get any more work. No notice had been given of application, so case was postponed for further inquiries. I visited him (and of course the Relieving Officer), found house in disorderly state, food lying about and money. A lurcher dog was kept; no apparent signs of want. I received a letter from employer saying that man's statement to the Board was false, enclosing labour bill and measurement of work done, showing man's earnings to have been 1*s.* 9*d.* per day, stating that he might have earned more if he had liked, and was dismissed for being insulting.

The application was renewed June 15, and the house offered, the man at the time being employed minding sheep. Application was renewed June 28, but man did not appear; and again September 25, and again October 5, and again after wife's death, January 10.

The evidence is altogether misleading in not stating that there are eight children, of whom at least three are able to contribute, besides the single son, who ought to be able to maintain him; that the greater part of his life he earned above average wages; and in implying that his wife died of want, whereas as a matter of fact the doctor who attended her, free of expense, certified that she died of bronchitis.

The statement (15,724) that the man got a little "charity" in consequence of repeated applications at the Board, and that it was given him only in order to talk him over, whatever that may mean, is of course untrue. The applications made in this and in the foregoing case, as well as in another case (Mrs. Frecknell, mentioned below), all from the same parish, were repeated time after time in the hope that those members of the Board who were pledged to out-relief, and who were notified of every application, might be in an accidental majority.

The Case of Mrs. Thompson (Answers 15,728–15,732.)

[August 9, 1893. Sarah Thompson, 74, widow. States to be unable to do anything. Husband died November 1891. States since then earned a little by washing; sold things out of home; has now nothing to sell. Lives alone. Rent, 1*s.*; 30 poles of ground, 7*s.* 6*d.* a year. Gets some coal at Christmas from village charity.

Son, *William*, 37, signalman, married, with two children under 15.]

Further particulars:—Application made without sufficient notice to allow Relieving Officer time to investigate. Woman stated positively to Board that previous to and at time of husband's death all they had to live upon was 1*s.* 6*d.* per week, out of that paying 1*s.* a week rent and 1*s.* 6*d.* per month to club, in other words that they lived on 1½*d.* per week! Further inquiry was insisted on. The case was visited by myself, and, of course, by the Relieving Officer. We found no symptom of distress whatever. Ascertained that the son had insured father's life, and helped meanwhile in consideration of amount (10*l.*) coming to him at death. The son had never discontinued his help. Son's wages exceed 30*s.* per week.

Case of Mary Anne Russell (Answers 15,732–15,733.)

[August 9, 1893. Mary Anne Russell, 74, widow. States unable to do any work. Husband, a market gardener, died seven years ago. Son, Thomas, kept on garden for 12 months; died two years ago, after being ill and unable to work 12 months. Used to keep post office until about 10 years ago.

An illegitimate grandson, aged 17, lives with her, earns 6*s.* and part of his food.

Family:—*Sarah Anne*, widow, in London, a charwoman, with no children.

Mary, wife of journeyman painter, with no children dependent.

Charlotte, wife of printer's folder in London, with two children.]

Application made same day and under same circumstances as previous case. Further inquiry was insisted on. I visited case myself, found no sign of distress. Well-to-do son from London with his wife (mother of illegitimate lad mentioned above) and two children spending holidays with her.

The parish from which the two last preceding cases came from is very small, belongs entirely to one landlord. Incumbent well-to-do, another clergyman with independent means, and other well-to-do people living in it. People well looked after; large eleemosynary charity.

Case of Maria Smith (Answers 15,758.)

[May 4, 1893. Maria Smith, 70. Widow. States she is not able to do any work. Has had two husbands. Widow for last nine years, earning her living by charing until last Christmas. At Easter received 1*l.* 4*s.* subscribed by neighbours in the village on account of illness.

Rent, 1*s.*; garden, 2*s.* 3*d.* a year.

Living with her a daughter *Mary*, 46, and her daughter's illegitimate child of 15, who works at shoe-stitching work, and they earn about 5*s.* a week. Daughter takes in plain needlework, but says not able to do much on account of bronchitis.

The family from home are—

Maria, wife of shoemaker with several children under 15.

Sarah, wife of shoemaker with several children dependent.]

Out-relief was refused on the understanding that I would take the case in hand.

I visited the case and found as above, and that help was occasionally received from friends at a distance.

Since then woman been receiving 3*s.* per week from charitable sources.

Medicine and advice gratis for daughter.

Woman herself at liberty to help in the shoe-stitching work.

The above are the cases of alleged hardships selected by witness for his examination in chief by your Lordship. The following occur incidentally in his examination by other members of the Commission.

Elizabeth Ward's Case (15,832–42.)

Elizabeth Ward, aged 68. Cousin to Mr. Sidney Ward. Lives alone, rent, 1*s.* 2*d.* per week, much crippled by bad legs, earns a trifle by helping her neighbour.

Has three illegitimate sons and one daughter, was never married.

One of the sons is single, a coachman, helps liberally.

Another married, three children under 15, gives 6*d.* per week.

Another married, in a brewery, with three children under 15, gives occasionally.

The daughter is married to a labourer. Has two young children; sends helps occasionally.

A grandson, a carter, kind to her, and often helps.

A brother, single, lives next door, in field work, never helps; they might live together and save rent, but they will not do so.

The statements 15,903 and 15,904 that she had help from the "Charity fund," and that it died away, &c. is untrue; she never received anything from the fund. Statements 15,905, 15,906 are both absolutely untrue.

The Case of Esther Somerfield (15,913–15,924).

[Esther Somerfield, 69.

States she is unable to earn enough to support herself.

Rent, 1*s.* 4*d.*; lives alone.

The family are:—

Elizabeth, wife of labourer, with children under 15.

Thomas, 45, ironstone labourer; married, not quite able-bodied, with several young children.

James, 43, ironstone labourer; married, with four children under 15.

Catherine, a widow; a charwoman, with two children under 15.

Sarah, wife of ironstone labourer, with two children under 15.

Joseph, 36, a bricklayer's labourer; not known whether married or single.

Samuel, 34, labourer; married, with several young children.

Emma, wife of labourer, with four young children.]

Further particulars:—

Applied for relief two or three years ago; the house was offered; took to going on errands and carrying meat round for a butcher, who is very good to her. And other help from friends in the place, and from relations; is fairly comfortable.

Receives from charitable sources 2*s.* per week, besides occasional help from neighbours.

She has never had help from the "Charity Fund," consequently Answers 15,904 and 15,914 are untrue.

The Case of Mary Arthurs (15,953).

Mary Arthurs, 70, widow of labourer; since husband's death has kept house for her son, and until 12 months ago earned about 2*s.* per week by washing at home; rent, 1*s.* 3*d.* per week, no allotment.

The family are:—

1. A single son, William, 33, bricklayer's labourer who lives with her, earns 1*l.* a week.
2. Sarah Holt, wife of labourer, with two young children.
3. Charlotte Cooper, wife of drayman, with several young children.

Applied for relief June 15, 1893.

Stated she did not know what her husband used to earn, not what her son earned. Her application was made on account of son being out of work on strike, but receiving 10*s.* per week strike pay.

The house was offered, one of out-relief association members making the proposition, which was carried unanimously.

The statement (15,953), that she had to go down the village and ask for bread is nonsense on the face of it.

The following are not cases of "aged poor," but since they appear in the evidence I have supplied particulars.

The Case of Samuel Brains (15,696).

The man Samuel Brains, 53, a labourer, died in the Northampton Infirmary on the 26th March 1885, and his step daughter applied to Relieving Officer for funeral expenses.

The man had not been in receipt of relief, and had been sent to the infirmary by a private individual; consequently was not a case that the Relieving Officer could deal with. This was nine years ago.

The statement that the Relieving Officer told the daughter that she might get a sheet and wrap the corpse in it is false.

The Case of WALTER AUSTIN (15,683–85).

Walter Austin, aged 23, diseased hip and abscesses in other parts of his body.

Father of applicant has one arm off and two fingers off hand. Works regularly on roads at 10*s*. per week.

On Wednesdays and Saturdays earns good wages as drover.

Mother of applicant drinks, and is unfit to look after applicant.

The cottage consists of one room downstairs, small, dark, and dirty; (in this the applicant lies day and night), and two equally small and dirty rooms upstairs; besides the father, mother, and sick son, there are living with them two grown-up sons, a daughter aged 3, and an illegitimate grandchild, and sometimes its mother.

The only chance of applicant's recovery is to get away from such miserable and unhealthy surroundings.

The Case of Mrs. FRECKNELL (15,693).

Applicant, a widow, with four children, eldest 10, youngest 2; lives with father aged 80; once had money, now said to be living on 6*s*. per week from club.

Was straw platter. Eyesight bad. Gave it up.

Has some very well-to-do relations. Among them a cousin, the guardian of village, a large shoe manufacturer.

Cousin well off; an uncle very well off. A nephew a large leather merchant.

Woman has been chapel cleaner, but threw it up, in order, it is supposed, to plead destitution.

The Board offered to take two or more children into the house.

As an alternative 1*s*. per week was offered for every 1*s*. contributed by friends and relations. Both offers were refused, as was also an offer to get one or more children into an orphanage.

Application for out-relief renewed six times. At length the alternative was accepted. Woman now receives 3*s*. from a private source, 3*s*. from relations, and is again re-instated as chapel cleaner.

The Case of THOS. JELLIS (15,698).

Thos. Jellis, aged 49, died in 1889, quite suddenly. In full work up to time of death.

In no club. Relieving Officer refused to bury. Board approved. The case was much talked of, and had the effect of stimulating insurance and efforts to join clubs.

Funeral was paid for by subscription. This was five years ago.

The Case of JANE TYRRELL (15,702).

No application was ever made in her case to the Relieving Officer and the Board of Guardians had no cognizance of it.

The Case of BETSY THOMPSON (15,728).

Husband aged 41. Died of typhoid fever: and subsequently a child. During illness in receipt of 10*s*. per week from club and more than 3*l*. from other sources. Widow received 3*l*. from club and 4*l*. from insurance. Was left with only one child dependent, and made no appearance at the Board when the application was reported.

The Case of LOUISA BRAY (15,844–15,847).

Louisa Bray, aged 59, widow of Charles Bray mentioned above. Suffers from neuralgia, but able to look after house and grandchildren, and so to set her daughter, who lives with her, free to go out washing and charing.

Family are—

1. A daughter married, husband works in iron foundry.
2. Another daughter, married, husband works for Borough of Leicester; has two young children.
3. Another daughter, married, husband in asylum; lives with mother and two young children, is fully employed and earns a very good living.

She is well looked after by friends.

Has never applied for relief from the Board.

Out of the whole number of foregoing cases only three have received assistance from the "Charity Fund," to which the witness frequently alluded. The almoner in one of these cases is a clergyman's wife; in another a leading Dissenter, and supporter of the Out-relief Association, and in the third, a leading Dissenter, and member of the Out-relief Association.

I remain, my Lord,
Your Lordship's obedient Servant,
W. BURY,
Chairman of the Brixworth Board of Guardians.

The Right Hon. Lord Aberdare, G.C.B.,
Chairman of the Royal Commission
on the Aged Poor.

INDEX.

I.—ANALYSIS OF THE EVIDENCE.

In the following analysis the evidence of the several witnesses who have been examined before the Commission is summarised in the alphabetical order of their names. The references to the actual answers are given throughout, and except in one or two special cases the summaries are arranged as far as possible under the following main heads:—

General Poor Law Administration.
Indoor Relief.
Outdoor Relief.
Assistance of Relatives.
Charity.
Benefit Societies and Saving.
State Pensions.
Wages, &c.

Answers 1–10,186 are in Volume II.; answers 10,187–18,134 in this Volume (III.). A list of witnesses will be found at the beginning of this Volume.

MR. HENRY ALLEN (16,542–16,796).

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MR. JAMES HENRY ALLEN (2000–2271, 3840–3856).

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workhouses in St, Pancras, 2054, 2133; and away from parish at Streatham, 2054–6, 2129–32; this disliked owing to distance from friends, 2136–7:
conditions of Workhouse Life:—Visitors, 2008; visits of friends, 2141; employment, 2059–60; leave of absence, 2138–40; married couples, 2142–6:
infirmary, 2218–9, 2248–9; cases not wholly destitute, 2251–6; cost, 2250:
Metropolitan common fund repays most of indoor cost, 2170–3; cost per head, 2165–7:
classification, 2057–8; difficulty of settling as to desert, 2134–5; deserving who have suffered misfortune should have separate institution, 2210–7.

OUT-DOOR RELIEF.

Numbers, 2034; causes of this pauperism, 2034–8; principles on which relief is now given, 2046–9, 2229; merit as well as destitution considered, 2224–5:
amounts up to 4*s.* a week, 2039, 2042, 2168; is given in aid of wages, 2243–5; and thus lowers wages, 2161–4; inadequate alone, 2192–2209; supplemented by small earnings, 2043–5, 2153–2160, 2169; by contributions from relatives, 2037–8, 2192–3; by charity, 2066; granted to those who have made partial provision for old age, 2220–3:
expenditure now and formerly, 2050–1; reduction has not caused suffering, 2052, 2226–8:
procedure on application for relief, 2098–9; relief given for 26 weeks, 2113; investigation sufficient, 2067–8; out-door relief committee, 2231–6:
regulations should be made by Local Government Board to secure uniform administration in London, 2063, 2073–4, 2123–6, 2262–7.

Relieving Officers.

Nine in parish, 2120–2; duty to visit cases weekly, 2100–2, 2107–12, 2114–9, 2257; report on renewal of cases, 2104–6; application and report book, 2237–42, 2258; diaries not kept, but desirable, 2259–61.

ASSISTANCE OF RELATIVES.

Paid direct when voluntary, 2189, 2191; through guardians if magistrate's order is required, 2190; repayment for expenses in infirmary, 2255–6; supplementing out-door relief, 2037–8, 2192–3.

CHARITY.

Deserving poor should be dealt with by charity, 2061–3, 2073:
co-operation of poor law and volunteer work advisable, 2069–72:
charity through the Charity Organisation Society more continuous than through clergy, 2177–85; absence of "right" an advantage of private over State-aided charity, 2177, 2186–8.

BENEFIT SOCIETIES.

Cases of friendly society pensioners coming into workhouse, 2082–7, 3840–6: pensions then stopped, 2088–94, 3847–53; sick pay of Oddfellow entering workhouse paid to wife and family, 3856:
few members of friendly societies on the rates, 2031–3.

STATE PENSIONS.

Objectionable, 2268–71.

MAJOR ROBERT FREDERICK BALLANTINE (3343–3278).

Master of the workhouse of the township of Manchester, 3043–7; central part only of the city, 3045–7; population of that part falling, 3148–51.

IN-DOOR RELIEF.

Statistics of aged and other inmates of workhouse, 3048–56, 3095, 3152, 3219–20; somewhat crowded, 3145–52, 3159–61; of infirmary, 3206–8; casual poor, 3186–7, 3294–9:
past occupations of aged in workhouse, 3240–3, 3274; not average types, owing to drink, large families, &c., 3245–50; age brings lack of will and power, thus tending to workhouse, 3250.
conditions of workhouse life:
dietary, 3084, 3221, 3261–4, 3275–8; adequate, 3135–9, 3202–3, 3277; special diet for special work, 3128–34, 3140–2, 3204, 3275–6; no stimulants except rarely for sick, 3120–9, 3143–4, 3205:
employment, mostly light or nil, 3055–8, 3214; Brabazon scheme, 3178–9, 3225–6; most aged prefer rest to recreation, 3232–3:
comforts greater than outside, 3104–7, 3229:
tobacco, how far allowed, 3091–2, 3096–3101, 3112–27; games, 3092–4; prohibited articles, 3091–2:
leave of absence, once a month, seldom abused, 3085–90, 3194–8; visits of friends once a month (to sick daily), 3109–10; with care both might be allowed oftener, 3110–1:
dress for going out, how far should be distinctive, 3162–7, 3257–61:
punishment very rare, 3059–62:
complaints very rare, 3081–3:
funerals and post-mortems, 3180–5:
objections to: discipline and regularity (but not so much by deserving), 3103–4; not enough liberty or visits of friends, 3108–11:
no special rules in case of aged, 3192–3:
visiting committee of guardians, 3074–82, 3188–91; voluntary visitors, 3190, 3222–4:
infirmary excellent, 3156–8; nursing and medical attendance, 3173–7, 3206–10; limited to actually sick or bed-ridden, 3211–18.

Classification.

Would like separate building for most deserving, not workhouse, with more luxuries, &c., 3065–73, 3167–8, 3227–31:
thinks the city unions might combine as to in-door poor, 3149–55, 3265–73:
not proper accommodation for sub-classification in house, 3063–5, or for aged to be properly kept apart, 3145–7, 3151–2, 3159–61:
in workhouse, must be by conduct there, 3065, 3169–72:

BENEFIT SOCIETIES AND SAVING.

Are good and spreading, 3255–6; very few members in workhouse, 3244; working men improvident, should be compelled to save, strict poor law alone not enough, 3252–6; value of education, 3254.

STATE PENSIONS.

Would not help permanently most workhouse inmates, 3199–3201; but thinks well of Mr. Booth's scheme, 3250.

WAGES, &c.

Of women too low for saving, 3251.

MR. G. C. T. BARTLEY, M.P. (8091–8236, 8660–8976).

Guardian of Brentford Union and St. George's, Hanover Square, 8093–4; author of books and pamphlets on thrift and poor law, 8095, 8097–8; founded Provident Knowlege Society, 8096; lectures on thrift, 8099; founded penny bank, 8100–6; framed Bills from his own experience, 8744–48.

GENERAL POOR LAW ADMINISTRATION.

Rigid application of destitution test discourages thrift, 8114–7, 8661–6, 8902–7; administration more thoughtful of late years, 8115, 8903; approves a careful system, if it is not too strict, 8667–8, 8700–1:

Mr. BARTLEY, M.P.—*cont.*

poor law should be amended so as to encourage thrift, 8117–20; unthrifty who have had good wages should be left to present law, 8125; many with good wages now come on poor law in emergencies, 8215:
law of settlement should not be enforced, 8924.

Indoor Relief.

Great dislike of indoor relief, 8710; but dislike to entering workhouse in large towns much lessened, 8929–30; infirm and friendless best relieved in workhouse, 8679–80.

Out-door Relief.

Destitution should not be absolute as ground for outdoor relief, 8660–6, 8902–7; it should be given to those in need who have saved in proportion to their savings, 8123–4; Outdoor Provident Relief Bill, 8122.

Benefit Societies and Saving.

Opposition of Friendly Societies to State interference, 8705–11; few admit women, 8146; subscription in Oddfellows for provision in old age, 8735; expense of travelling collectors, 8894:
numbers of the members of Friendly Societies who come on the rates, 8690–2, 8702–4; treatment they receive from guardians, 8690–2, 8697–701:
deferred annuities generally very unpopular, 8108–10, 8189–92, 8207–9, 8740, 8885–8, 8896; this not a question of the interest, 8206–7; would not be met by State aid, 8109:
insurance through Post Office; remarks and suggestions as to failure of deferred annuities, 8108, 8206, 8736–42, 8759–61, 8822–5, 8894–6; people will not trouble to go to Post Office to pay premiums, 8736, 8759–61, 8894–6; immediate annuities popular, 8210; accumulation of savings to buy them by lump payment in age very desirable, but not popular, 8682–3, 8740, 8897–8901, 8966: Post Office Savings Bank very popular, though not enough advertised, 8895; great work done by Post Office, 8736:
Penny Bank, 8100–6, 8113, 8771–2, 8743, 8889–93; occupations of depositors, 8725–7; moneys invested largely saved from public-house, 8728–9; conducted on a commercial and self-supporting basis, 8101, 8743:
principles of insurance should be taught in Board Schools, 8741:
growth of thrift very great, 8108–13; even among lowest-paid able-bodied who do not drink too much, 8731; but not yet enough to meet old age, 8694–5; sickness and want of work more pressing needs than old age, 8111, 8908, 8915:
bulk of savings for specific objects, 8105, 8892; from money which would else have been spent on needless drink, 8728–9, 8893.

State Pensions.

Cost of administration of contributory pension scheme very great, 8112:
Old Age Provident Pensions Bill, 8125; bounty on thrift, 8669–70, 8754–8, 8799–8805, 8888; pensions should be entirely separate from Poor Law, 8126, 8949–51; sufficient, 8684–86; amount same in town and country, 8961–62; maximum of 7*s.* to those who have never received poor law relief, 8128–9, 8156–60, 8211–19, 8230–3, 8693, 8715–8721, 8775–6, 8806–7, 8916–23, 8960, 8967–8, 8969, 8973–4; second class, 3*s.* 6*d.* and addition, 8130, 8222–4, 8234, 8964–5, 8968; third class, 3*s.* 6*d.* 8131; contributions to burial expenses, 8875–8; widows and single women, 8145–51; temporary provisions for those already 65, 8860–62; sum supposed to be saved entitling to pension of 3*s.* 6*d.* might be provided by employer, 8152–5, 8676, or relatives, 8712–4, 8723–4:
exhaustion of previous provision, 8183–8; exceptional amount of illness not caused by misconduct, 8841; exceptional misfortune or distress, 8187, 8847, 8970; permanent affliction, 8845–6; loss of children who should have helped, 8842–4; inability to earn wages of calling, 8826, 8837:
local authority to be judge if pension is needed, 8173–82, 8193, 8225–9, 8818–40, 8937–48; to have discretionary power, 8975–6; County Council to be the local authority, 8811–3, 8879–81, 8952–9:
investigation of merit and classification of pensions: expense, 8125, 8819, 8924–7; difficulties, 8125, 8161–4, 8673–5, 8815, 8825, 8834–7:

Mr. BARTLEY, M.P.—*cont.*

cost of scheme, 8132–44, 8165–72, 8235–6, 8765–98, 8808–10, 8850, 8853–9, 8963; numbers that would take advantage of scheme, 8137–9, 8166–72, 8219–21, 8762–4:
Poor law would continue by side of pension scheme for many years, 8775–98, 8853–6, 8863–4, 8869, 8928; infirm and friendless pensioners would enter workhouse, 8814–74; conviction for any crime to cause loss of pension, 8848–9, 8931–6; guardians to deal with applications for relief before 65, 8676–8:
funds to be called pension rate, 8127; to be a local rate, 8128, 8681, 8850–2:
encouragement to thrift making State provision eventually needless, 8686, 8689:
passports necessary if scheme were adopted, 8971–2.

Wages, &c.

Increase of wages, 8731; might be checked by unwise legislation, 8732:
great growth and power of thrift, 8108–13; even among lowest paid able-bodied who do not drink too much, 8731:
many of lower middle class greatly pinched, 8171.

Mr. FRANCIS JOHN BEAVAN (5391–5527).

Is a member of, and represents, Cardiff Corporation, is also a guardian, 5391–4; and chairman of largest relief committee, 5402; agrees largely with Dr. Paine, 5398; in business at docks, 5493.

General Poor Law Administration.

Suggested scheme of relief: thinks there should be three classes, 5396–8, 5413; (1) most deserving, not to be paupers, with pensions of 5*s.* a week, or if infirm and friendless in almshouses, 5396–9; (2) respectable, but unthrifty, who would be in workhouse with liberal diet, and leave to go out freely, 5404–8, 5412; (3) vicious, lazy, and drunken, who would be treated much as now, 5408–12:
proposals based on what he hears as a guardian, not special investigation, 5449–72, 5478–80; discrimination could be effected by inquiries of guardians, with help of relieving officers and residents, 5400, 5403, 5412–4, 5447, 5496; few strangers would apply, 5401–2; hears many persons speak despondently of their state, 5462–72; first class would be large, 5428–9, 5437–46, 5473–7; admits cost would be considerable; this point examined, 5420–46.

Indoor Relief.

Some margin of accommodation, 5520–3; numbers reduced, 5526–7; but likely to increase with population, 5524–5, 5527:
leave once a month, 5407; literature inadequate, 5410–11:
almshouses should be built for helpless deserving, 5398; apart from workhouse, with separate officers, non-pauper, 5398–9; probable cost, 5440.

Out-door Relief.

Tries to give to all aged unless bad or friendless, 5419; cases considered both by relieving officer and at meeting of committee, when applicant is heard, 5447–61, 5482–4; not given to cases not a year resident, 5497–5501; relief on loan, not frequent or to aged, 5511–2; relieving officer makes inquiries as to cases for use of guardians, 5451, 5455–6, 5461, 5506–10.

Assistance of Relatives.

Children generally take care of parents without rate help, 5436–7:
would like aid to be enforceable without parent becoming pauper, 5513–9.

Charity.

No co-operation, charity mainly for non-residents, 5415–8.

Benefit Societies and Saving.

Largely joined for sickness pay, 5432, 5444; does not know how far this is given for age, 5481; members scarcely ever seek rate aid, 5444–6.

State or Rate Pensions.

See scheme of rate pensions above.

MR. BEAVAN—*cont.*

WAGES, &c.

Wages of coal trimmers, &c., 5485–8, 5502–3; local wages agitation, 5504–5; population mainly working class of good average character, 5423–31; many on verge of pauperism, 5473–7, 5525; some casual laoburers, 5489–91; immigrants usually remain, 5401–2.

THE REV. CANON BLACKLEY (12,768–13,114).

Is author of compulsory insurance scheme which was examined before Select Committee on National Provident Assurance in 1885–7, 12,768–73; now works with National Providence League, 12,780, 12,792.

GENERAL POOR LAW ADMINISTRATION.

Knowledge of any poor law provision for need checks thrift in young, 12,816, 12,819, 13,035: evil cannot be met by strictness to present paupers 12,879–88:
recourse to poor law would gradually die out with compulsory insurance, 12,774:
statistics of old age pauperism:
large extent, about 40 per cent. shown by his own rural investigations as well as Mr. Booth's and others, 12,792–12,808, 13,074–9; how far due to medical relief and pauper burial 13,096–9; official returns obtained later, 13,079–85.

INDOOR RELIEF.

Thinks workhouse greatly disliked by deserving poor, 12,852; examined as to how far they are driven there in unions known to him, 12,922–43.

OUT-DOOR RELIEF.

Evil effect of its expectation on thrift in young, 12,816:
restriction most needful, 12,819:
case of Stockbridge Union, 12,933–43, 13,086–90; extent of medical relief there, 13,091–5, 13,100–3:
danger of harshness if made a parish charge, 12,865–7.

CHARITY.

Charitable guardians helping deserving at Stockbridge, 12,937:
Lambeth joint charity and State scheme for deserving, 12,851*–4:
endowed charity might be applied to keep deserving from rates, 12,951–2.

BENEFIT SOCIETIES AND SAVING.

Friendly societies should not object to State old age insurance, as they practically do not give old age pay as such, 12,792, 12,821, 12,824; sick pay for old age discussed, 12,967–73:
large deficits of even best societies, and want of strict soundness, 12,821–4, 12,860; but valuations stricter than formerly, 12,953–7; great societies aim at soundness, 12,959–60; evil of competition of bad societies: State should compel new ones to be on sound basis, 12,851, 12,979–81:
juvenile societies: savings in, might pay old age premiums, 12,842–8, 12,974–8; but will not alone meet old age problem, 12,888–95:
unpopularity of deferred annuities, reasons, 12,911–19; people will not provide for old age without pressure, 12,918–9, 13,110–4:
insurance implies a risk; evil of "returnable" annuities, give impression that two benefits can be got at cost of one, 12,828–35:
great cost of collection, *e.g.*, in Prudential, 12,849, 12,900–10.
Post Office:
annuity rates look high, being sound, 12,917; evil of "returnable" tables, 12,830–5:
should be medium for pension scheme, 12,808, 12,850, 12,915, 13,104:
suggested sale of savings stamps for age insurance by postmen, 12,849–50, 12,855–9; without great cost or delay, 12,900–7, 13,104–8; this would not affect friendly societies, 13,109.

STATE PENSIONS.

Compulsory insurance scheme.

Statement of scheme: compulsory payments for age 18 to 21, 12,774–6, 13,057–64; sick pay portion condemned by Select Committee, and old age part only now pressed, 12,778–81, 12,792; still approves of compulsion, 12,782; meetings in its favour, 12,782–5, 13,061–70:

CANON BLACKLEY—*cont.*

compulsory insurance distinguished from taxation, 12,982–93; is purchase of a chance, 12,994–9; is not thrift, as it affects condition not character, 13,000–3:
deposit needed, higher from fall in rates of interest, 12,775, 12,786–9; but could easily be paid with State aid, 12,789–91; now accepts this, 12,812, 12,868–75, 13,064–6:
actuarial calculation easy for old age, 12,777, 12,780; precise age for pension not very material, 12,778–81:
friendly societies should approve, as they give very little old age pay as such, and are injured by giving it as sick pay, 12,792, 12,821.

Lambeth Scheme for deserving aged.

Joint state and local voluntary (church) aid for deserving aged poor, 12,851*–4, 12,944–50; payment to be through post office, to avoid poor-law stigma, 12,852; local aid need not be sectarian and might be through parish council, 12,863–7; not connected with insurance scheme, 13,068–73.

Mr. Booth's scheme: criticisms and objections.

Enormous cost, 12,815–6:
moral and economic evils; worse in effect than poor law on thrift of young, 12,816–9, 13,035–6; is universal out-relief, 12,819, 13,046–52; would stop other efforts, 12,819:
effect on taxpayers, 12,819; examined in detail, with reference to contention that universal scheme appeals to selfish instincts and that thrifty would pay for unthrifty, 13,004–34:
comparison with small private prospects, 13,037–45; with deferred pay pensions, 13,053–5; with free education, 13,056:
would lead to cry for free sick pay, 12,819.

Mr. Chamberlain's scheme.

Approved by self and National Providence League on certain conditions, 12,808:
voluntary scheme not likely to be much used, except by thrifty, 12,809–11, 12,821, 12,896–8; but a step to compulsory, 12,808, 12,813, 12,875, 12,898–9; with good effect on tone of insurers, 12,891–5:
co-operation with friendly societies not essential 12,821; would be impossible without strict soundness which cannot be guaranteed, 12,824–7, 12,861–2:
State aid not an objection, 12,812; might be modified later, 12,868–75, 13,110; differs from free pensions and poor relief, 12,870–4:
benefit to widows &c. a complication; reasons why old age insurance should stand alone without alternative benefit, 12,828–35, 12,876–7:
State guarantee should be immediate, but payment deferred, 12,836–41:
advantage of lump sum payments in early life, *e.g.*, on leaving juvenile societies, 12,842–8:
cost of management: suggestion that postmen should sell savings stamps, 12,849–50; 12,855–9; 12,900–7.

MR. CHARLES BOOTH (10,832–11,025).

Scheme of universal old age pensions, 10,885–916.

GENERAL POOR LAW ADMINISTRATION.

Has not made a special study of poor law, 10,832–3:
approves of careful, and not lax, administration of relief, 10,832–40, 10,991; and restriction of medical relief, 10,959:
good results in rural unions of strictness with personal kindness and charity, *e.g.*, at Bradfield, Brixworth, Faringdon, 10,835–6, 10,841–2, 10,944–6, 10,985; but requires too much personal effort to spread rapidly, 10,866–7, 10,986; effect on neighbouring unions, 10,947–57:
strict refusal of out relief not satisfactory in town unions, 10,837–8, 10,843–5, 10,986–7; careful grant of out relief at present better, as at Paddington, 10,838, 10,854:
strict poor law would be helped by pensions for aged, who need special help, 10,868, 10,900–1, 10,988:
statistics of aged pauperism; no proper statistics before Mr. Burt's return of 1890, 10,847; amounts of pauperism on a given day and over long periods (Mr. Ritchie's return of 1892); large proportion of old age to other pauperism, 10,850–2, 10,907–9;

MR. BOOTH—*cont.*

number of aged paupers much greater for long period, as many only receive relief at intervals of years, shown by Paddington figures, 10,854–7; such, however, are not destitute, 10,977–84:

does not think reduction of pauperism and general social improvement have affected aged, 10,846–9, 10,990, 10,997; thinks two-thirds of unskilled become paupers in, and mainly because of, old age, 10,853, 10,858–62; though many paupers not strictly destitute, 10,982; large excess of aged women, especially among outdoor poor, due to their weaker position, 10,863–5; rate or other help at homes much preferred by them to workhouse, 11,024–5.

ASSISTANCE OF RELATIVES.

Thinks aged poor feel dependence on children more than dependence on out-relief or State aid, 10,865, 10,932–9, 10,977–9; but much prefer support at home with children to indoor relief, 11,024–5; recognises general duty of young to help old, 10,957–8, 10,978; and thinks pensions would encourage such help, 10,900–4, 10,979.

CHARITY.

Co-operation useful in Bradfield and Brixworth, 10,841–2; but such co-operation does not fully meet needs in strict London Unions, 10,843–5; charity not the right final solution for aged poverty, 10,994.

BENEFIT SOCIETIES AND SAVING.

Great recent increase of saving, 10,848, 11,022–3; *e.g.*, among rural labourers, 11,004–7, 11,022–3; but power of saving practically limited by human nature, 10,992–3; and low wages, 11,020–1:

friendly societies opposed to State pensions, but do not meet class they would benefit, 11,002–7; their old age provision indirect, 11,017–9; would not be injured, 11,016: saving would be encouraged by pensions if universal, 10,926–7, 10,998, 11,016.

STATE PENSIONS.

Universal Pension Scheme (Mr. Booth's).

5*s.* a week for all at 65, 10,885, 10,906, 10,914; limitations as to those who have been in workhouse in past 10 years, 10,902, 13; or come in when pensioned, 10,903–5:

economic soundness a *sine quâ non*, 10,913, 10,917–21; only satisfactory final solution of old-age problem, 10,993–9; young providing for old, 10,917–21; would encourage saving, if given universally, 10,926–7, 10,998, 11,015–6; and would not injure friendly societies, 11,016–9; difference of such pension and out relief, 10,913, 10,998; effect on wages, especially of those nearing 65, 10,940–3:

cost of scheme, 18 millions and upwards for England and Wales, 10,887–8, 10,893–4; some reduction in workhouse charges, and help to poor law reform, 10,895–901; the money would be well spent, 11,000–1; mode of raising cost, 10,911–2, 10,922–3, 10,970–1:

administration and mode of distribution, 10,915–6; mode of application, to Superintendent Registrar, 10,885; thinks few would decline to apply, 11,008–14; extent of proof of age to be required, 10,885, 10,905, 10,924–5, 10,965–8:

Scotland and Ireland, should have local schemes, 10,889–92.

WAGES, &c.

Lot of aged specially hard in view of modern pressure, especially in towns, 10,869–72; not from earlier failure of powers, but greater strain of work and preference for younger men, 10,873–84:

reasons why per-centage of aged is greater in town than country, 10,969; especially migration of young to towns, 10,969:

much poverty outside pauperism, 10,982–4; though pauperism exceeds actual destitution, 10,982.

MR. E. W. BRABROOK } (11,025–11,362).
MR. W. SUTTON }

MR. BRABROOK, Chief Registrar of Friendly Societies.
MR. SUTTON, Actuary to the Registry of Friendly Societies.

BENEFIT SOCIETIES AND SAVING.

Total numbers in friendly societies, 11,040–1, 11,179–83; compared to total of labouring population, 11,265–7; increasing considerably, 11,045–6:

MR. BRABROOK AND MR. SUTTON—*cont.*

numbers in England and Wales in affiliated Orders, 11,033; in other registered societies, 11,034–7; in collecting and burial societies, 11,038; in unregistered societies, 11,038–9, 11,148; societies for lending money not classed as friendly societies, 11,220–1:

amount of aggregate savings in benefit societies, building societies, savings banks, &c., 11,028–9, 11,042–4; aggregate made up from return of societies themselves, therefore not tested, 11,030; return varies in reliability, 11,031–2:

County societies providing annuities, 11,069, 11,071; amount of subscription required for old age pension, 11,072–6; Dunmow Friendly Society, 11,077–8; Berks Friendly Society, 11,268–70; patronised societies not popular, because not self-governed, 11,271–2:

Female Societies or Lodges, 11,206; not numerous, 11,207, 11,279; increase desirable, 11,208, 11,258:

Juvenile Societies or Lodges: payment made by parents, 11,197–8; age at which children may join, 11,108; often very rich, 11,198–9; increasing, 11,200; established in connexion with schools, 11,201–2; with Post Office, 11,203; value for beginning old age subscription, 11,104–40:

Deposit society, 11,273; plan good in principle, 11,274–5:

Dividing clubs—funds shared equally by old and new members, 11,151–6, 11,214:

failures of inferior societies strengthen better societies, 11,049, 11,259–62; better societies gaining in numbers, 11,046–8; friendly societies in agricultural districts, 11,184–7:

Trades unions: superannuation fund not, as a rule, separate, 11,083; actuarial position, 11,211:

Post Office: unable to compete with friendly societies, because not advertised like them, 11,157–61; and because of low interest, 11,163–7; in connexion with juvenile societies, 11,203; in connexion with State annuity scheme, 11,292–4.

Lapses.

Advantage to those who remain members from lapses varies with soundness of the society, 11,287–8; secessions from friendly societies mostly young men, 11,054–5, 11,236–8.

Old age provision.

Deferred annuities unpopular, 11,176–8, 11,325; working classes will not insure for old age alone, but only in connection with sick benefits, 11,325–7:

insurance practically non-existent, when friendly societies grew up, 11,282–1; societies now taking up work of providing old age pensions, 11,244, 11,286; new tables of Oddfellows for old age benefits, 11,190–3:

members of friendly societies might, if they chose, provide themselves with old age pay, 11,084, 11,087, 11,194–6; conditions should be elastic, 11,084, 11,085; money returnable, though this would be saving rather than insurance, 11,084–6, 11,089, 11,298–307:

infirmity arising from old age not strictly sickness, 11,062–4, 11,282–5; permanent sick pay given often to old who are not ill, 11,168–75; this endangers financial stability of friendly societies, 11,065–7; number of those permanently sick at each given age, 11,091–102; return of Foresters (showing large number of old persons), 11,057–61:

old age pay might begin on a smaller scale before 65 or with incapacity to work, 11,311–21; difficulty of settling "incapacity for work," 11,322; most easily done by friendly societies, 11,324; societies might locally manage old age pay without Post Office, 11,292–7:

separate old age pay might be made compulsory under a new Friendly Society Act, 11,357–62; subscriptions should be begun in juvenile society, 11,104–7, 11,110–32, 11,135–40, 11,276–7; need not be continuous, 11,123–4; should be non-returnable, 11,128; tables for men and women different, 11,133–4; should be paid weekly, 11,144; more easily managed by affiliated orders, 11,124, 11,289–97; if made compulsory, should be administered by district, not by lodge, 11,141–3; can only be made general by stopping sick benefits at 65, 11,145–6, 11,328, 11,357–62; but this should not be compelled by law, 11,255–7.

MR. BRABROOK AND MR. SUTTON—*cont.*

State and Friendly Societies.

State might guarantee interest on friendly society funds, 11,088, 11,222–6; but would lose by fall of rate of interest, 11,089; could only thus or by other subsidy encourage old age insurance in societies, 11,329–45; subsidy would harm societies, 11,240–1; as to leading to more control, 11,346–50:
actuarial position of friendly societies, 11,212; legislation enforcing payment of benefits promised, impracticable, 11,251–4; friendly societies improving their position on their own initiative, 11,242–3; increased power of Government interference undesirable, 11,162, 11,263–4; unwillingness to submit to valuation, 11,149–50:
Lord Iddesleigh's Registration Act of 1875, 11,147; unregistered societies vary greatly in character, 11,217–9; registration should not be compulsory, 11,213, 11,249–50; local registries would be too expensive, 11,200–10; societies choose their own valuers, 11,215–16.

Poor Law and Friendly Societies.

Friendly societies have helped to reduce pauperism, 11,239:
few members of friendly societies come on the rates, 11,051–3; return of Local Government Board showing number of paupers who have been members of friendly societies misleading, 11,050–1, 11,056; testimony of Poor Law chaplains as to unthrifty character of majority of workhouse inmates, 11,051, 11,227–35; lax administration of poor law damages friendly societies, 11,204–6, 11,268–9.

STATE PENSIONS.

Friendly societies opposed to State pensions, 11,188–9:
Parliamentary Committee's scheme:—
Money partially returnable on death before 65, 11,308–310; scheme would deal with individual members of friendly societies, not societies as a whole, 11,352–6.

MR. JAMES BURTON (16,020–16,413).

Is a colliery check weigher, 16,020–3: a guardian of Ashby Union, 16,024–6, 16,288–93; secretary of local friendly society, 16,124–8, 16,156–61.

GENERAL POOR LAW ADMINISTRATION.

Ashby Union: population, 16,027–31; large area, 16,174–8; number of paupers, 16,032–5, 16,140–1; mode of applications for relief, 16,294–6; administration good on the whole, 16,192–3, 16,223–5:
right of appeal from guardians desirable, 16,382–8: ex-officio guardians, 16,089–92, 16,141–5, 16,310–2.

INDOOR RELIEF.

Ashby Workhouse, excellent, 16,036, 16,052–4; food, 16,037–9; clothing, 16,040–5; discipline, 16,046; leave of absence, 16,047–51, 16,154–5, 16,179–88, 16,401–13; employment, 16,059–67, 16,409–12; kindness of officials, 16,068–70:
infirmary, 16,055–6; number of old in, 16,391–7; nursing, 16,057–8:
workhouse test considered cruel by working classes, 16,106–8, 16,115, 16,151; many decline to take indoor relief, 16,187–91; hardship of loss of liberty, 16,401–13:
inmate leaving workhouse from dislike of life there, 16,071–85:
workhouse necessary for old and friendless, 16,111–3; for disreputable, 16,114; offered to enforce aid of relatives, 16,093–6.

OUT-DOOR RELIEF.

Ashby Union, majority of old relieved outdoors, 16,109–10, 16,184–6; administration satisfactory, 16,086, 16,103; but out-relief should be given to some now in workhouse, 16,398–400; hardship caused by refusal, 16,313–21:
amount 2*s.* 6*d.*, 16,087; insufficient, 16,097–9, 16,103–5, 16,332, 16,344–7; out-door paupers allowed to work for wages, 16,333–43:
pay stations, 16,372–5; application and report book well kept, 16,367–71.

MR. RURTON—*cont.*

ASSISTANCE OF RELATIVES.

Hardness of enforcing, 16,087, 16,194–222, 16,276–81, 16,305–9, 16,322–31, 16,376–8; objected to by working classes, 16,151–3; amounts recovered, 16,100–1:
decision practically in hands of guardians, 16,088–91, 16,093–6; appeal to County Court judge better than to magistrates, 16,142–53; magistrates who are ex-officio guardians, 16,092, 16,142–50, 16,310–2, 16,389–90:
children who are able might be made to help without parents becoming paupers, 16,379–81.

BENEFIT SOCIETIES AND SAVING.

Local Friendly Societies, 16,124–7, 16,164–5; preference for independence of local society, 16,129–30; insolvent, 16,156–61, 16,165, 16,361–2; provident co-operative store, 16,363–6:
affiliated societies, 16,162–3, 16,166–73; Foresters, 16,136:
break up of clubs, 16,128, 16,131–5:
friendly societies cannot provide for old age, 16,137–8; recipients of sick pay not allowed to work, 16,337–43:
Post Office, 16,121–2, 16,352–5; unpopularity of deferred annuities, 16,120–3, 16,356.

STATE PENSIONS.

Working class opinion in their favour, 16,226–9; right to support in old age, 16,348–9, 16,358; would encourage thrift, 16,235–6; should not be pauperising, 16,282–3:
Mr. Booth's scheme satisfactory, 16,227–9, 16,349–51; for women also, 16,285; should be provided by taxation, 16,232, 16,234; incidence of charge, 16,359–60:
Mr. Chamberlain's scheme, 16,116–8; thrifty only would be benefited, 16,119, 16,233; miners cannot make more payments, 16,230–1, 16,284, 16,286–7.

WAGES, &c.

Wages of miners in district, 16,237–44; deductions, subscriptions, &c., 16,245–75; rent, 16,297–304; prices, 16,357.

THE REV. CANON BURY (4143–4570).

Chairman of guardians of Brixworth Union for 18 years, 4143–5; union purely rural, 4146, 4259.

GENERAL POOR LAW ADMINISTRATION.

Brixworth: principles, destitution test and not desert; pauper should be worse off than non-pauper; relatives should aid, 4156–72; pauperism very low, owing to strict administration; only 3 per cent. of aged over 60 are paupers, as against 50 per cent. average; reduction might be general, 4162–4, 4252–8, 4320–2:
law satisfactory, but administration uncertain and not uniform, 4267–8:
Local Government Board might make stricter orders, as to those not really infirm, 4269–71, 4475–89:
aged not clearly defined by Board, taken often as 60, 4217–8, 4480–8:
settlement should be abolished, 4271–2, 4489–90:
"poor rate," a misleading term; should be local rate, 4277–9; compound householders, 4317; rates not an insurance fund, 4318–9.

INDOOR RELIEF.

Brixworth: diminished with out-door, 4173; numbers, 4200; cost, 4204–9; character of aged inmates (above 60), 4217–8; men mostly in through drink, 4201–2; able-bodied inmates, 4211–5:
diet, 4298–303; would like tea for all aged, 4298–9; employment for men, 4210–5; for women, 4216; married couples, 4219–20; sick wards and senile dements, 4222–3; comfort average, no complaints, 4295–8:
workhouse should not be attractive or too repellent, 4280:
classification: only by physical state at Brixworth, 4221; would like it by workhouses in large areas, 4277.

OUT-DOOR RELIEF.

Brixworth: formerly freely given with bad results and great cost, 4146–56; inquiry and change in 1872, 4158, 4410–4; for last 20 years very restricted, now practically *nil*, 4157–63; scale where given increased, 4164–72; details of saving and reduction

CANON BURY—*cont.*

of pauperism, 4162–4; medical aid refused, hence medical clubs, 4224, 4403–6; much improved condition of people, 4224–5; especially women, 4426–32, 4561–2; largely due to strict poor law rules, 4286–8; no hardship, 4174; though bad homes properly broken up, 4420–3; cases alleged all examined; examples, 4175–82, 4414; charity is found for all hard cases, 4192, 4226; system does not drive poor to workhouse, 4173:

general abolition desirable, 4271, 4383–8; is not charity, 4416–7; Brixworth system might be general in rural unions, 4334–5, 4415, 4495–500; with very little charitable aid, 4495–500; but sudden discontinuance in lax unions might cause hardship, 4230, 4336; central inspection desirable, 4272–5, 4472–4; should not be a parish charge; as this would lead to interested pressure, 4316–8.

Relieving Officer.

Knows cases very well, 4305–6; one now quite enough for proper inquiry, 4555–60:

payment of paupers should be at homes, not pay stations, 4275–7.

ASSISTANCE OF RELATIVES.

Relatives not unfairly burdened under strict system, 4183–4; nearly always help on threat of workhouse, 4188–9; conditions of demand, never from men with young children, 4190; no hard cases, 4191.

CHARITY.

Small private fund (25*l.* a year) meets hard cases, 4192, 4495–500; quite adequately, 4226–9; local pensions given with most careful inquiry, 4292–4, 4311; charity helped by strict poor law, 4328–9; poor help one another, 4448:

general charity should be private, without municipal aid, 4330–2; should not co-operate formally with poor law, 4563–4:

endowed charities: extent and administration of, 4193–6, 4388–400; mostly mischievous and wasted in doles, but sometimes used for pensions, 4196–9. 4323–7; elected trustees desirable, 4394–8.

BENEFIT SOCIETIES AND SAVING.

Rate supplementation refused with good results to sound, and injury to rotten clubs, 4224–47, 4407–9, 4460–5, 4501–6; State aid would be bad, 4353–63; saving possible for all but worthless, 4238–41, 4544; large families no bar, 4424–5, 4545; savings mostly after marriage, 4544–54:

deferred annuities can be got if wanted, 4534–6; but properly unpopular, 4248–51, 4511–23; especially Post Office, which looks complicated, and does not come to doors like Prudential, 4511–23, 4531–2, 4565–8; publicity also feared, 4569–70; though safe and without real difficulty, 4537–43:

sound sick clubs and co-operative societies joined by nearly all, 4241–6, 4307–8; helped by strict poor law, 4224, 4333, 4349–50, 4374, 4491; rotten and dividing clubs have largely gone, 4247, 4351–5, 4407, 4460–5, 4501–6:

insurance by women, 4357–62; United Sisters Society, 4492–4:

medical clubs now universal, 4224, 4403–6, 4458–9, 4491:

co-operative societies, very popular, 4242–5, 4333, 4350, 4367–75; and strict poor law, mutually help, 4371–5; details of, 4433–4:

trade unions and agricultural union, no members in Brixworth Union, 4381, 4507–10.

STATE OR RATE PENSIONS.

Would be aggravated out-relief, 4263–6; is opposed to, 4281–3; State aid of savings in any form injurious to thrift, 4289–91, 4376–80, 4524–30; inquiry could not be adequate, 4293–4; would be regarded as a "right," differing from charity, 4311–4.

WAGES, &c.

Wages of fair labourers, 12*s.* to 14*s.*; with extras, 17*s.*, 4185–6, 4231–7, 4364–6, 4466–71; fairly continuous, 4259–62, 4339–42; wages of boys, 4550–2; men can earn well up to 65 and later, 4450–7:

condition of people very greatly improved, 4224–5, 4285–8; especially women, 4426–32; population not migratory, 4284–5, 4305–6:

rent and allotments, 4232, 4235, 4304, 4343–8:

age of marriage, 4547–9.

(*See also statement by Canon Bury in reply to Mr. Ward, printed as Appendix* IX., *p.* 988.)

MR. JAMES CALLEAR (14,867–14,963).

Is a shingler, living at Tipton, 14,867–8, in Dudley Union, 14,879; is a member of Iron and Steel Wages Board, 14,869; of Association of Iron and Steel Workers, 14,873–5; age and career, 14,907–10; not in Friendly Society, 14,872, 14,956.

GENERAL POOR LAW ADMINISTRATION.

Pauperism largely due to want of full work, 14,870–1, 14,905, 14,910–11; hard lot of many in age, 14,910–11:

feeling against strict poor law, 14,910–20:

Dudley Union, 14,879; guardians, 14,957–8; numbers and mode of relief, 14,930–41:

hardship of local rating; wealthy go and live outside a poor union, 14,905–6.

INDOOR RELIEF.

Antipathy to workhouse; reasons, 14,876–84; example (not in Dudley Union), 14,880–2, 14,942–3; discipline and want of liberty disliked, 14,881–2; food not always good in workhouses, 14,882; no complaint of Dudley, 14,943; extent to which poor have to go to workhouse, 14,876, 14,885, 14,930–41, 14,959.

OUTDOOR RELIEF.

Extent to which it is given in Dudley Union, 14,930–41; amounts not enough, example, 14,885; should be 4*s.* or 5*s.*, 14,886–7.

CHARITY.

Charity has to supplement inadequate out-relief, 14,885.

BENEFIT SOCIETIES AND SAVING.

Some artisans in sick clubs, 14,872; his own society not a sick club, 14,873–5; has put savings in house property, 14,907–10:

pension provision compared with other investments, 14,927–9, 14,947–8:

hard for working men to provide wholly for age, 14,910–11.

STATE PENSIONS.

Mr. Chamberlain's scheme:—

Very desirable, 14,888–95, 14,921–6; popular in district; young could and would pay premiums, 14,889–91, 14,895, 14,946–50; would be pressed by parents before marriage, 14,892; age for pension might vary, 14,945:

would check feeling against present poor law, 14,913–23; better than local rate, 14,905:

value and justice of State aid, 14,903–5; but contributions should be required, 14,951–5; State-aided pensions compared with agitation for higher wages, 14,960–3; compared with house investments, 14,927–9, 14,947–8; army and navy and civil service pensions, 14,903–5.

WAGES, &c.

Work not regular in district, 14,870–1; many cannot provide, and lose heart in age, 14,911:

puddlers seldom continue after 55, 14,898–901; can then do lighter work, 14,901–2; private employers help to this more than companies, 14,944.

MR. J. J. CARDIN } (13,377–622).
MR. C. D. LANG }

MR. CARDIN, Receiver and Accountant-General of the Post Office, 13,377–9.

MR. LANG, Controller of the Post Office Savings Bank.

POST OFFICE ANNUITIES AND SAVINGS.

Government Annuities Act, 1882, scope and objects, 13,380–4; alterations effected, 13,388, 13,400, 13,459–68; medical certificate not required for insurance under 25*l.* or annuity, 13,459–60; increase of business less than expected, 13,389–93; premiums high, to be revised, 13,394–6, 13,432, 13,559–60:

annuities, immediate, 13,385–7; deferred, 13,385–8; not much used, returnable more liked, 13,438–43; seldom taken by working classes, 13,479–85, 13,506–9; joint annuities, little taken up, 13,486–7; limit of amounts to 100*l.*, 13,384–6, 13,502; fixed by Parliament, 13,549–52:

MR. CARDIN AND MR. LANG—*cont.*

deferred annuities unpopular, 13,438–43, 13,479–85, 13,506–2; not merely in Post Office, 13,572–9:
insurances, 13,384; endowment insurances, 13,400; mainly by annual payments for lump sum at 60, 13,400; preferred to annuities, advantages, 13,537–8, 13,585–92; successful canvass of wage-earning Post Office servants, 13,401–16, 13,484, 13,535, 13,587–90, 13,599–606, entitled to pension, 13,604–5; results on business, 13,412:
particulars of tables, &c., 13,512–7; more tables useful, 13,435–7:
lapses, 13,503–11; grace for payments, 13,463–7; modified policies and death payments, 13,468; proofs of age, 13,561–4:
efforts made to publish clearly and simply: difficulties, 13,516–34; forms now very simple, 13,459; exhibition of notices, 13,518–27; circulars to employers, 13,528–31; possible use of railway and police stations, 13,522, 13,542–5; of factories, 13,546:
more publicity of advantages desirable, 13,399; value of agency of school managers and teachers for annuity work, 13,417, 13,422–4, 13,539; as now for savings bank business, 13,418–21; for adults as well as children, 13,425–8, 13,540–1; registrars might be agents, 13,429–30; employers can now collect premiums, 13,449–52; but men might resent this, 13,593; friendly societies also, 13,453–5; but fear State control, 13,454–8:
payments through savings bank accounts, lump payments thus possible, 13,461–3, 13,594–8; stamp slips, 13,421, 13569; objections to postmen receiving payments, 13,566–71:
no real fear of disclosure locally, 13,398, 13,607; letters as to account can be kept at office, 13,608–9, 13,621–2; arrangements at counters, 13,610–5; difficulty at local sub-offices, 13,398, 13,616–20:
large savings deposits by women, especially servants, &c., but little insurance, 13,479–85:
Post Office business controlled by Treasury, 13,582–4; investment through National Debt Office, 13,580–3.

BENEFIT SOCIETIES GENERALLY.

Deferred annuities generally unpopular; endowment insurances better, 13,537–8, 13,585–92; foremen touting for industrial societies and unfairly pressing workmen, 13,468–77; evil of consequent lapses, 13,477, 13,510–1.

STATE AID.

Suggestion that it might be given in form of Post Office annuities at reduced rates, 13,444–8, 13,488–501; or with higher interest, 13,432–4; to those with incomes below 125*l.* or 150*l.* a year, 13,447–8, 13,553–8.

THE RIGHT HON. J. CHAMBERLAIN, M.P. (12,170–12,353, 12,566–12,767).

GENERAL POOR LAW ADMINISTRATION.

Present inquiry limited to aged, 12,330–4:
large aged pauperism, particulars; 1 in 2 or 2½ of aged have rate aid in a year, 12,170–2; rapid increase after 65, of which only ⅙th begins before 60, 12,177–81, 12,666; partly due to medical relief, &c., 12,306–10:
aged pauperism due mainly to misfortune, rather than drink or continuous improvidence, 12,170, 12,173–82, 12,252–5, 12,259, 12,667–73; often to sickness, 12,259; mainly of women, wives, servants, &c., who cannot save, 12,181; cannot be properly met by poor law, 12,686–95:
return of employments of Birmingham paupers, 12,181, 12,186–9, 12,252, 12,293, 12,670:
poor feel stigma of poor law relief, 12,595:
strict administration would be helped by State aid of aged, 12,170, 12,190, 12,696–9; without it if further pressed is likely where left to paid officials to lead to harshness and dangerous agitation for widespread out-relief, 12,190, 12,285–8, 12,589–93, 12,681–6:
strict poor law needs strong personal influence and devotion, 12,190, 12,287–8, 12,688–94:
thinks hardly any pensioners would come on rates, 12,218–9, 12,272–3; unless sick, 12,291–2:
incidence of rates, compound householders, 12,317–20.

INDOOR RELIEF.

Not now, in general, too harshly forced on old, 12,289–90, 12,589, 12,761:

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

pension scheme would reduce indoor relief, 12,291–2, though it might be given to pensioners, 12,301–3:
best infirmaries attract poor 12,292, many aged who are sick, &c., are best off in workhouse, 12,766–7.

OUT-DOOR RELIEF.

Given generally, especially in country, 12,761–7, but amount usually under 5*s.* a week, 12,338–9, 12,762–5.

CHARITY.

Would not be checked by State aid, those who now give would still give, 12,327–9.

BENEFIT SOCIETIES AND SAVING.

Valuable work done by friendly societies, 12,741–4; work from upper strata downwards, 12,648–50:
extent of solvency of large societies, 12,574–80; cost of administration 12,568–70; large secessions of new members, illustrated from Manchester Unity tables, 12,201, 12,335–6:
no government control of general funds proposed by scheme; 12,230–2, value of separate old age fund not by way of sick pay, 12,231–2; this facilitated by case III. of scheme, 12,231–2; does not think societies are able unaided to meet old age problem, 12,712–6, 12,740–8; compulsory separate old age fund would be State control, 12,660–5, 12,744:
Post Office Savings Bank interest, 12,247–9; aid to Post Office annuitants not so good as scheme, 12,268–70:
value of early visible stimulus to saving illustrated, 12,205, 12,265; old age a distant contingency, hence value of stimulus to provide for it, 12,263–5, 12,731–6:
harvest and hay money of rural labourers might be partly used for saving, 12,224, 12,603–4.

STATE PENSIONS.

Scheme of Parliamentary Committee, as submitted by Mr. Chamberlain.

Origin and history, 12,199, 12,304–14:
is meant to be partial elastic and tentative, could be extended like education, 12,199–200, 12,277–8, 12,635–7, 12,647:
favourably but not yet widely considered by working classes, 12,282–4, 12,344–5:
grounds for state help for aged; (1) large number of deserving who come to want in old age; and (2) interests of strict poor law, 12,170, 12,191, 12,304–10, 12,321–6.

Permanent provisions; 3 cases.

Case I.

Old age insurance, non-returnable, 5*s.* a week at 65, 12,201:
deposit of 2*l.* 10*s.* at 25, 12,201:
State aid of 10*l.* accruing at once, 12,201–4:
insurer to pay 10*s.* a year afterwards, 12,205:
more than 5*s.* may be insured, but State aid limited to 10*l.*, 12,205–6:

Case II.

with benefits in case of death before 65, 12,206–14:
deposit of 5*l.*, State aid 15*l.*, annual payment 1*l.*, 12,206; mode of payment might be varied, 12,211:
particulars of additional benefits to widow and children, &c., 12,206; might be varied, 12,211; average cost would be covered by the 15*l.*, 12,700–10; unlikely to increase families, 12,586–8.

Cases I. and II.

Pensions best payable weekly, 12,217; 5*s.* a week with private help would meet almost all cases, 12,218–19; entrance might be earlier than 25, time and amount of pension varied according to table to be prepared, 12,220–3, 12,242, 12,731–6:
administration through Post Office, 12,214–6; account would be simple, 12,216:
special rates and benefits for women, 12,211:
value of lump deposit to prevent secessions, 12,201, 12,335–6, 12,730; almost all could pay with help of employers, &c., 12,224:
arrears and lapses, provisions as to, must be deterrent, 12,211–4, 12,737–40; insurer must see after his own payments, 12,270–1:
value of early deposit and stimulus, illustration, 12,205, 12,242, 12,265:
mode of giving State stimulus, with reasons, 12,202, 12,610–3, 12,622:
actuarial calculations, 12,208–11, 12,581–2, 12,700–11.

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

Case III.

Co-operating with friendly societies, 12,225–32; and trade unions, 12,337:
payment of 30*s.* by men, or 25*s.* by women at 24, to secure doubling of society old age pension of 2*s.* 6*d.* or 1*s.* 6*d.* at 65, 12,225:
great value of such co-operation, 12,225; opinion of friendly societies on it; some objections but signs of favour, 12,226–7; favourable opinion of leading official, 12,231–2; thinks objection is not to State aid, but State control, which is not intended, 12,228–9, 12,650–9, 12,745–8:
no State guarantee of societies proposed, except as to separate old age fund, 12,230; this to advantage of solvent societies, 12,231, 12,574–80:
trade unions to come under scheme must have separate old age fund not liable for strikes, 12,346–53; this would benefit them, 12,571–3.

Possible Case IV.

Temporary provisions for present aged desirable though costly, 12,232–3, 12,583–6, 12,638–42, 12,749–55.

Cost and finance of scheme:

Estimates of cost, 12,234–9; might be roughly 300,000*l.*, if $\frac{1}{10}$th of working classes joined, 12,239: 5,000,000*l.* extreme possible cost on present lines, 12,234, 12,606–13; but, of course, Parliament might widen the scheme, 12,276–8; does not contemplate more than 2,000,000*l.* at first, to be taken when there is a surplus without a new tax, 12,754–60:
State fund to be rate-aided, 12,200–1: interest calculated at $2\frac{1}{2}$ per cent., with additional $\frac{1}{4}$ for administration, 12,202, 12,209–11, 12,566–70; higher interest might be paid, 12,239–42; advantage of localising, 12,239, 12,605:
saving of poor law expenditure for aged and widows, &c.; ultimately might be 3,000,000*l.*, 12,234–9, 12,717–29; would be slight for next 30 years, till insurers become aged, 12,614–28.

General remarks.

Education compared, 12,200, 12,278, 12,323, 12,635–7, 12,655–6:
would not check charity, 12,327–9; and would encourage thrift, 12,199, 12,257, 12,340–1; thriftless and wealthy alone would pay more than they get, 12,257–8; would raise character and hope, 12,624, 12,673–80:
differs from poor law relief in being partly earned and without stigma, test of poverty or penal conditions, 12,594–602, 12,644–6, 12,681, 12,762:
pensioners would be free to work, this would not lower wages, 12,266–7: pension not to be alienable or liable for debt, 12,274–5; poor law relief would be no disqualification, 12,297–9; and might be given in emergencies after 60 to aid premiums, 12,300:
replies to objections raised to scheme, limited inducement, 12,243–7; difficulty of identification, 12,251, 12,605; cost of administration, 12,215–7, 12,234–42, 12,250, 12,566–70; uncertainty of reaching most needy classes, 12,252–6, 12,630–3; unfair taxation for others, 12,257–8; distance of time at which it will take effect, 12,614–42.

Other schemes.

German scheme unsuitable, compulsory, but not universal; costly; not popular, and would not meet friendly societies, 12,192–6; temporary provisions, 12,641:
Mr. Booth's scheme: logical and adequate, but impracticable at present, because of enormous cost, 12,197–8, 12,647.

WAGES, &c.

Old age poverty often due to pure misfortune, loss of employment, &c., illustration, 12,173, 12,182–5; less improvement in lot of aged than others, 12,315–6, 12,342–3; expectation of life of poor much higher than supposed, 12,211:
two-thirds of population estimated as belonging to working classes, 12,170, 12,279–81; needy aged are a fair average of working class, 12,252; who are not in the main idle or drunken, 12,174; aversion of Birmingham skilled workers to change trade, 12,293–6; drink as well as food right in moderation, 12,175–6; penurious thrift not to be expected, 12,182, 12,260–2:

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

women are largely wives, servants, &c., who cannot save, 12,181, 12,185–9; domestic servants, 12,185–9:
lowest casual class seldom live to 65, 12,252; can only be raised indirectly by raising those above, 12,255–6, 12,648; parallel of education, 12,256.

MISS MARY CLIFFORD (6137–6445).

Has lived in Bristol, 6137–9; is guardian of Barton Regis Union, 6142–3; has worked amongst the poor, 6441.

GENERAL POOR LAW ADMINISTRATION.

Unions in Bristol, 6140–1; population, 6144–7; numbers of paupers, 6148–66, 6230–3; sums available for help of poor, 6399–6403:
guardians fairly permanent, 6249:
hardships results of harsh administration, not of law, 6397:
law of settlement: causes hardships, 6313–14, 6398; rarely put in action, 6363–8.

INDOOR RELIEF.

Numbers, 6231; old in workhouse either helpless or homeless, 6235–6; have used up their savings, 6251–5, 6425–7; majority due to ill-health, 6276:
numbers of those belonging to clubs that have broken, 6284–5:
dread of, 6206, 6375–84; due to ignorance of treatment there, 6237–8, 6390:
army pensioners do not dislike workhouse, 6286–7; pensions attached 6288; no sailors of Royal Navy in workhouse, 6289.

Conditions of Workhouse Life.

Diet, 6278, 6348–53; tobacco, 6282–3; tea, 6283*; lights at night, 6297, 9338–47; beds, 6297, 6354–9; stone floors, 6395–6:
improved treatment, 6292–6301; harshness rare, 6310; nursing insufficient, 6301–6; old couples, 6307–9; quarrelsomeness of inmates, 6311–12; prohibited articles, 6320; hardship of giving up small personal possessions, 6314–19, 6333–37.

Classification.

Difficulties from want of space, 6277; paralysed wards, 6280–1:
different rooms for quiet and respectable inmates, 6279.

OUT-DOOR RELIEF.

Numbers, 6230: amount, 6264; inadequate, 6206, 6265–8, 6404–10, 6433–4: given to all applicants who are destitute and have decent character, 6234–50; old couples generally given out-relief, 6309: good byelaws, but continually disregarded, 6239–48; granted to improper persons, 6241–4:
inquiry insufficient, 6270–72, 6435–6; false statement of circumstances, 6391–3; not given to able-bodied between 16 and 60, 6327–32:
administered through committees except important cases, 6385–6; relief room, 6273–5, 6360–2.

Relieving Officers.

Numbers, 6269; inquiries insufficient, 6270–2, 6435–36; application and report book well kept, 6388–99.

ASSISTANCE OF RELATIVES.

Enforced, 6256–7; only from those who can fairly contribute, 6258–62; amount, 6423–4.

CHARITY.

Endowed charities in Bristol:
concentrated in the city of Bristol, 6167; readjustment over wider area desirable, 6430–2; residential qualification, in most cases, 6321–5; administered by Bristol Charity trustees, 6158, 6411–18; no co-operation with poor law authorities, 6198–6200, 6229; administered on no fixed principle, 6201, 6207–9*, 6219, 6419–20; need of comprehensive pension scheme including all charities, 6210–13, 6217; inequality of the funds in different parishes, 6214–16; commission of Bishop of Gloucester and Bristol, 6217–18, 6220, 6369, 6373–4; endowed charities of Nonconformist bodies, 6224–6:
annuities (amounting to 5,000*l.*), 6169, 6176, 6179–80; almshouses (406 places), 6169, 6172–5, 6176; applications for annuities, 6189–90; old have preference in grant, 6196:

Miss CLIFFORD—*cont.*

doles: Colston, Grateful, and Dolphin Societies, 6170–1, 6181–3, 6185, 6195, 6214–5, 6372, 6401–4; doles given as bonuses on saving, 6221–3:
paupers not eligible for annuities or almshouses, 6177–8, 6184, 6205, 6421–2; formerly attracted into Bristol by charities, 6326; large number of paupers in Bristol Union due to poor law administration, not charities, 6227–9.
effect of charities on character, 6197.

Benefit Societies.

Half pension reckoned in granting out-door relief, 6263; members of broken clubs in workhouse, 6284–5, 6394.

State Pensions.

Mr. Booth's scheme, 6437–40.

Wages, &c.

Have increased, 6442–5.

Mr. JOSEPH COX (3593–3839).

Guardian of Shoreditch parish for 10 years, 3593–4.

General Poor Law Administration.

Numbers, 3721, 3746–7; stationary, 3685:
causes of pauperism: old age, 3605–6, 3686; high rents, 3627; idleness, 3686, 3688–9; drunkenness, 3713, 3805:
consideration of cases by guardians insufficient, 3748–9, 3751; renewals, 3752:
Jews look after their own poor, 3822–31:
poor rate high, 3684, 3798–801, 3832–5; rateable value, 3722; Metropolitan Common Poor Fund, should include all poor law charges, 3795–7.

Indoor Relief.

Numbers, 3633–6, 3719:
workhouse offered to the friendless and to those with insanitary homes, 3614; majority of inmates old people, 3638–9; admitted when out-door relief is no longer sufficient owing to growing infirmities, &c., 3640–1, 3644–5, 3679:
workhouse building 25 years old, 3646; infirmary, 3635–7; attractiveness of workhouse and infirmary, danger of making it too great, 3817–8:
married couples, 3658–9:
conditions of workhouse life:
Leave of absence, 3654–6, 3690–2; stopped as punishment for drunkenness, 3655–6; allowance of 6*d.* a week if given money, 3657, 3784–5; dress, 3693–4, 3781; diet, 3777–80; extra diet, 3807–16; warmth, 3782; occupation, 3653; employment, 3707–12; skilled workmen more than earning their keep, 3710, 3802–6, 3812–3:
discipline might be severer for pauper of loafer class, 3673; "ins and outs," 3687:
classification impossible owing to want of room, 3647, 3651–2, 3783; men and boys mixed, 3650, 3766–76; but old women apart, 3648–50:
almshouses should be provided, 3670; should be paid for by metropolitan rate, 3671, 3795, 3797, 3836–9; deserving poor should be selected by guardians as inmates, 3672–96; should be built in country, 3675; cost of maintenance compared with the workhouse, 2695–7, 3743–5; friends would help, 3705; difficulty of selecting the deserving, 3738–42; difficulty of finding employment for inmates, 3707; possibility of rest, 3714; would make proper classification possible, 3715.

Out-door Relief.

Numbers, 3596–8, 3720; reduction in last few years, 3660–1; old women form the majority, 3610:
amounts, average under 2*s.* a week, 3599, 3642–3; also in kind, 3666, 3699; more money to aged, 3612–3; given after inquiry in aid of other means, 3612, 3622, 3663; not to pay rent, 3667–8; inadequacy sometimes causes hardship, 3664; cases reconsidered, 3665.

Relieving Officers.

Number, 3600; inquiry sufficient, 3604; number of cases to each relieving officer, 3750; renewal of out-door relief cases, 3752; pay-clerk, 3601–3.

Charity.

Charity Organisation Society deals with deserving cases, 3706, 3735; co-operation with the poor law authorities desirable, 3753:

Mr. COX—*cont.*

Endowed charities in Shoreditch, 3615–6, 3755–6; administered by charity trustees, 3617; under Local Act, 3618; given away in doles, 3619–20; doles taken into account in determining amount of relief, 3621–2; should be administered by district council, 3624; and used to save poor from becoming paupers, 3623; pensions should be provided out of local charities, 3670, 3716:
almshouses, 3625–6, 3675–6, 3786–7; Shoreditch new almshouses, occupied by superior class of person to usual applicant for relief, 3702–3, 3787; admission, method of, 3757–60; must not have received poor law relief for two years, 3788–91; conditions happier than in workhouse, 3704; friends would pay towards support, 3705; out-relief never given to inmates of almshouses, 3792–4.

Benefit Societies.

Few members of, come on the rates, 3683–8.

State Pensions.

Pensions of 5*s.* would keep the poor off the rates, 3677–80:
reward for thrift, 3681.

Wages, &c.

Cabinet and boot manufacturers, 3607; higher than formerly, 3608; flowers and fancy work, 3611; sufficient to allow saving, 3726–7, 3761:
uncertainty of employment, 3608–9, 3611, 3727–30, 3762–3; migration of labour, 3764–5; labourers refused work because of their age, 3819–21:
rent, 3627–30, 3744; population and area, 3630–2; rates high, 3684; well-to-do settle in other districts, 3725.

Mr. F. CROMPTON (17,535, 17,887).

Is a working engineer, 17,535–6; living at Birkenhead, 17,539–40; is local secretary for Amalgamated Society of Engineers, 17,537; nature of evidence offered, 17,538, 17,541–3.

General Poor Law Administration.

Proportion of indoor to out-door poor in union, 17,595–7:
destitution should not be test for relief, 17,794–6; relief should not disfranchise, 17,616, 17,662; many do not now apply who need it, 17,640–5, 17,657–63, 17,720–2; old age should be deemed to begin at 55, 17,619–23:
law as to lunatic and other paupers with club pay, 17,706–11.

Indoor Relief.

Workhouse dreaded by respectable, 17,592–4; dissolute only should be sent there, 17,564, 17,615; infirmary differently regarded, 17,818–20; indoor poor should not be disfranchised, 17,610:
classification, 17,611; married couples, 17,600–10, 17,712–4, 17,821–3.

Out-door Relief.

Should be largely extended for the deserving and elderly, 17,592, 17,614; should not disfranchise recipient, 17,599; should be adequate, 17,617; and not be paid through relieving officers, 17,618, 17,837; who are sometimes rough, 17,762–6, 17,838–43:
refusal causing hardship, 17,597–9 17,700–11, 17,767, 17,773–5.

Assistance of Relatives.

Duty of children to support parents, 17,565–77, 17,783–93; now often shirked, 17,564; enforced by magistrate's order, 17,579–91; but men with family of their own cannot help, 17,566, 17,578, 17,760–1.

Benefit Societies and Saving.

Power of saving, 17,689–92; working class feeling as to saving, 17,524–9:
benefit and trade societies have lessened pauperism, 17,693–7, 17,699:
trade unions: members rarely seek aid from rates, 17,638–9, 17,699; many would if it did not pauperise, 17,640–6; helped by voluntary effort, 17,647–50.

MR. CROMPTON—*cont.*

superannuation funds: Amalgamated Carpenters and Joiners, 17,564; Amalgamated Engineers, 17,564, 17,806–12; amounts and conditions of allowances, 17,564, 17,806–12; should be supplemented from rates, 17,640–6, 17,664–77; out-of-work allowances, 17,698; mode of application, 17,743–5; allowance discontinued during temporary work, 17,876–7; benevolent fund, 17,651–2:
trades union rule as to minimum rate of wages, 17,678–88, 17,844–66, 17,870–5, 17,878–87; penalties for violation of rule, 17,867–9; effect in throwing those getting old on superannuation fund, 17,851–66, 17,878–87.

STATE PENSIONS.

Need of pensions, 17,544; to begin at 55, 17,544; to be given to respectable, *i.e.*, thrifty, 17,545, 17,547, 17,734–41, 17,768; if in need of them, 17,723–9:
need of searching inquiry by inspectors, 17,544, 17,548–53, 17,797–805, 17,830–43; danger of favouritism, 17,624–6; rigid test would lead to hard cases, 17,627–31, 17,742; might be worked in same way as trades union inquiries, 17,746–9:
amount 10*s*., 17,545–6, 17,654–5; same for women, 17,816–7; for married or single, 17,813–5; without contributions, 17,544; cost probably 30 millions, 17,613, 17,632–7; to be raised by tax on waste land and monopolies, 17,544, 17,776–82:
recipients should not be disfranchised, 17,544, 17,554; should be allowed to work, 17,730–1:
would encourage thrift, 17,555–9, 17,653–6; would be a supplement to savings, 17,768–72; would not lower wages, 17,732–3; or deter children from helping parents; 17,672–7; but would not go to those with wealthy children, 17,785–93.

WAGES, &c.

Wages of unskilled labourers in district, 17,564; of dockside labourers, 17,564, 17,750–5; rent, 17,756–9:
power of saving, 17,689–92; rarely possible to provide for old age, 17,564:
decline of physical powers begins earlier than formerly, 17,559–64, 17,878–82; difficulty of getting full employment after 45, 17,678–88, 17,715–9.

MR. JOHN DAVIES (8348–8659).

Has been a guardian of the Dolgelly Union, North Wales, and is now county councillor, 8348–55; 8558–62.

GENERAL POOR LAW ADMINISTRATION.

Pauperism slightly falling, 8471; population steady, 8469–70:
intemperate keep off rates in old age, 8483–4, 8588:
single women with children, 8521–3:
rates, amount, 8490–1; paid by all in some way, 8640–3:
ex-officio guardians: in most cases seldom attend, 8516–20.

INDOOR RELIEF.

Inmates of workhouse few in number, 8371–3; 9 in 10 paupers out-door, 8489, 8621–2; want of liberty and stigma disliked, 8461; examples of repulsion to, 8439–53, 8576–82, 8598–8601, 8630–1; but proper for some cases, 8453; and well-managed, 8458–60; nurse untrained, 8525–6; aged women very seldom in workhouse, 8363–4, 8373–4.

OUT-DOOR RELIEF:

Out relief general, in money 4*s*. to 7*s*. a week, 8356–70; approved by himself and guardians, 8462–8; no frauds, 8610–4:
refusal: case of alleged hardship, woman of 60, 8418–38, 8492–8510, 8527–37, 8629; justified in extreme cases, 8563–7; sale of furniture harsh, 8657–8:
guardians remiss about tickets and entries for amount and time of relief, 8568–87, 8625–8, 8634–5:
parish area for out-relief desirable: no risk of favouritism, 8511, 8632–3, 8636–7.

Relieving Officers.

Appointment and tenure of office, 8590–4, 8617–20; alleged harshness, 8441, 8594–7; partly owing to needed careful inquiries, 8623–5; refusal of relief

MR. DAVIES—*cont.*

sometimes right, 8563–7; has not formally complained of officer to guardians, 8538–57; powers too great, 8405–17, 8503, 8555–7, 8589; presses on guardians his view of law, 8436–8, 8498–8502; power should be transferred to guardian of parish, 8453–7, 8511–5:
application and report book, not properly kept by relieving officer, 8527–37; or by guardians, 8583–7, 8624–8; this not due to difficulty of language, 8637–9.

ASSISTANCE OF RELATIVES.

Practice as to, 8368, 8392–7; objects to compulsion, 8387–8404; unless wages high, 8602–9:
undutiful children, 8390–1; are rare, 8659.

CHARITY.

Distributes private fund at Christmas, partly to other needy poor, partly to paupers, 8645–50.

SAVING.

Thrift shown in raising status of children rather than providing for old age, 8485–6; but is reducing pauperism, 8615–6.

WAGES, &c.

Wages, 8375–6; about 12*s*. or 15*s*. a week in total value, 8384, 8606–9; higher than formerly, now steady, 8469–70:
rent, 8644:
poverty due to helping on children, not intemperance, 8482–8.

MR. JAMES STEWART DAVY, Barrister-at-Law (1619–1999).

Is an inspector of the Local Government Board with 20 years' experience in 200 urban and rural unions, 1619–22, 1632–3; has examined foreign systems especially the Elberfeld system, 1623–4, 1996.

GENERAL POOR LAW ADMINISTRATION.

Relief of destitution the duty of poor law, 1720; but applicant has no legal power of enforcing his claim; hence the need of control by central authority, 1846–7; historical facts as to poor law before 1834, 1849–52:
unpopularity of strict administration, 1868–9:
powers of unions to combine, 1829; advantage of uniting small unions, 1873:
working men guardians at Chichester, 1875–81, 1988.

INDOOR RELIEF.

Regulations of Local Government Board, 1859–60; powers as to bad workhouses, 1663–9; improvement of buildings, 1623–6; workhouses praised by foreign critics, 1682; worst in unions with much out-door relief, 1705:
conditions of workhouse life: dietary, 1635–8; sleeping accommodation, 1634; clothing, 1670–8; employment, 1639, 1865, 1989–93; tea and tobacco, 1670; amusements, 1643, 1625; visits by ladies, 1817–8:
Brabazon employment scheme, working and advantages of, 1646–56, 1817–8, 1874:
standard of living inside has followed higher standard outside, 1691–3, 1961–3; danger of making workhouse too comfortable not great owing to deterrent effect of discipline, 1683–8, 1688–94; and of name of workhouse, 1697–1704; dislike to enter due to feeling of family, 1837; to leaving old homes, 1889–92; greater in country than in town, 1834–5; workhouse not offered as test in many country unions, 1706:
old and infirm put usually with the sick, 1627–9; improvement of nursing, 1630–1, 1738; infirmary when very good attracts paupers, 1689–90, 1696–1702, 1836, 1838:
indoor paupers mainly the failure of life, 1841; teetotallers not found in workhouses, 1842–3:
inmates contented, especially in country; harshness of officers very rare, 1679–82, 1840:
classification by conduct not antecedents, 1657–61; distance makes classification by workhouses difficult, 1662, 1829–33:
cottages at workhouses for married couples, 1814–16; Sheffield proposed scheme, 1634, 1884–6.

MR. DAVY—*cont.*

OUT-DOOR RELIEF.

Historical facts as to, 1849–53; not a test of destitution, 1709–11; discourages thrift, 1920–27; mistaken idea as to its being cheaper, 1964–5; given in small doles, 1706; for too long periods, 1728–31; investigation insufficient, 1716, 1719–27; inadequate amounts, evils of this, 1714–5, 1940–1; can only be cured by sounder views of guardians, 1862–4; keeps down wages, 1717, 1719, 1753–6, 1785, 1797–1805, 1944–5; rent paid for by out-relief objectionable, 1955–60; homes of out-door poor often bad, 1740–5, 1856:
reduced 50 per cent. in 20 years, 1751–2; without hardships, 1712–3; case of Manchester, 1712, 1898–1903:
restriction due to desire for better administration, 1790–2; does not increase numbers of in-door paupers, 1786; requires great care, 1787–9; and co-operation with charity, 1793–4; stimulates charity, 1942:
danger of using it as a reward for thrift or a subsidy to friendly societies, 1928–35:
might be diminished if charged on parish, 1746–50, 1806–12, 1906–9:
medical relief, 1905–10; nursing for out-door poor, 1738–9.

Relieving Officers.

Duties in urban and rural unions very different, 1952–4; undertake other duties, 1859–60; insufficient supervision of out-door cases, 1727–36, 1857–8; should be acquainted with local charities, 1865–7; duty to give temporary relief in kind if necessary to those refusing workhouse, 1904; harshness very improbable, 1840.

ASSISTANCE OF RELATIVES.

Only enforced when relatives can afford it, 1893–7.

CHARITY.

Charity should prevent people falling into pauperism, 1943; subsidises wages, but not in same way as poor law, 1826–8:
voluntary and unpaid work not sufficient substitute but valuable adjunct to paid professional administration, 1819:
local charities might be used as pension funds, 1871, 1969–72; should be considered by guardians and relieving officers, 1865–7, 1870; Lord R. Montagu's return of endowed charities, 1865; Court of Chancery ruling forbidding use of endowed charities for paupers, 1872.

BENEFIT SOCIETIES AND SAVING.

Danger of subsidising out of rates, 1928–35, 1981–4; State supervision, 1985–7.

STATE OR RATE PENSIONS.

Compulsory insurance impossible, 1821–4; State pensions would be squandered in many cases, 1854–5, 1938–9.

WAGES, &c.

Wages and economic position of rural labourers, 1896–7, 1977–80; tendency of out-relief to lower wages, 1717–9, 1753–6, 1797–1805, 1944–5.

ELBERFELD SYSTEM OF RELIEF, 1757–83, 1795–6, 1819, 1844–8, 1946–51, 1973–6, 1996–9:

German poor law generally, 1758, 1950–1; enforceable unpaid service, 1758; main authority municipal, 1758–66, 1999; vagabonds and worse class of paupers looked after by police, 1947–8; workhouse at Altona on English principles, 1949:
Elberfield system: municipal control, 1766, 1999; unpaid almoners taking two or three cases each, 1767–80, 1795–6, 1973–5; areas, 1767; funds, 1976; co-operation with charity, 1778; searching inquiry takes place of workhouse test in England, 1768, 1848, 1946, 1949; in-door relief for homeless, 1768; numbers relieved in-doors and out, 1769; out-door paupers compete with independent labour market, 1772, 1775–7:
system inapplicable to England, 1781–3, 1819, 1997–8; but shows good of friendly supervision, 1783.

MR. WILLIAM DISLEY (17,009–17,218).

Is a labourer in Montgomeryshire, 17,009–11; former employments, 17,012–3.

GENERAL POOR LAW ADMINISTRATION.

Forden Union well managed, 17,015, 17,034:
dislike of applying for relief, 17,063; destitution a hard test for relief, 17,092–4:
all should pay rates, 17,197–9:
parish better area than union, 17,068, 17,127–30; administration should be by parish council, 17,120–1; suggests parish farm for aged to work, 17,211; almshouses for helpless, 17,083–5, 17,122, 17,208–10; cost, 17,123–5:
children, 17,212; vagrants, 17,109–12.

IN-DOOR RELIEF.

Dread of workhouse among outside poor, 17,156, 17,181–4; should be retained for worthless only, 17,217–8:
Forden workhouse comfortable, 17,014–8; not forced harshly on applicants, 17,034; aged men mostly unmarried, 17,019–29; aged women, 17,030–3; infirmary wards, 17,090–1; nursing, 17,086–9.

OUT-DOOR RELIEF.

Amount, 17,035–6, 17,052–3; supplemented by odd jobs, 17,037; recipients may keep cottages, gardens, and furniture, 17,136–41, but not land and cow, 17,092–4:
relieving officer, 17,064–7; no complaints, 17,147; cases of imposition, 17,069–82, 17,142–6.

ASSISTANCE OF RELATIVES.

Hard for those with large families to help parents, 17,038–43, 17,200–2:
parents living with children's families, 17,131–3.

CHARITY.

Parish charities, 17,100–4, 17,203–7; need of organised charity, 17,105–8, 17,165–6.

BENEFIT SOCIETIES AND SAVING.

Many young men in societies, 17,058; Oddfellows, &c., in district, 17,185–91:
lapses from arrears in societies, 17,149:
difficulty of providing both for sickness and age, 17,059, 17,168–80.

STATE PENSIONS.

Danger of State aid except for annuities, 17,113–9:
Mr. Chamberlain's scheme: value to young, 17,054–61, 17,148; could pay premium before marriage, 17,059–60; young women could afford to join, 17,213–6; value of provision for arrears, 17,148–55.

WAGES, &c.

Amount and allowances, 17,044–8, 17,168–73:
improvement in wages and living, 17,192–6; little poverty, 17,050:
cottages well kept, 17,051; rents and small holdings, 17,095–9, 17,157–64:
wages, &c., of women, 17,049, 17,213–6.

MR. CHARLES JAMES DRUMMOND (10,709–10,831).

Is Labour Correspondent of the Board of Trade, and has been Secretary of London Society of Compositors, and President of Hearts of Oak Benefit Society, 10,709–10.

GENERAL POOR LAW ADMINISTRATION.

Workhouse, disliked by working men, 10,734–5, 10,775; out-door relief disliked, though less than house, 10,775–7; scarcely any of his trade union receive poor relief, 10,732–3, 10,778.

BENEFIT SOCIETIES AND SAVING.

Skilled labourers provide for age in unions, and also benefit clubs, 10,796, 10,803–5; 10,809–12; unskilled also now better able to join clubs, 10,814–6:
Hearts of Oak Society, quasi-sick old age benefit a great strain, 10,820–5.

MR. DRUMMOND—*cont.*

Trades Union Superannuation Benefits.

Tables as to pensions, 10,712–4; explains contents, 10,736; quotes figures as to certain unions, 10,756:
pension benefits popular, 10,728; regarded largely as a duty, 10,803–4; to keep members off rates, 10,806–7; all members of a union eligible for them, 10,727–8, 10,772–4; but a few newer unions have no benefits, 10,743–52:
reserve funds very rare, whole funds of union by law available for general union purposes, 10,720–6; actuarial advice thus precluded, 10,763, 10,808; but young members careful to keep up help of old, 10,723–5; separate pension fund not generally desired, 10,805; but separate accounts kept by some unions, *e.g.*, stonemasons, 10,726–7:
scale of pensions may be altered by ballot as regards all not actual recipients, 10,764–70; pensioners sometimes limited in number (*e.g.*, coopers and vellum binders), 10,736–42; or elected by ballot (*e.g.*, upholsterers), 10,736; most unions (*e.g.*, carpenters), take no account of private means, 10,736, 10,779–81:
qualification, nearly always a fixed length of membership, sometimes age also, 10,782–7; objections to age test, 10,788; reasons why ratio of pensioners to members is less than of aged to population, 10,789–96; incapacity a *sine quâ non*, 10,797–8; age of it varies greatly with the trade, 10,799–802:
State aid or supervision not desired, 10,729–31, 10,753–5:
London Society of Compositors, 10,710–11:
detailed account of superannuation fund from 1876 to present time, 10,715–7; conditions of aid, now dependent on length of membership not age, 10,717; amount of benefit at different times, 10,716–7, 10,757–63; uncertainty does not affect membership as employers take all or no union men, 10,771; long service of printers on old piece-work system, 10,718–9; average age of incapacity nearly 68, 10,717, 10,800; pension provision prevents secessions, 10,752:
only one member of union in workhouse in late years, 10,732–3; scarcely any getting out-relief, 10,778.

STATE PENSIONS.

Does not think to be desirable or suitable to meet residuum of casual labourers, 10,817–9; who have mainly fallen by their own fault, 10,826–31.

WAGES, &c.

Wages and means of saving for unskilled as well as skilled, increasing as rapidly as the pressure on age, 10,814–6.

MR. GEORGE EDWARDS (6446–6946).

Secretary of Labour Union in Norfolk, 6446–50, 6627–58, 6780; speaks for three agricultural Norfolk Unions, Erpingham, Aylsham, and Henstead, 6449–57; has been agricultural labourer, 6773–7.

GENERAL POOR LAW ADMINISTRATION.

Guardians, unsympathetic, would abolish qualification, 6836–8, 6934–5:
parish should be area for relief, 6577, 6770:
imbeciles should be kept on terms by friends, 6869–71:
would like law of settlement modified for aged or non-resident relief given freely, 6584–6, 6852–8:
thinks rates have fallen, 6679–81.

INDOOR RELIEF.

Reasons for aversion of poor to workhouse, reasons for, fixed hours, bad company &c., 6570–5, 6845; want of warmth, 6570, 6840–4; distance from friends, 6570, 6717–20:
knows nothing personally as to workhouses, 6572, 6611–20, 6674–8, 6839–40; would wish them practically abolished, 6575, 6813–8, 6848–51, 6863–71:
almshouses or rate cottages, 6575, 6682, 6757–63, 6819–38; for helpless and friendless, 6767–70; cost of, 6687–9; untrained nursing to be provided, 6760–3; under parish councils, 6770.

OUT-DOOR RELIEF.

Cheaper than indoor, 6881–4; not opposed to thrift, 6732–3, 6885–7; degradation not felt, 6725–32; extension desirable, 6731, 6863–71:

MR. EDWARDS—*cont.*

inadequate relief: general, 6528–32, 6554–9, 6690–96, 6764–6; examples of hardship, 6484–6505, 6510–23, 6528–48; increase desirable to 5*s.* a week or more, 6575–84; other resources, usually slight, 6690–6; but more than 1*s.* a week, 6764–6:
refusal of out relief, 6506–9, 6524–7, 6878, 6904–7:
overseers refuse to give it in urgent cases, 6876–7:
relieving officers, harshness of, 6496, 6560–70, 6619; attend weekly in each village, 6872–5; very energetic, 6858; relief tickets not given, 6878–80:
flour supplied, sometimes inferior, 6552–3, 6588–6610, 6771–2; complaint as to, how made, 6899–6903.

ASSISTANCE OF RELATIVES.

Law and practice both harsh, 6665–6; examples of hardship, 6471–80, 6790–7, 6922–8:
magistrates unfair, 6790–7:
objects to, if wages low, 6458–61; as with agricultural labourer, 6478, 6480, 6574, 6665, 6898; not if wages high as 2*l.* a week, 6481, 6888–97:
ability to maintain children, not evidence of ability to maintain parents, 6798–6812:
children prefer to help in kind, 6714–5:
aid required from children in clubs, 6922–8.

CHARITY.

Endowments should be used exclusively for poor, but in doles rather than pensions, 6695–6708.

BENEFIT SOCIETIES.

Aged have not had opportunity of entering good ones in youth, 6667, 6742–56; have belonged to bad ones that have failed, 6634–58, 6740–1; labourers now contribute to good ones generally, 6574, 6629, 6659–63, 6742–4; local ones should be absorbed by larger, 6936–9; amount of contributions, 6908–21; few aged members of, receiving relief, 6673; sick pay, 6709–13; old age payments possible if sick pay stopped at 65, 6940–5:
insurance of labourers by farmers not practised, 6859–62.

STATE PENSIONS.

Contributions should not be required, 6625–6:
date of receipt, should be at failure of powers, not fixed age, 6621–3.

WAGES, &c.

Average in district 11*s.*, with extras 13*s.* 6*d.* a week, 6460–70:
allow of subscription to trades union and friendly society, 6627–9, 6659–64:
higher than formerly, 6670, 6754–5; raised by trades union, 6780–2:
hours of work in district, 6784–9:
immigration to towns, 6890–2:
rent, 6777–9.

MR. R. ELCOCK (4571–5020).

Is a guardian of Wimborne and Cranborne Union, a large rural agricultural union, 4571–7, 4828–30, 4868–9, 4901; is a county councillor, 4851–2; an employer and houseowner, 4831–8; no paupers in his houses, 4837–8.

GENERAL POOR LAW ADMINISTRATION.

Guardians, constitution of board, 4956–65; mostly farmers out of sympathy with labourers, 4580, 4668, 4877–9, 4966–75; sometimes have grudges, 4951; ex-officio guardians, 4956–61, 4971–2:
admits pauperism is an evil, 4740–97; poor dislike rate aid, 4619–25, 4720:
exceptional pauperism of union may be due to longevity, 4744–96, 4803; and bad clubs in past, 4704–11; is now stationary, nine-tenths outdoor, 4578–88; proportion of aged, 4744, 4902–5; lesser pauperism and improved conditions in strict unions must be due to education or like causes, 4725–8, 4740–9, 4767–9:
thinks strictness must be hard on poor, 4908–10; thinks rates a form of insurance, 4628–36, 4678; indirect ratepayers, 4628–30, 5003–5; destitution should not be test of aid to aged, to whom the State owes a debt, 4808–10; settlement should be abolished, 4669–70; relief should be all a county charge, but outdoor relief be given by parish, 4982–9; extent of his knowledge as to abuses under the old poor law, 4621–4, 4895–8.

MR. ELCOCK—*cont.*

INDOOR RELIEF.

Labourers detest workhouse, 4619, 4842–3; which should be kept for profligates, 4625, 4882–93; and exceptional cases, 4657–8; inmates now mostly respectable, who could not provide, 4893–4; parents left from yearly hirings, 4997; are taken far from friends and villages, sometimes 16 miles, 4614, 4663–4, 4880–2:

great cost of workhouse management, 4633, 4660–2, 4701, 4722–4; compared to total relief, 4750–4; says this would prevent any saving to rates by strictness, 4701; admits cost of officers comes from probate duty and not rates, 4849–67, 4614, 4656–9:

three or four workhouses adequate for county, for "profligates," 4882–93, 5012–3; should be under county council, 4976–89; need not be further from poor than now, 4979–80; infirmaries for sick and helpless should remain as now, 4755–62, 4883.

OUT-DOOR RELIEF.

Generally given, 4578–85; inadequate amounts, 4579–88, 4592–3, 4640–53, 4666, 4763–6, 4781–4; generally supplemented, 4594; but not always, 4650, 4761; should be given adequately and to fewer people, 4926–8:

should be given freely, 4804–10; in each parish to all aged, under supervision of local authority, 4614–9, 4711; at cost of union, 4712–6; or county, 4986–7; at choice of applicant, 4619, 4839–45; unless profligate, 4845–8; if homes and state proper, 4617–8, 4657–8; does not fear abuse, 4620–5; or increase of pauperism or cost, 4698–4702, 4716–21; though cost not material, 4721; non-resident relief should be compulsory unless settlement abolished, 4667–70:

medical extras, meat, gin, &c., very largely and freely given, 4593, 4911–25, 5014–20.

Relieving Officers.

Two in number, enquire as to circumstances of applicants, 4587–91; but other resources not fully ascertained, 4765, 4811–23:

application and report book, 4588, 4642; not fully kept as to earnings of sons, 4812–23; or generally, 4911–25.

ASSISTANCE OF RELATIVES.

Repayments usually sought after inquiry, magistrates' order may be sought in case of refusal, 4594–8, 4787–91; has only known of this in one case personally, 4935–42; low wages and heavy needs of sons, 4925–8, 4637; examples of alleged hardship to unmarried sons, 4599–4613, 4638–9, 4781–4, 4932; low out-relief in hope of aid from sons, 4642–56, 4787, 4811–23, 4931; thinks moral though not legal pressure brought on sons with families, 4639–41, 4654–8, 4932–4:

sons pay rates some way, and should not also be charged for parents, 4610, 4628–78; generally help willingly, 4679–80, 4785; prefer to give in kind, 4793–5; should not be compelled, if poor, unless bad; inquiry as to ability should be thorough, 4676–82, 4786–92, 4806–8; cases of yearly hirings, 4992–5002; relation of support of children when young, 4679–80, 4824:

admits law requires ability, and provides tribunal, but on the whole would repeal and leave to filial sense or parish council, 4943–54.

CHARITY.

No co-operation to take better cases off rates, 4770–80; or organised charity, 4825–7, 4906–7:

almshouse charities supplemented from rates, 4775–9; amount of, &c., 4870–6.

BENEFIT SOCIETIES.

Largely joined by labourers, 4703:

aged have mainly been in rotten ones, 4704–11, 4768; return showing few members in workhouse probably too low, 4729–37.

WAGES, &c.

Wages low, 11*s.* to 14*s.* or so, 4649–77, 4899–4901; hirings and use of cottages, 4993–5005:

migration to towns caused by fear of workhouse and small out-relief, though towns stricter, 4663–6, 4671–5, 4738–9, 5006–7; proved by fall of rural and growth of town population in his union, 4665–6, 4685–6; or is rather for higher wages to help parents, 4687–94; thinks it is greater in strict unions, but has no knowledge, 5008–11:

longevity, cause of great pauperism of union, 4744, 4796–8, 4803.

MR. THOMAS FATKIN (17,888–18,134).

Is manager and actuary of the Leeds Permanent Benefit Building Society, 17,888–9: was previously in contact with railway and iron workers, 17,892–5: has given evidence before as to working class thrift movements, 17,890–1: does not officially represent Friendly Societies, 18,105.

GENERAL POOR LAW ADMINISTRATION.

Decrease of pauperism, 17,898: which would be increased by State pension scheme, 17,923; status of aged depends on conditions of middle life, 17,941; looks to progress of saving and wages to blot out pauperism, 18,121, 18,129:

present Poor-law adequate, 18,131–2; destitution gives claim to relief, 17,977–9; relief in excess of destitution would injure thrift, 18,002–4; indiscriminate relief in sickness or age would injure thrift and increase poverty, 17,942–3:

Leeds and Birmingham Unions compared, 18,082–94.

INDOOR RELIEF.

Leeds workhouse well managed, but does not know as to it personally, 17,968–9.

BENEFIT SOCIETIES AND SAVING.

Great growth of thrift in last 40 years, 17,895–7, 17,920–1, 17,942, 18,094–5; its continued progress will blot out pauperism, 18,129; future status of aged not to be gauged by present, but depends on conditions of early life, 17,941:

various ways of saving open, 17,920, 18,093–4, 18,122–3; facility of investment needful, 18,125–8; ordinary wage-earners in north can spare 1*s.* or 2*s.* a week, 17,942, 18,113–7; unskilled and rural labourers can spare 2*d.* or 3*d.*, 17,951–2; nearly all can join societies, 18,121–4; if they did so the societies would be cheaper, and set up everywhere, 17,944, 17,952–3, 18,125–8; but most working men still neglect to save, though able, 17,918–9, 17,942; especially the better paid, 18,113, 18,119–20:

position of women as regards saving, 17,954–67; few in societies, other than for burial, 17,956–67; but few come on rates whose husbands have been in societies, 17,963–5:

approves State supervision and inspection of societies, but not State management or aid or audit, 17,915, 17,970–6, 18,105–11:

building societies, estimate of funds and general progress, 17,899–909, 18,005–9, 18,069–74; nature of business, 18,051–8; members scarcely ever come on rates, 18,058–9:

Leeds Permanent Benefit Building Society: particulars showing great development, 17,898; almost entirely among working classes, 17,910–4, 17,940; subscriptions 1*s.* to 3*s.* 6*d.* a week, 17,910–13, 18,112–6; causes of success: self-management, good interest, facilities for small withdrawals, 17,914–5; failure of annuity scheme, 17,928, though allowing control of capital, 18,077–81:

savings banks and co-operative societies in Leeds, 17,917–21; wealth of working classes there, 18,082–90, 18,095:

co-operative societies generally, 17,921, 17,983–18,001:

trade unions provide for very few of aged, 17,948, 18,100–4:

annuities: failure of schemes of various societies, 17,928–9; properly unpopular with working class, who like to keep control of capital, 17,930–4, 18,033–50, 18,096–9; aged especially like to have disposal of their capital, 17,932–6, 17,949; risk of not getting money back, 17,940; would not tempt even if subsidised, 17,934, 17,938, 18,075–7, 18,096–9:

Post Office: charges too high for annuity benefits at present, 17,926, 17,939; this shown in detail, 17,937; want of success, 17,940; State savings bank unpopular, 18,061–7; municipal savings banks at same interest would be better, 18,061–7.

MR. FATKIN—*cont.*

STATE PENSIONS.

Objects to State aid altogether, 18,130–4; it would injure providence, 17,923, 17,942:
if given at all it should be to all aged who have saved or joined societies, 17,944–8, 18,014–6; best given in form of 6*d.* weekly for each year of continued independence after 65, 17,949–50, 18,017–23; the same for women, 17,954, 17,961; with local management, 17,949; State registry to prove past independence, 17,950, 17,980–2; would allow no relief, except in workhouse, beyond the pension, 18,029–32; cost would be very heavy, perhaps ten millions, 18,024–8:
contributory pension scheme would not tempt the working classes, 18,075–7, 18,096–8; financial danger of large State accumulations, 17,923–6; life statistics, 17,923, 17,939, 18,010–3.

WAGES, &c.

Wages in Leeds district average about 25*s.* a week for colliers and labourers, 18,114–6:
prosperity of working classes in district, 18,082–95:
position of women, 17,954–63.

MR. SENIOR FOTHERGILL (2768–3042).

Superintendent of out-relief department of parish of Birmingham for 10 years, 2768–71.

GENERAL POOR LAW ADMINISTRATION.

Area of parish of Birmingham, 2772–4; population, 2772; number of paupers, 2775–6; variations between different unions of Birmingham, 2998–3007; immigration into Birmingham, 3015:
duty of State to relieve destitution, not to reward merit, 2779–96, 2954–7; dislike of poor relief not sufficient to deter those really destitute, 2859; destitute aged if respectable given out-door relief, 2866:
old persons, formerly classed as imbeciles, 2936–8; some lunatics classed as out-door paupers in Local Government Board returns, 2968–71:
law of settlement enforced, 2818:
relief committees, 2777–8, 2869.

INDOOR RELIEF.

Numbers, 2882; workhouse not full, 3037; classes relieved in workhouse: disreputable, 2797; friendless, 2985–7; imbeciles, 2817; army pensioners, 2831–2, 2945–9, 3028, 3032:
many inmates have been casual labourers, 2887–91; or female domestic servants, 2892:
return of antecedents of inmates, 2887–92:
dislike of workhouse, 2814; considered discreditable, 3039–40:
infirmary, 2870, 3016–25, 3041–2; large increase in numbers, 3015; distinction in popular estimation between workhouse and infirmary, 2815–6; cost of trained staff, 3004:
cottage homes for children, 2870–1:
paupers seen annually by guardians, 3010–11:
cases of old persons receiving out-relief voluntarily entering workhouse, 2798.

OUT-DOOR RELIEF.

Numbers, 2799–2802, 2881, 2968; given to destitute aged who are respectable and in decent surroundings, 2790–5, 2978–9:
amount, 2803–4; 2874, 2893, 2924–8, 2944:
inadequate unless supplemented from other sources, 2805–8, 2893–9, 2902–19, 2997; supplemented by small earnings, 2929–30; earnings taken into account, 2988–9; 3*s.* 6*d.* enough to live on, 2980–4:
relief in kind, 2850, 2933–5; non-resident relief, 2818–19:
restriction of out-relief, 2820–3, 2849; has not caused complaints, 2824–6, 2851–4; has not broken up homes, 2827; has not caused any case of starvation, 2828; has not increased numbers in workhouse, 2833; has not caused hardships, 2856–7; has diminished pauperism, 2855, 2958–60; has encouraged thrift, 2961, 2994; impossible beyond present limit, 3038:
duties of superintendent, 2770, 2781–6; of cross visitor, 2781–5, 2973–4; investigation, 2780; cases reviewed every eight weeks, 2876–7; cases of pretended destitution, 2835–6, 2875:
persons refused out-door relief usually supported by relatives, 2834:

MR. FOTHERGILL—*cont.*

cost of out-relief, 2878–20; expenditure in the year, 2939:
medical officers, 3008–9; medical relief more stringently administered, 2837–42; reduced owing to subscriptions to general dispensary, 2882–6:
relieving officer: visits should be frequent and unexpected, 2920, 2995–6; duty to report to the guardians, 2921; number of cases to each officer, 2942, 3026; duty to keep diaries, 3012–4; application and report book, 2787–9.

ASSISTANCE OF RELATIVES.

Out-door relief largely supplemented by relatives, 2805–8, 2902–19, 2922–3; assistance of relatives usually voluntary, 2809–13; generally given to persons refused out-relief, 2834:
obligation to support parents should be enforceable without parents first becoming paupers, 2860–5, 3033–6.

CHARITY.

Charity Organisation Society in Birmingham should undertake deserving cases, 2940–1; undertakes few cases at present, 2846–8; not in close co-operation with poor law authorities, 2843–5:
West Birmingham Relief Fund, 2846:
undiscriminating charity as bad as lax poor law administration, 2965–7.

BENEFIT SOCIETIES AND SAVING.

Few members in receipt of relief, 2829, 2963:
amount of sick pay taken into account according to circumstances, 2829–30, 2900–1, 2950–3:
increase of providence, illustrated by figures of societies and savings banks in Birmingham, 2961–2:
provident dispensary, 2990–4.

STATE PENSIONS.

Any pension scheme should be wholly independent of poor law, 2867; State aid out-door relief under another name, 2868.

WAGES, &c.

Rent in Birmingham, 2931–2.

MR. S. D. FULLER (2272–2469).

Is chairman of Paddington guardians, has been 14 years a guardian, 2272–4.

GENERAL POOR LAW ADMINISTRATION.

Applications no criterion of poverty, 2313; character of destitute rightly considered in fixing mode of relief, 2344–5; deserving seldom have to apply to guardians, 2303–9, 2312–28, 2335; pawnbrokers best judges of general distress, 2315–6:
non-pauper poor persons in parish; Mr. Booth's figures; very few apply for relief, 2312–28; encouraged if in distress by new rules, 2316; generally maintained by children in age, 2334–5; cannot make old age provision, 2333:
discrimination should be possible with guardians and public fund, as with Charity Organisation Society and private money, 2434–40:
guardians leisured and attentive in Paddington, 2445–51:
settlement might be abolished for aged, 2383–7.

INDOOR RELIEF.

Workhouse comfortable, more privacy not needed, 2374–6; dislike owing to loss of freedom, 2339:
liberty allowed frequently to deserving, 2339–40; married couples can be together, 2376; Brabazon scheme in force, 2375; committee review cases fortnightly, 2452–4:
infirmary cases go first to workhouse, 2336–8; this checks abuse, 2404–12:
aged and infirm, period of commencement, 2388–92, 2428:
workhouse or nothing offered to undeserving, 2277, 2318, 2373:
inquiry as to past of inmates undesirable, 2307.

OUT-DOOR RELIEF.

Conditions of grant of out-relief to aged in Paddington: desert, 2275–81; providence, 2287; without relatives who should support, 2288–97; or charity available, 2298–9:

MR. FULLER—*cont.*

rules made generally known, 2308–10; deter undeserving, 2310; encourage deserving to apply when in want, 2308, 2316; increase independence, 2341–2:
cases frequently reviewed, 2455:
reduction of out-door pauperism, 2319–21; relief in aid of wages undesirable, 2467–9:
out relief to cases satisfying the stated conditions should be compulsory, 2373:
rules on Paddington lines should be formulated by Local Government Board, who should consult inspectors and guardians, 2347–52, 2373, 2377–82; difficulties of this discussed, 2413–33; favouritism not anticipated, 2416–9:
strict administration and co-operation with charity has worked well in 30 or 40 unions of all kinds, 2346.

Relieving Officers.

Number and duties in Paddington, 2281–6, 2355–65, 2393–5; salaries adequate, 2360–1; visit all cases before referring to guardians, 2393–4:
duties too heavy in many unions, 50 cases each quite enough, 2353–9, 2395–9; Elberfeld almoner only has two cases, 2399:
diaries should not be compulsory, largely add to mechanical work, 2399–403.

ASSISTANCE OF RELATIVES.

Aged poor not on rates, mainly kept by relatives, 2334–5:
moral duty often evaded, 2288–97:
deserving should not be liable for worthless parents, 2366–72:
inquiries of relieving officers, 2283–6.

CHARITY.

Co-operation essential, 2311; with clergy and Charity Organisation Society, 2329–30:
charitable support nearly always obtained for deserving who apply to guardians, 2298–306; charity and rate relief not given to same case, 2456–7:
charitable societies should be private, not municipal, 2458–9.

BENEFIT SOCIETIES.

Raise tone of poor, 2343:
injury not likely from out relief, supplementing pensions if carefully given, 2460–6.

MR. T. GAGE GARDINER (4050–4142).

Guardian of St. Saviour's Union and Secretary of Charity Organisation Society in Newington, South London, 4050–2, 4130; also a Forester, 4053, 4115; works there constantly among poor, 4063; Chairman of Visiting Committee, 4076; visits workhouse weekly, 4080.

GENERAL POOR LAW ADMINISTRATION.

Guardians cannot give enough time to investigate out-relief cases and visit workhouse properly, 4085, 4139–40: in general do not follow cases beyond offer of workhouse where made, 4056–8; strictness not a bar to election, 4113:
Poor Law is, and should be, for destitution not desert, which can only properly be met by charity, 4099–4103, 4122–9; pauper should be worse off than non-pauper, as held by Poor Law Commissioners, 4073, 4086–8.

INDOOR RELIEF.

Few aged inmates have been thrifty, 4076–80; women more so, but scarcely any fit to live with pensions outside, as they need special care, 4080:
comfort should be just short of attraction, 4086–8; more light employment desirable, Brabazon scheme, 4089–90.

Classification.

Will be improved when space allows, but poor group themselves, 4092–4; should be by present rather than past conduct, by officials, 4099; the deserving reticent as to past, 4098, 4142.

OUT-DOOR RELIEF.

Numbers, large and steady decrease, 4059–62, 4134–7; scarcely any resulting hardship, 4063; charity aids reduction, 4135–7:

MR. GARDINER—*cont.*

difficulties of out-relief, 4064; periods of relief too long, 4141; amounts not large, 4065; in theory not to cover rent, 4066, 4097; supplementation expected, 4068; facts as to incomings hard to learn, 4067–71; insufficient inquiry, 4067–71, 4085, 4138–42; injures independent workers, 4072–3; discourages aid of relatives, 4074–5; checks charity for deserving, 4083–4:
relieving officer less likely to get actual facts than private benefactor, 4141–2; inquiry not searching enough, 4138–41.

ASSISTANCE OF RELATIVES.

Checked by out-relief, 4064, 4074–5.

CHARITY.

Charity Organisation Society, co-operation in district, 4054; conditions of aid, 4054; cases of refusal, 4055; friendly sympathy as well as aid given, 4081–2; pensions always found when needed, 4104–5, 4122:
endowed charities in district are largely used for pensions, but might be more, 4107–12, 4122.

BENEFIT SOCIETIES AND SAVING.

Indications of thrift, 4078:
few members come on rates, 4117:
Foresters, sick pay by way of superannuation, 4117–21.

STATE PENSIONS.

Voluntary charity only proper mode of meeting deserving, 4100–3, 4122.

WAGES, &c.

Rent high in district, 4095–6.

MR. J. D. GROUT (13,115–13,376).

Is a wire-worker, living in Shoreditch, 13,115–8, 13,320–2, 13,376; is not a socialist, 13,313–4, 13,327; is in his trade union, 13,321–2; and two friendly societies, but not for old age benefit, 13,323–6.

GENERAL POOR LAW ADMINISTRATION.

Has no complaint as to Shoreditch, 13,197:
poor law could not meet needs of aged like his scheme, 13,353–5.

INDOOR RELIEF.

Has not been inside any workhouse, 13,116–24:
loss of freedom dreaded by poor, 13,352:
workhouse should be kept for aged with pensions, who may wish protection from relatives, 13,212–3.

OUT-DOOR RELIEF.

Tends to lower wages, not being limited to aged, 13,353–5.

BENEFIT SOCIETIES AND SAVING.

Evil of lapses, 13,125–6: suggests contribution decreasing with age, 13,127–35, 13,292–5:
evil of dividing societies, 13,136, 13,267–9, 13,296; societies that promise more than they can pay, 13,137–8; suggests State should publish locally proper scales of benefits, 13,297–301:
restrictions on admission in some societies: unhealthy trades, 13,142–6, 13,270–2; unhealthy persons, 13,147–8:
suggested State sick club for such persons, at ordinary rates, 13,149–55; State should be liable rather than employers, 13,302–14:
medical examination for trades sick funds necessary, 13,205–9:
cases of sick or old age pay conditioned on income, 13,251–65, 13,280:
"Loyal Friendly Society," to which witness belongs, 13,127–8, 13,139–41, 13,272; "Royal Standard Society," conditions, 13,142, 13,152, 13,204–5, 13,263.

STATE PENSIONS.

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Mr. JAMES HAMBLIN (3279–3592).

Guardian for 18 years of Brighton union, 3279, 3369, 3516; chairman for three years, 3280, 3352–3, 3515.

General Poor Law Administration.

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Mr. HAMBLIN—*cont.*

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Mr. RALPH PRICE HARDY (11,639–11,949).

Is an actuary: 11,6340; to various friendly societies, 1707; to Hearts of Oak, 11,707:

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MR. HARDY—*cont.*

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THE REV. ROBERT HART (11,950–12,169).

Is President of the Dunmow Friendly Society, 11,950–1.

GENERAL POOR LAW ADMINISTRATION.

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Dunmow Friendly Society.

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MR. ROBERT HEDLEY (1145–1618).

Is poor law Inspector for the metropolis, 1145–6.

GENERAL POOR LAW ADMINISTRATION.

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MR. HEDLEY—*cont.*

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ASSISTANCE OF RELATIVES.

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CHARITY.

Co-operation of charity and poor law, 1506–10, 1593–4; in St. George-in-East, 1432, 1507, 1593:

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endowed charities, numerous in City, 1478–83; scarce in St. George-in-East, 1492–5, 1594.

BENEFIT SOCIETIES.

Members of better benefit societies rarely paupers, 1453–4, 1552–5; some paupers have outlived savings, 1362:

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trade union wages rules, effect on aged, 1372–3.

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WAGES, &c.

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MISS OCTAVIA HILL (10,459–10,708).

Long knowledge of poorest classes, mainly in London, 10,450–1, 10,454, 10,476, 10,528, 10,589; also partially in country, 10,476, 10,505, 10,638; member of Charity Organisation Society from beginning, 10,640; nature of work in Marylebone, 10,529–30; has collected rents of poor in London, 10,589–95.

GENERAL POOR LAW ADMINISTRATION.

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thinks making outdoor relief a parish charge might increase strictness, 10,571; Metropolitan Common Poor Fund, 10,507–10:

knows of no harshness of officers, 10,631–2.

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ASSISTANCE OF RELATIVES.

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CHARITY.

Organised charity, very useful if not interfering with self-help, 10,494–5, 10,645–6, *e.g.*, Charity Organisation Society, 10,557–8, 10,640–4, 10,701; co-operates very usefully with poor law inquiries, 10,493, working men hold back from Charity Organisation Society work, reasons, 10,500–2:

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STATE PENSIONS.

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universal (Mr. Booth's) scheme: inadequate, too general, and would destroy responsibility of relatives, 10,465–7:
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WAGES, &c.

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value of education, 10,475, 10,582, 10,584, 10,598; marriage age, 10,583; bringing up of large families, 10,601–4; children sent to unskilled work very young, 10,516–7, 10,651; evil of debt, 10,594; intemperance and misfortune, 10,581, 10,693–5:
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THE REV. CANON HINDS HOWELL (7901–8090).

Rector of Drayton, Norwich, guardian for 42 years of St. Faith's Union, 7901–98.

GENERAL POOR LAW ADMINISTRATION.

Population and rateable value of St. Faith's Union, 7909–12; numbers of indoor and outdoor paupers, 7916–18; cases carefully considered, 8034–41; deserving poor, all those who are not drunkards, 7923–6; law of settlement causes hardship 7970.

INDOOR RELIEF.

Numbers, 7919; friendless old people, 7919; old persons suffering from senile decay, 7991–6; test of power of children to contribute, 7920; aged couples do not care to live together, 8017; empty workhouses should be used as "hospitals" for the old, 7953, 7957–66, 7986–7.

OUT-DOOR RELIEF.

Is freely given, 7907–8, 7985; but results in increased pauperism, 8057, 1073–9; numbers, 7927–33; amount, 7934–9, 8014–6; varied in summer and winter, 8080–2; inadequate, 7940, 7947–52, 8018–21, 8049–51; supplemented from other sources, 7941–6:
non-resident relief, hardship of refusing it, 7967–69, 7988–90; medical relief, 7979–81, 7999–8005, 8014–5; application and report book, 8006–13.

ASSISTANCE OF RELATIVES.

Enforced only from those who can afford to pay, 7922, 8087; workhouse offered as test of power to contribute, 7920–1; effect of provision from rates on family feeling, 8086–90.

CHARITY.

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BENEFIT SOCIETIES AND SAVING.

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CANON HOWELL—*cont.*

STATE PENSIONS.

As an addition to outdoor relief, 7953, 7956–7, 8054–6.

WAGES, &c.

Amount of wages in St. Faith's Union, 7913–5, 8022–9; increase in last 20 years, 8046; decrease of population, 8043; rent, 8083; allotments, 8084–5; few paupers in parish owing to paper mill, 7954–5, 8037; shoemakers and rivetters round Norwich, 7924.

MR. W. A. HUNTER, M.P. (13,623–96).

STATE PENSIONS.

Cost to working class occupiers of contributions under Mr. Chamberlain's scheme would be more than the cost to them under Mr. Booth's, assuming the latter to be raised by rate equally divided between owner and occupier, 13,623–7, 13,647–8, 13,655, 13,661:
rentals under 10*l.*, 10*l.*–15*l.*, 15*l.*–20*l.*, and over 20*l.*, separately considered, 13,627–33; figures only include occupiers of dwelling houses, 13,651–4; case of Scotland, 13,627–9; of England and Wales, 13,630–3; excluding London where rents are high and lodgers numerous, 13,631:
figures entirely independent on above assumption, 13,647–8, 13,665–8; not applicable if funds raised as proposed by authors, 13,964; further assumption that women would have 3*s.* a week under both schemes, 13,628, 13,634–5, 13,656; cost of taxation under Mr. Chamberlain's scheme not reckoned, 13,648, 13,657–60:
total cost of Mr. Booth's scheme; how far it could feasibly be raised in way assumed, total rate involved, 13,669–87.

RATES.

Amount of present poor rate, 13,688–95; incidence of rates, 13,651, 13,696; compound householders, 13,640–6; rates largely paid on property not residential, 13,651–4.

MISS AMY HURLSTON (16,797–17,008).

Lives at Coventry, 16,798; not connected with any society, 16,802–4.
knowledge of women's trades in Coventry and other midland districts, 16,797–801, 16,930, 16,984–5; especially watchmaking, her father's trade, 16,799–800.

GENERAL POOR LAW ADMINISTRATION.

Many women look on poor law relief as their only prospect in old age, 16,889, 17,002: especially in nail and chain trade, 16,908, 16,911, 16,916, 16,920:
does not know persons under 60 in classes discussed who are paupers, 17,002–3; but thinks very many come on rates in old age, 17,004–8.

ASSISTANCE OF RELATIVES.

Example where daughter keeps aged parents, 16,925.

BENEFIT SOCIETIES AND SAVING.

Women workers in district nearly all pay to medical and burial clubs, and to works' funds for sickness, 16,838–9, 16,961–2, 17,000; but have no friendly societies, 16,877, 16,945; do not trouble to put small savings in Post Office, 16,946–7; special example of providence, 16,925:
cannot, unaided, provide for age, 16,837–40; hardship of present position, 16,874–6; fear of want in age, 16,965–8:
trade unions not joined by women; disliked by some employers, 16,964–75.

STATE PENSIONS.

Women could and would subscribe to assisted pension fund, 16,841–5, 16,873, 16,960; though it would be difficult, 16,872; scheme should be suited to all, not merely the better paid, 16,954–7:
could usually pay 2*d.* a week, 16,845, 16,849–50; except in nail and chain trade, 16,907–20; instances, 16,885, 16,889, 16,895; more in some cases, 16,925, 16,937, 16,942–4; perhaps 1*d.* from 14 to 18, 16,904–7, 16,928; but few could pay initial premium unaided, 16,847–8, 16,899, 16,928, 16,942–4, 16,953:

Miss HURLSTON—*cont.*

employer should add same sum, 16,851–2, 16,858–9; and State also aid, 16,853–5:
age for pension should be 55, 16,856–7; women's payments to be returned on death before 55; 16,867–71; payments should be weekly, 16,958–9; time must be given for arrears, 16,926, 16,948–50, 16,995–6; joint insurance for married, 16,948:
scheme best compulsory for women, 16,860–1, 16,895, 16,928; aid of employers should be compulsory, 16,858–61, 16,895, 16,928; even though leading to reduction of wage, 16,862; and though employers would dislike it, 16,928:
special difficulties of contributory pension scheme for women, 16,926–8; summary of advantages and objections, 16,928.

Wages.

Trades and wages of women in midlands:
Watchmaking, 16,799–800, 16,807–8, 16,829–32, 16,880–91; depression of the trade, 16,891, 16,991–6; delicacy of touch needed prevents other temporary work, 16,891; cycle work, 16,809–14, 16,833–5; 16,892–5, 16,994; nail and chain making trades, 16,815–6, 16,827, 16,836–7, 16,980–1; their special poverty and evils, 16,907–20; are dying out, 16,931–4: weaving, hat-making, umbrella-making, 16,817–26, 16,836, 16,925:
illustrative cases, watchmaking, 16,880–91; cycle work, 16,892–5; nail and chain making, 16,908–20; weaving, 16,925; cases quoted all young women, 17,001:
women's trades mainly season trades, with slack times, 16,926; the high wages of some Birmingham trades exceptional, 16,935–7; men supplanted by underpaid women, 16,895, 16,928:
single women board with parents, 16,997–17,000; outgoings, 17,000:
domestic servants: low wages generally in district, and limited power of saving, 16,938–44, 16,989–90:
age of marriage: later with the better paid, 16,976–81; proportions of married and unmarried, 16,828–36; young men expect wives to keep them, 16,982–3; hard to save with large families, 16,986–7.

Mr. ALFRED ROGER JEPHCOTT (14,503–14,866):

Is a working engineer, 14,503; living in Birmingham, 14,607–8; is a member of School Board, Trades Council, &c., 14,504–5; and an Oddfellow, 14,505, 14,686–8, 14,766–70.

General Poor Law Administration.

Administration good in Birmingham, inquiries carefully made, but change in mode and nature of inquiry needed, 14,542–53, 14,639–45; work of Relief Committees, 14,625–8; need of popular election of guardians, 14,645–6:
working-class entitled to public aid in age if needed, 14,647–51; demands more consideration, 14,704–9; out-relief should be given to aged, 14,506–7, 14,643–5, 14,753–4, 14,789–90; home feeling in city of Birmingham, 14,516–9:
discrimination should be by past character, 14,785–92, 14,795–9; respectable aged and sick should not be disfranchised, 14,793–4, 14,821–42:
officialism causes dislike of poor law, 14,520–1, 14,643; example in case of woman not legally married, 14,520, 14,526–38, 14,749–50:
about a third of pauperism due to misconduct, 14,554–8; relief given too much to the squalid and worthless, 14,549–51.

Indoor Relief.

Numbers increasing, and will increase, 14,508–9, 14,571–2; desire to check it, 14,622–4:
indoor management very good, 14,641–3; large sums spent on buildings, 14,620–1:
infirmary excellent, 14,642; increase of numbers, 14,512–5; regarded as less degrading than workhouse, 14,510–1, 14,612–9, 14,677:
Marston Green Homes for children, 14,609.

Outdoor Relief.

Amount insufficient, 14,545–7, 14,755–9, 14,789–92; should never be less than 4*s.*, 14,545–7; rules in Birmingham, 14,634–5, 14,639; sick pay from club not supplemented, 14,521–5.

Mr. JEPHCOTT—*cont.*

cost of administration, 14,679; out-relief offices, 14,610:
out-door medical officers, 14,613, 14,641; dispensary, 14,611–2; refusal of medical relief: hard case, 14,520:
relieving officers: officialism and harsh mode of inquiries, 14,520–1, 14,539–44, 14,628–38, 14,700–3; difficult to avoid in any official system in view of imposture, 14,779–84; want of proper discrimination, 14,549–53; desire to save rates, 14,605–6; sufficient in number, 14,760–2.

Benefit Societies and Saving.

Oddfellows, 14,686–8; keep old age fund distinct, 14,766–70; with central security, 14,698; officials and administration, 14,843–65:
superannuation funds of Trades Unions, 14,582–3; of amalgamated engineers, 14,658–64, 14,686–8; 14,747–8; should be more general, 14,661–4:
mode of discrimination in societies, 14,680:
societies would benefit by co-operation with State pension scheme, 14,692–3, 14,763–4; no harm in State supervision, 14,601; officials of Friendly Societies, 14,843–65:
possibility of saving for old age 14,559, 14,652–7; many unable to join societies, 14,565–7, 14,681–2.

State Pensions.

Feeling in favour of pension scheme among working classes, 14,588, 14,665–7, 14,689–91, 14,718–9, 14,736–7, 14,810–1, 14,819–20:
Mr. Chamberlain's scheme, 14,588; contributions, 14,800; possibility of making them, 14,803–9; 60 better age than 65, 14,593–4, 14,817–8; numbers who live beyond 65, 14,589–92; cannot be immediate in effect, 14,738–46:
would benefit Friendly Societies, 14,692–4, 14,763–4; State would see to solvency of their old age funds, 14,695–9, 14,765: responsibility of State, 14,771–8; opposition of official element of Friendly Societies, 14,599–604, 14,813–6; members generally ceasing to object, 14,602, 14,813–6:
young men anxious to provide for age, 14,595–8; desire a growing one, 14,597–8, 14,812; payment of taxes, &c. a contribution for pension, 14,725–34; pensions would not lower wages, 14,673–6.

Wages, &c.

Increased stress of work causing difficulty in getting work in late middle age, 14,571–5, 14,669–72, 14,710–3; action of Trades Unions, 14,576–81, 14,584–7, 14,714–6:
early and improvident marriages, 14,568–70:
increased standard of comfort, 14,668; rent, 14,683–5; home feeling in Birmingham, 14,516–9.

Mr. WILLIAM EDWARD KNOLLYS (567–1144).

Has been an auditor and inspector, and is now Assistant Secretary and Chief Inspector of the Local Government Board; evidence as to provinces, 567–70, 827–34.

General Poor Law Administration.

Destitution should be test of poor law relief, 910, 1060, 1113; not paying rates, 1027–8:
aged, generally taken as meaning over 60, 836–49; majority of aged poor not deserving, 917–8, 959; deserving have been mainly unskilled artisans, 1065–73:
alteration of the law not needed, 821–2; except that law of removal should be modified as regards aged (not lunatics) 823–6, 880:
Local Government Board prohibited from interfering in individual cases, 736; should not have further control over out-relief, 737–40:
harshness of manner of officers, existent though rare, has an appreciable effect on poor, 660–9, 793–809, 970–1, 991–9:
appreciation of work of guardians generally, 1143.

Indoor Relief.

Workhouse not at all a prison, 1038; disliked more in country than in towns, 731–5; physical comforts greater than outside, 697, 724, 730; must not be too attractive, but no danger of this for aged deserving, 724–35, 987, 1087, 1130–2; infirmaries generally excellent, 694–5:

MR. KNOLLYS—*cont.*

inmates sometimes really deserving, especially in towns, 600–3; but great majority undeserving, 959; many must be treated indoors, 572–3, 1085:
conditions of workhouse life—
admission, 632–3:
clothing, 634–43; one plain suit should always be given, 639, 678, 1133–7:
dietary, 650–9, 714–8; must vary with locality, 750–2:
nursing: generally by trained nurses, but still sometimes by paupers in small workhouses, 684–93; one nurse to 14 paupers in London, to 25 in country generally, 691–2; should always be one trained nurse, 958:
provision as to imbeciles, 780–2:
wards, furniture, &c., 644; separate cubicles suggested, 719–20:
employment (not task) for aged, 645–9:
hours, 644; time at disposal, 660:
liberty and leave to go out: about once in two to four weeks, 660; sometimes too rare, 676; should be weekly, and to service on Sunday, 698–703; but latter must be carefully arranged, 721–3, 746–9; more liberty would not increase pauperism, 985–9:
aged married couples; are not separated except by choice, 612–6; thinks half live together, 616; not compelled, 783–92:
complaints: opportunities and treatment of, 664–9, 675; should be received by visiting committees and inspector in absence of officers, 810–20, 957; rare from aged, 835:
objections to workhouse on part of deserving aged—routine life and rules, 670–2; bad companions, 673–5; want of privacy, 675; want of liberty, 696; separation from friends, 696; some feeling of disgrace, 697:
harshness of manner of officers, occasional, but rare, 661–9, 793–809, 970–1, 991–9; advantage of educated officers, 972–81:
improvements suggested, more leave out, and privacy, &c., 698, 719–20; would not increase pauperism, 985–9, 1087:
visits of committees, guardians and ladies, 675, 810–20, 953–6, 981:
cost of indoor relief, average 4*s.* a week, 1089.

Classification.

General, by ages, 618–19:
difficulty of judging as to antecedents, 773, 882; present rather than past character and habits generally considered, 620–3, 767–77; objections to this, 773–7, 1046–50:
some separation or privacy desirable for most deserving, 624–31, 698, 883, 935; suggests separate cubicles, 719–20; separation might make the bad worse, 880–5:
a large proportion of the aged are sick and classified by nature of illness, 753–66; infirmaries generally excellent, 694–5:
almshouses or cottages: arguments of Poor Law Commissioners against, 727–9; proposed at Sheffield, 931–4, 940–1, 1141–2:
county or other increased areas of indoor relief would improve classification and status of officers, but remove poor from friends; with present or smaller area for out-relief; approves on the whole, 921–30, 939, 1051–3, 1079–84.

OUT-DOOR RELIEF.

Given in money or money and kind, 1101; feeling in favour of now increasing, 740:
inadequate usually, supplementation expected, 585–6:
amounts, generally 2*s.* to 3*s.* 6*d.* for single, 4*s.* to 6*s.* for married aged, 574; expenditure by recipient not carefully supervised, 1102; sometimes given to occupants of bad homes, 1017–20:
discretion of guardians as to amount absolute, 893–904; should not be interfered with by further regulations, 737–40, 901–4; electors final judges of administration, 904:
power to refuse should be retained by guardians, 1103–6:
insufficient time allowed for consideration of cases, 850–9; discrimination thus difficult, 860–3; reference to guardian of parish, case should not be pushed because personally known to him, 864–8:
investigation easier when out-relief is sparingly given, 878–9:
"permanent cases": evils of infrequent revision, 579–84, 1021–6:

MR. KNOLLYS—*cont.*

out-relief to pay rent unusual, 869–70; but occasional, 1017–20:
out-relief should not supplement wages, but small casual earnings different, 704–6, 905–7, 951–2, 1034–5:
refusal of out-relief to aged rare in provinces unless for ill-health requiring special attention, bad homes or belongings, or bad character, 572–3, 1007, 1049–53, 1089–94, 1138–40; or relatives able but refusing to help, 1074–8:
refusal in exceptional unions, where charity meets hard cases, or hardship would result, 1095–9:
relief on loan, general and medical, desirable, as checking pauperism, 943, 960–1:
nursing for out-door poor; subscriptions to associations and district nurses, 678–82; sometimes by unskilled neighbours, this unsatisfactory, 683.

Relieving Officers.

Duty as to inquiring into and visiting cases, 575–8, 862; are best persons to make inquiries, subject to appeal to guardians, 995–8:
district and other duties often excessive, 942–7; would not propose any fixed limit to district, 947; but 500 cases too many even in towns, 1008; permanent cases, often perfunctorily visited, as many as 100 in a day, 875:
application and report book, 577; mode of keeping greatly varies, 862; might be watched generally by inspectors, 872–4; cause of distress too often omitted, 1009–12:
relief should be paid to pauper in person, at home or pay station, 876–81, 1100.

ASSISTANCE OF RELATIVES.

Amounts recovered largely vary according to care of guardians and officers; examples 604–11, 942; only required from relatives who are able, 1001–7; magistrates' order after proof of ability needed for compulsion, 1001:
neglect of parents by children, general, 594–7, 942; but friends usually keep most respectable from workhouse, 598–602:
workhouse test properly used to obtain aid from relatives able but unwilling to assist, 1074–8.

CHARITY.

Co-operation of charity and poor law necessary to prevent hardship, if out-relief refused, 1095–9; danger of overlapping in doles; should co-operate by taking separate cases; this would stimulate charity and ultimately meet all deserts, 587–93; 707–13, 741–4, 908–17, 962–9, 1060–3, 1124–7:
charity less degrading as not raised by compulsion, 1128–9:
endowed charities should be kept to parishes if possible, but be applied for deserving, 741–3, 969, 1054–9; often vary with pauperism, 891–2:
Lord R. Montagu's return of endowed charities not generally considered by those who administer poor law, 886–9; advantage of such consideration illustrated by Brixworth, 890.

BENEFIT SOCIETIES AND SAVING.

Members, except of burial clubs, seldom come on rates, 983–4; even though the clubs do not provide for old age, 1013–6:
pensions of members generally partly reckoned in relief, thinks this works well, 1029–33 and is no hardship, 1107–23:
small savings do not keep from rates, 1039–45.

STATE OR RATE PENSIONS.

If with contributions would not meet the majority of pauper cases, 917–20.

MR. J. F. LADD (14,344–14,502).

Is a wood dealer, formerly a labourer; lives at Sellinge, in the Elham Union, Kent, 14,344–51; earnings, 14,449–53; is auditor of the London and Counties Labour League, 14,352–4, 14,411–3.

INDOOR RELIEF.

Has not visited workhouse, 14,485; Guardians humane to inmates, but confinement disliked, 14,426–8; no complaints of treatment, 14,441, 14,464.
needed for helpless and friendless old, 14,482–7.

Mr. LADD—*cont.*

Outdoor Relief.

Amounts in Elham Union too low, 2*s.* 6*d.* a week, 14,355–63; supplemented by savings, friends, &c., 14,377–86; freely given, 14,456–7; small casual earnings allowed, 14,442–4; mode of payment, 14,498–502:
should be doubled for deserving, 14,365, 14,403, 14,433–4, 14,455–8; this would not check thrift, 14,438:
how far possible to discriminate cases, 14,366–8, 14,429–34, 14,439–40, 14,445:
cases of refusal, 14,396–402:
out-relief and rent, 14,435–7; and club money, 14,493–7:
no complaint of relieving officer, 14,498.

Assistance of Relatives.

Sometimes harshly enforced, but does not know cases in Elham Union, 14,387–93; ratepaying justices should not be tribunal, 14,404–10:
aid given should not always be taken from out-relief, 14,446–8.

Charity.

Endowed charities in Union, 14,369–76, 14,467–76; approves of dole system, 14,470–6.

Benefit Societies and Saving.

Village dividing club, 14,411, 14,414–9.
London and Counties Labour League, 13,352–4, 14,412–4:
large friendly societies: have many members in his village, 14,420:
labourers cannot afford old age as well as other club payments, 14,420–5, 14,454, 14,488–90; old age needs not realised, too distant, 14,459–63; other saving preferred to annuities, 14,477–81.

State Pensions.

Has not thought or heard much about these, 14,431, 14,454–5, 14,476:
contributory scheme: labourers do not realise old age needs, 14,459–63.

Wages, &c.

Wages in district, 14*s.* or 15*s.*, and extras, 14,394–5, 14,421; less in some parts, 14,465–6:
rents, 2*s.* 6*d.* a week, 14,382–5, 14,491–2.

Mr. C. D. LANG: *see under* Cardin.

Mr. GEORGE LANSBURY (13,697–14,053).

Is a veneer-cutter, and has been for the past year a guardian of the Poplar Union, 13,697–702; member of gas workers' and general labourers' union, 13,880–2; is a socialist, 13,909, 13,916.

General Poor law Administration.

Conditions of Poplar Union, 13,708–12, 13,989–91; more out-door relief than in-door to aged, 13,779; Poplar and Whitechapel compared, 13,713–6, 13,989–99; Jewish Board of Guardians in Whitechapel, 13,991–9:
pensions, and homes for infirm, better than present poor law system for aged, 13,797–9, 13,864, 13,919–20:
Metropolitan common poor fund; checks out-relief which is a local charge, 13,790–3; should cover all expenses on relief, 13,872–5, 13,949–52:
poor law charge should be general, not local, 13,796, 13,978; reforms checked by regard to rates, 13,975–8:
settlement should be abolished, and removal optional, 13,793–5, 13,889–92.

Indoor Relief.

Workhouse system bad for aged, crushes individuality, 13,764–71, 13,922–4; officers become unsympathetic, 13,771–3, 13,923; numbers in workhouse, 13,883:
system, though bad, might be more kindly worked, 13,846–7, 13,924–5; standard of comfort in workhouse should not depend on that outside, 14,048–52; guardians are remedying defects, but fear high rates, 13,975–8; visiting committees, 13,740; of women, 13,759, 13,884.

Mr. LANSBURY—*cont.*

conditions of workhouse life:—
hours of rising and meals too rigid for aged, 13,703–7, 13,718–22:
dietary too uniform; faults, 13,723–35, 13,814–20; variety needed, 13,960–74, 14,005–21; new one just sanctioned, 13,877–9, 14,008–17:
clothing inadequate and too uniform, 13,745–63, 13,808–13, 13,821–2, 13,871–2, 13,952–9:
recreative employment needed, 13,743–44, 13,868–70, 13,924; Brabazon scheme, 13,743, 13,869:
leave of absence and visits of friends should be more frequent, 13,736–42; should be a room for private visits, 13,885–8, 14,040–1:
searching and prohibited articles, 13,736–9, 14,025–43, 14,052–3:
treatment of sick and infirm, 13,771, 13,851–64; medical attendance insufficient, 14,021–4; nursing inadequate, 13,851–7, 14,000–4; sick asylum for acute cases, not well managed, 13,708, 13,855–63, 14,000–4; suggests institution in suburbs for infirm, 13,864–8, 13,979.

Outdoor Relief.

Numbers, 13,779, 13,785–6; amounts inadequate, usually 2*s.* to 3*s.* a week for each old person, 13,774–88; only given in Poplar in aid of other means, 13,775–6; thus in aid of wages or begging, 13,788, 13,823:
refusal causes private relief and migration, 13,875, 13,993; increase in Poplar, 13,876.

Charity.

Private charity similar in effect to rate relief, 13,875, 13,993:
charities of district not open to all, 13,789–90.

Benefit Societies and Saving.

Friendly Societies' rules, 13,842:
saving not possible generally for working men, who are mostly not in trade unions, 13,935–9:
no old age benefit in his union, 13,882:
savings should not be allowed with a proper pension, 13,893–910, 13,926; should in no case give right to more pension, 13,931–41.

State Pensions.

Witness' scheme:—
his proposals part of a general state socialism; would not apply to an immediate scheme of small pensions, 13,907–10, 13,916–8, 13,927–8, 14,044–7:
pension should be given to persons over 60 or incapacitated, 13,798–801, 13,826, 13,942–4:
cannot say amount, but would be more than 10*s.* a week, 13,804, 13,908–9, 13,928; not to be raised if delayed, 13,832; should be adequate to meet needs without work, 13,799, 13,825–7, 13,843:
all should be obliged to rely on State in age; no danger in this, 13,847–50, 13,988; should be prevented from working for wages, 13,832–3, 13,840–5, 13,893–904; should have to die financially at 60, and dispose of savings, 13,893–910, 13,926:
pensioners becoming destitute should be treated penally, 13,805–6, 13,980–7; would not be numerous, 13,945–7, 13,987:
pensions to be paid by local authority from Imperial fund, 13,802–4, 13,828–39:
Mr. Booth's scheme of 5*s.* a week all round better than present system, 13,919–21.

Wages.

Of warehousemen, &c., 13,938.

Sir HENRY LONGLEY, K.C.B. (7550–900, 8237–347).

Has been Chief Commissioner of Charities since 1874, and was before that a Poor Law Inspector, 7550–2.

Endowed Charities generally.

Extent for certain purposes 20 years ago, 550,000*l.* for almshouses and pensions, 365,000*l.* for dole gifts and (as to 65,000*l.*) general uses of poor, 7553–6, 7816–23; since larger, especially former, 7557–60; latter class alone convertible for general use of aged poor as a class, 7824–33:

SIR H. LONGLEY, K.C.B.—*cont.*

administration often bad, 7563; publicity and annual reports desirable, but expensive, 7723–9, 7880; question of more inspection, 7707–11, 7869:
amalgamation and extension of areas of management recommended, 7575–6, 7728–48; as saving expense and overlapping, 7845–8:
value of co-operation with voluntary charities, *e.g.*, Charity Organisation Society, and guardians, 7648, 7712–7, 7762–9, 7847; deserving should be kept by charity off rates, and poor law strictly administered, 8318–25:
municipal charities, 7622–5:
no co-operation with friendly societies, 7718–22.

Doles.

Doles or charities spent in small gifts, mischief of, generally, 7563–5, 7579, 7661–2, 7892–4; examples of, 7586–9; recognised by eminent statesmen, Commissions, and generally, 7563–71, 7688, 7864–5; distribution at discretion of trustees, often vicars and churchwardens, 7590–9; precarious in their nature, 8327–40; preferred by actual recipients, 7680–2, 7863; large in small areas, attract poor, 7742–51; opposition of interested persons to conversion of doles, 7642–51, 7863, 7897–9; need of reform now more recognised, 7676–9:
"right" to doles does not exist as regards individuals, 7690, 7863, 7882–3; should not go to those not needy, 8253–9; friendly feeling should be encouraged by private, not endowed gifts, 7687:
doles to persons receiving relief harmful and illegal, decisions of Court as to this, 7691–2, 7861–2, 7895–6:
objects to which doles can be converted, 7628; application to allotments, &c., 7773–4; cottage hospitals, 7856–7; nursing, a good object, 7846–51; provident societies, 7628, 7852–3, 8316–7; education, under Endowed Schools Act, 1869, 7633–9; opposition to, 7640–1, 7679; on ground of helping the wrong class, 7790–6; technical education, 7679, 7812–8; apprenticeship and school fees now undesirable objects, 8242–52:
use of doles to help deserving off rates very desirable, 7864–5, 8260–2; application to pensions, objected to where recipients control election of trustees, 7642, 7651; seldom complained of afterwards, 7653; desirable and frequent, 7811, 8260–2; legislative direction for desirable, rather than local schemes, 8318–25.

Endowed Almhouses and Pensions.

Almhouses, 7654–60, 7884–9, 8262–79, 8346–7; land can be devised for, 7887–90, 8346–7; occupants should be deserving aged non-pauper "second poor," with endowment adequate for total maintenance, and under supervision, 7654–60, 7809, 8269–79; supervision only practicable if charity large, 7693–4:
endowed pensions, 7553–4, 7642, 7646–9; given to those in almshouses, 7654–60; periodical revision and visiting desirable, 8330–2, 8336–7; supplementation (not from poor rates), 8333–4; conversion of doles to, frequent and desirable, 8260–2:
vacancies should be filled by trustees collectively, 7777; publication of them may attract undeserving, character should be more fully gone into, 7779–85; improved mode of notifying and filling, 8326–9.

Powers and Work of Charity Commissioners.

Can deal with charities under 50*l.* on application of two individuals or one trustee, 7572, 7844; these include mostly small and mischievous doles, 7834–44; can only deal with charities over 50*l.* on initiative of trustees, 7573; or in case of gross abuse through Court of Chancery at very great cost, 7607–11:
opposition to efforts for combination of charities, 7600–1, 7612–5, 7741:
wider powers sought, 7581–5; for dealing with charities over 50*l.*, and summary conversion, 7666–8; as to extension of areas, 7728–41; for making doles useful, 7864–5, 8318–25; apathy of Parliament, 7582–4, 7881:
schemes of Commissioners for applying doles to pensions, education, &c., 7628–32, 7642–50, 7673, 7760–64, 7770, 7865; as to almshouses, 8279; publication on church and chapel doors, 7798–7804; amendment of old schemes, 8338–9:
Fulham and Hammersmith scheme for conversion to pensions, 7642–50; amounts and conditions of pensions, 7646–8, 7804–8; general local approval, 7649–50, 7797:

SIR H. LONGLEY, K.C.B.—*cont.*

revision and republication of reports of Brougham Commission, 7780–1, 8343–5:
inquiries in detail as to counties, extent, cost, and advantages, 7878–9, 8280–95; should be conducted by Commissioners and not County Councils, 8296–8315; reports might be partially published, 8342–5:
year book or continuous survey of charities not possible with present staff, 7753, 8340–1:
concert of labouring bodies desired, 7649–50, 7797:
cy pres doctrine, as to conversion of charities from obsolete uses, practice and decisions of Court of Chancery, 7642, 7668–75; how far needing review, 7871–4, 8252.

Charities in local areas—

Essex, Nottingham, Somerset, 5557; some Northamptonshire parishes, 7587, 7594–6; Bristol, 7618–27, 7734–7, 7787; Chester, 8333; City of London, 7730–3, 7770–2, 8344; Coventry, 7616–7; Fulham and Hammersmith, 7642–50, 7797, 7804–8; Kensington (Campden), 7669, 8331; Leicester, 8327–9; Lichfield, 7642, 7863; Oxford, 7701–2, 7766; Shoreditch, 7775–7; St. Olaves, &c., 7744–51; Tewkesbury and Walthamstow, 7600–1, 7613–5:
detailed county inquiries: Denbigh, 5558–9, 7879, 8280–8; Yorks (West Riding), 7780, 8293:
action of County Councils in regard to charities, 7756–60; power of initiative desirable for County (and parish) Councils, 7705–6, 7870.

MISCELLANEOUS.

Charity endowed and private should co-operate with a strict poor law administration, and keep deserving entirely off the rates, 8318–25:
does not advocate cottage in place of workhouse infirmaries, 7858–60; opposed to State-supported almshouses, 7891, 8268:
benefit societies, deprecates State aid, 7854–5.

MR. A. MCDOUGALL, JUN. (5021–5160).

Is vice-chairman of the guardians of Manchester township, 5021; which is only central part of the city, 5044, 5065, 5072, 5148; administers private charity over whole city, 5040–5.

GENERAL POOR LAW ADMINISTRATION.

Statistics of pauperism, 5088–9; large amount due to density of population and lodging houses; 5120–5, 5148, 5157–60; officers always kind to poor, 5061, 5126–7; some few suffer much to keep off rates, 5050–1; settlement of aged should be abolished, 5149.

INDOOR RELIEF.

Necessary, in many cases, 5055–6; most inmates are so from own fault, 5057; servants and daughters who have been at home chief exceptions, 5058; guardians give much care to management, 5099, 5113; but is too crowded, 5139–42; reluctance to enter, due to fear of bad company, 5133–4; complaints of bad language, &c., especially at night, 5027–31, 5098; infirmaries excellent and attract poor, 5136–8; aged couples wishing to be together given out-relief, 5114–6; army pensioners, 5150–3.

Classification.

Most deserving aged, unsuited for out-relief, should be kept apart, 5023–4, 5032, 5035–7; not more than 3 or 4 together, 5098; would be very few, 5026, 5030–2; special houses would be needed, 5027, 5032; or combination of city unions for workhouse purposes, 5033, 5142–8; discrimination difficult, 5025; such cases best kept apart from poor law, 5038–9.

OUT-DOOR RELIEF.

Manchester system of restriction, 5022, 5063–70, 5088–90, 5117–9; great reduction since 1872, 5088–90; given only to the most deserving aged, if homes, &c. good, 5032, 5034; 20 men and 100 women over 60 now get it, 5063–70, 5154–5; careful inquiry, 5700–1; does not cause hardship, and raises poor, 5067–8; was opposed to at first, but now satisfied of good results, 5093–7; has raised character of whole streets, 5093–5, 5109–10; amount 3*s.*–4*s.* only, except in sickness, 5075–6.

MR. McDOUGALL—*cont.*

Relieving Officers.

Kind and energetic in inquiries, 5061–3, 5126–7; very helpful to his work, but could not take it over, 5045, 5102–3, 5111–2; cross-visitor, 5063, 5069.

ASSISTANCE OF RELATIVES.

Out-relief refused where aged live with children who can maintain, 5119; sons seldom come forward to help those seeking relief, even if house offered, 5047–9; parent should be given order for help by justices without having to go to guardians, 5051.

CHARITY.

His personal work in City of Manchester, 5039; object is help of poor not saving rates, 5085–7:
takes special cases, and visits and relieves them, 5039–41; many cases recommended by relieving officers, 5045, 5060, 5102; conditions of his aid, good character and some other means, 5052–3, 5081–2; does not find more than 100 suitable, 5042–6, 5071; visits personally every four weeks, next gift being always sure, 5054, 5082; spendings of recipients, 5072–3; value of personal visits, privacy and gradual confidence, 5079–80, 5102–4, 5111–2; power of refusal essential, 5106; work might be done everywhere, by societies or by guardians, 5102–8:
organised charity desirable, but none at Manchester, 5039–59; private charity large but irregular, 5077–8:
endowed charity, mainly for coals, &c., 5077; useful in their way, and carefully given, 5083–4.

STATE PENSIONS.

Danger of relatives getting them, 5091; would hinder his work, 5092; power of refusal at discretion essential, 5104–8.

MR. MALCOLM McNEILL (9473–9771).

Has been Inspector, and is Secretary of Board of Supervision, Edinburgh, 9473–9.

GENERAL POOR LAW ADMINISTRATION.

Board of Supervision, duties of, 9473–9; parochial boards, 9480–4; meetings twice a year at least, 9545, 9630–2; relief committees general, 9632; combinations (for indoor relief), 9486–9:
parish area for out relief, 9486–9; circumstances of poor thus known, 9573; parishes often large and populous, 9723–7:
qualification for manager (guardian), 9480:
rating arrangements, 9480–2, 9660–1; audit needed, 9639:
able bodied have no right to relief, 9634–9, 9653; army pensioners, 9554–6; lunatics, 9654–60:
removal of aged, hardships of, 9646–51:
town administration becoming stricter and more discriminating, aged pauperism mainly a town problem, 9537:
statistics of pauperism, 9576–81, 9602, 9691–9702; per-centage of population on fixed days 2¼, higher for aged only, 9602, 9691–9702; aged paupers (over 60), 30 per cent. of total, 9576–81; returns not very trustworthy, 9728–31; average age of coming on rates not known, 9570–2; pauperism decreasing, owing to better administration, 9538, 9574–6, 9641–2, 9674; paupers mainly lower labouring class, often "neer-do-weels," 9574–9601, 9703–7, 9720–2.

INDOOR RELIEF.

Poorhouses [workhouse] offered [to aged (but not always)] with bad homes, or special infirmity, 9529–32; or with children who should support them, 9529, 9589–90, 9748–50:
prejudice against, though more comfort than outside, dislike to leaving friends, 9533–7; not abating, 9677–9:
poorhouse arrangements: employment, wood-chopping, &c., 9498–9502; nursing, greatly improved, 9563–5; abuse of old pauper nurse system, 9564; aged married couples, 9495:
poor house test being more applied in towns, with approval of working classes, 9732–41:
treatment not thought harsh, 9496–7:
statistics as to indoor aged not obtained, 9503:
classification, much as in England, 9652: by character as far as possible, though difficult, 9490–4:

MR. McNEILL—*cont.*

OUT-DOOR RELIEF.

General to aged, 9503–4; especially in country, 9529, 9587–90; town practice stricter, 9537, 9709–14, 9734–46:
amount usually 3*s.* 4*d.*, 9504, 9540; women contented on 2*s.* 6*d.* and no help, 9541–4; sometimes very small in Highlands, with help from neighbours, 9752–60:
rules, regulating, suggested and being adopted, but should not be forced on boards by law, 9674, 9681–4:
revision at least half-yearly, with frequent visits by inspector, 9544–9:
starvation cases unknown in Scotland, 9761:
applications for relief, procedure, 9505; application book, with details of each case, 9505–6; not including help other than of children, 9578; responsibility with inspector till meeting, then with parochial board, 9505–7, 9528; inspector (relieving officer), 9505, 9633; visits cases at once on application, 9505; and frequently after, 9544–9; responsible for relief till board meets, 9507; even if meetings only half-yearly, 9633; schedules of questions for periodical inquiries, value in checking fraud, 9548; staff large in large parishes, 9547;
complaints only by statutory appeals, 9510–27, 9552; appeal to sheriff, if relief refused, 9507–13; to central board if dissatisfied with nature or amount of relief given, 9510–18; procedure, numbers and results of such appeals, 9519–27, 9675–6:
nursing in homes of poor, 9529, 9531–2.

ASSISTANCE OF RELATIVES.

Inquiries carefully made, 9550; and discretion exercised, 9582–5:
maintenance in homes of children preferable, 9551, 9585; reasons for objections, and value of poor house offer as stimulus, 9748–50:
convictions hard to obtain, 9550, 9582; regrets this, 9688–90.

CHARITY.

Organised charity co-operates with poor law in towns, with good results, 9668–73.
church charity partly in aid of rates, 9663–7, 9670:
doles from endowed charities increasing pauperism, examples, 9608–25, 9715–9; legislation desirable, 9686–7; might do for pensions, 9719:

BENEFIT SOCIETIES.

Members scarcely ever come on rates, 9653, 9557–62; probably largely availed of, 9557, 9607, 9626–8.

STATE PENSIONS.

State-aided pensions, with contributions, would not meet pauper class, 9591–4, 9703–7:
unaware of opinion of working classes on, 9685:
adverse view of inspector with large experience, as being pauperising out-relief, 9770–1.

WAGES, &c.

Agricultural wages, 14*s.* to 18*s.*, 9605; inadequate in many cases for old age provision, 9606, 9751:
migration to towns, 9732–4:
standard of living much risen, 9749–50:
rent high, 9751, 9762–9; lodging generally given at farms, 9766–7.

MR. T. MACKAY (9772–10,186).

Has been 14 years a member of St. George-in-the-East Committee of Charity Organisation Society; not a guardian or resident, but has carefully studied poor law, 10,049–53.

GENERAL POOR LAW ADMINISTRATION.

Systems of restriction of out-relief and co-operation with charity applicable generally, 9792, 9804, 10,034–7; strict poor law stimulates charity for deserving, 10,042–4:
guardians often backward and afraid, and value popularity, 9804, 9809–10, 9864, 9867, 9900–2; often not experts, and looking for other posts, especially in towns, 9900, 10,155–62; qualification not essential, provided they are not class who profit by poor law, 9902–3; strictness now requires much moral courage in guardian, 9809, 9864, 9867:
destitution rightly test of poor law relief, 9912, 10,184:

MR. MACKAY—*cont.*

Poor Law Commissioners, policy of against out-relief and for dispersion of pauperism, should be further developed, 9807–9, 9864–5, 10,145–54:
Local Government Board should more actively encourage strictness and strengthen guardians, 9805–12, 9852–3, 9864–7, 10,045, 10,145–54:
improvement spreading, especially in last few years, 9852–64, 10,045–6; illustrative unions, 9857–60:
poor law conferences, good results of, 9853, 9863, 10,045:
pauperism due to character rather than poverty, 9912–4; aged paupers have generally been paupers in early life, 9915–24.

INDOOR RELIEF.

No increase in St. George's from refusal of out-door, 9778:
comfort in workhouses, approves of, 9865:
workhouses disliked by poor, but not kept in view, 10,001–2:
some army pensioners in workhouse, who have wasted quarterly pension, 9828–33, 9925–40.

OUT-DOOR RELIEF.

Abolition in St. George-in-the-East, 9785; desert and thrift met by charity, 9784–7, 9817–8; does not drive poor elsewhere, 10,127:
abolition, or at least restriction, generally desirable, 9820, 9866–7; except in cases of urgency, 9868, 10,006; approves any system restricting, 10,034–7:
pauperism increased by bad administration, 9774, 9794–6; old age pauperism mainly begun in youth under lax *régime*, 9899, 10,032:
discrimination impossible in short time allowed for cases, 9797, 9800, 10,087–8; does not prove satisfactory, 9842–6; dissatisfaction caused by arbitrary variations, 9798, 9842–6:
strict system not more disliked by poor, 9799; who think less about poor law in strict than lax unions, 9901, 10,076–80:
inadequate doles, often given, 9801–3, 10,163–71:
legal encouragement deprecated, 9812, 9852:
discourages saving and affects wages, 9892, 9908–11, 9966–8, 10,034–7; case of less pauperism and general saving in an outlying parish, 9892, 10,172–5:
increases demand on private charity, 9835:
"right" in eyes of poor to out-relief when given, but not to charity, 9794, 9837–8, 10,076–9:
parish area and charge for out-relief; knowledge and check useful, but risk of favouritism, 9847–51.

CHARITY.

Co-operation of strict East End unions and Charity Organisation Society, Tower Hamlets Pension Society, clergy and other charity; has worked well continuously for 20 years, 9772–4, 9792, 9899–9901; details as to action of charities, 10,089–107; approved by clergy, 10,122–5; one or two members of committee are guardians, 9779; cases sent on by relieving officers, 10,094–5; co-operation voluntary, 9873–4; system applicable generally, 9792, 9804:
charity meets hard cases, at small cost, $\frac{1}{10}$th of out-relief, 9774 10,054–61, 10,112–3; meets adequately cases of desert, 9784–7, 9793, 9870, 10,042, 10,061; in a poor population, 10,062–71; aids relatives to visit, 9874:
funds for charitable assistance, adequate, 9791, 9870, 10,104–6; raised privately, 10,185–6:
Charity Organisation Society: education of public feeling by, 9853, 9863, 10,045; work in East End unions, 9774–92, 10,054–7, 10,094–9:
Mansion House fund, evils of, 9774–7, 9794:
Tower Hamlets Pension society, 9779–84, 9788:
pensions of Charity Organisation Society and Tower Hamlets Pension society, amount and supplementation, 9788–90, 10,019–29, 10,054–61, 10,180; based on thrift as only sound test of merit, 10,176–84; consideration of cases, 10,082–6; conditions and extent of inquiries, visits, almoners, treats, nursing in sickness, 10,089–103; refusals, 10,132–9; many more would get out-relief in lax unions, 10,140–4:
district very poor, 9793, 9804, 10,062–71; social condition improved; poor not driven away, 10,127–31:
"Relief of Distress" Society, 9792, 10,124:
"right" to private fund not felt; honourable reluctance of poor to impose; hence success, 9784, 9837–8, 10,076, 10,143:

MR. MACKAY—*cont.*

subsidising charity undesirable; would lead to claim of "right," 9871–2, 10,114.
endowed charity: doles increase pauperism, 9794–6; St. Katharine's Precinct charity helpful in pension cases, 10,120–1.

BENEFIT SOCIETIES AND SAVING.

State aid of benefit societies, undesirable, 9886; universal pensions would injure them, 9828:
popularity of benefit societies and mutual principle, 9887:
endowment insurances of Prudential Society, popular with poor, 9825, 9877–85:
partial reckoning of pensions, in fixing out-relief usual, but illogical, 9817–9, 9995; encourages bad clubs and pauperism, 9895–7; charity should take the few *bonâ fide* cases of partial provision, 9887–9, 9995–9, 10,176–84:
deferred annuities very unpopular, 9824–6, 9834; other old age provision better, 9827:
savings of poor, great extent of, with particulars, 9877–85; depend on character, rather than means, 9910:
of country labourers, 9881–2, 9887–9, 9910, 10,040–1; good investment readily availed of, 9817–9, 10,047–8; in towns, 9890–1; discouraged by out-relief system, 9892, 9908–11, 9997, 10,034–7:
"People's Banks" in Germany, 10,038, 10,048.

STATE OR RATE PENSIONS.

Rate aid of thrift [Mr. Bartley's scheme]; objections to; difficulty of defining thrifty for a statutory right, and spread of pauperism and bad clubs; charity should aid thrift, 9813–20:
State pensions:
contributory [Mr. Chamberlain's] scheme; objections to; old age not the only risk of life; fixed age causing friction, and involving extra benefits by way of charity; dislike of deferred annuities; failure to meet residuum, 9821–7:
universal [Mr. Booth's] scheme; objections to, enormous cost for real need of few, 9828, 9861–5; injury to benefit clubs and thrift in early life, 9828–34; tendency to lower wages of old and generally, 9969–82; compared with private inheritance, 9941–57, 10,016–8; a form of protection, 9969–73; 5*s.* would not prevent recipients from working, 9983–4, 10,024–5:
generally: discouraging to thrift, 9990–7, 10,043; hurtful to benefit societies, 9994; distinguished from deferred pay pensions, 9927, 9987–9, 10,030–1; work does not give claim for State aid, 9839–42.

WAGES, &c.

Ill-feeling among poor communistic, not against strict poor law, 9800; extreme poor careless of future, 10,000–3:
agricultural labourers, savings of, 9881–2; in Shropshire, 9887–9:
wages liable to be lowered by lavish out-relief or State pensions, 9892, 9908–11, 9966–8, 10,007–15, 10,126:
wages not affected by cheap food, 10,033.

MR. RALPH MANLEY (16,448–16,541).

Is a ship's cabin fitter, 16,448; wages, &c. of trade, 16,518–30; is a Forester, 16,515–7; familiar with working class opinion in East and North London, 16,477–8, 16,489, 16,514–7.

GENERAL POOR LAW ADMINISTRATION.

Relief goes to the most artful; the self-respecting will not apply, 16,450:
test of entire destitution hard for deserving, 16,458–62.

BENEFIT SOCIETIES AND SAVING.

Very hard for many, especially the unskilled, to provide for age, 16,466; difficulty of paying regular premiums over long periods, 16,473, 16,479, 16,506:
uncertain finances of friendly societies, 16,479; can deal with sickness, &c. before age, 16,481, 16,488; but unsuited for annuity work, examples, 16,481–8.

MR. MANLEY—*cont.*

STATE PENSIONS.

Universal pensions desirable, 5*s.* a week for all at 65, 16,451–7, 16,498–510; to be given to all, irrespective of character, 16,531–40; or position, 16,456–7; even the richest, 16,494–6; would encourage thrift, 16,463–6, 16,510; to be paid for by all through indirect taxation, and thus not pauperising, 16,494–8, 16,511–3:
savings for extra pension should also be kept for old age, with State guarantee, but no aid, 16,467–79, 16,498–510; best kept by State, *e.g.*, Post Office, 16,470–1; not to be withdrawn before, 16,475–6:
Mr. Chamberlain's scheme would not meet those most needing provision, 16,485–6:
regular contributions over 40 years would be impracticable, 16,473–9; 16,486:
these views widely held, 16,477–8.

WAGES, &c.

Migratory life and uncertain wages of town workers, 16,489–93; many could not provide for old age, 16,466; rural conditions different, as homes, &c. are fixed, 16,490:
wages, &c. in his own trade (ship cabin fitter), 30*s.* a week and uncertain; too low to provide for old age, 16,518–30.

PROFESSOR MARSHALL (10,187–449).

Is Professor of Political Economy at Cambridge, 10,187; has studied question of poverty, 10,188; no practical experience as guardian, 10,189; experience of Charity Organisation Society at Oxford and Cambridge, 10,237.

GENERAL POOR LAW ADMINISTRATION.

Working class dissatisfied, 10,203, 10,298–308; their co-operation needed, 10,438–440; elections of guardians imperfect test of opinion, 10,198, 10,233; difficulty of finding working class opinion, 10,197–202:
destitution should not be sole ground for relief, 10,222, 10,331–2, 10,378–80; conditions of 1834 not applicable to 1893, 10,272, 10,358–65:
simplicity in poor law administration impossible, 10,335–6:
rates regarded as an insurance fund, 10,387:
volunteer aid needed, 10,330–448; Elberfeld system, 10,338.

INDOOR RELIEF.

Workhouse test cruel and antiquated, 10,300; prison sometimes said to be preferred to workhouse, 10,412–7:
classification at present mainly a division of sex and age, 10,216, 10,282–6; mixture of respectable and disreputable, 10,418–29.

OUT-DOOR RELIEF.

Abolition not practicable or advisable, 10,190–2; would be resisted by working classes, 10,305–430:
deserving should receive adequate out-relief, 10,217–8:
hardship as an educator may be pushed too far, 10,443–5:
Bradfield and Brixworth, success due to exceptional administrators, 10,442:
out-relief tends to lower wages, 10,270–81, 10,446:
number of relieving officers should be increased, 10,330, 10,386; their quality improved, 10,330.

CHARITY.

Charity Organisation Societies.

have done admirable work, especially in London, 10,371–449; value as go-betweens, 10,371–3; but do not now meet all needs in strict unions, 10,913–8, 10,299; *e.g.*, in St. George in the East, 10,194–7; at Oxford and Cambridge in special conditions, 10,204, 10,325; non-existent in rural districts, 10,402–4; not adequately known to the poor, 10,340.

Proposed scheme of co-operation between Charity Organisation Societies and guardians:
Charity Organisation Societies should be a semi-State body, 10,205; likely to become commoner in towns, 10,326; should eventually take place of out-door relief, 10,192; should advise guardians, 10,205, 10,228–36, 10,254–5; should classify applicants, 10,206–10, 10,216–7, 10,282; Class A, normally deserving, 10,217–8, 10,223–7, 10,228, 10,242–3, 10,256, 10,399; Class B, special cases, 10,227–37, 10,240–2, 10,244, 10,247–8, 10,256, 10,328–9, 10,394–8; Class C, undeserving, 10,241, 10,242–3, 10,263–6, 10,351–6; should have control over local charities, 10,215–46, 10,327–95, 10,400–1, 10,405–6:

PROFESSOR MARSHALL—*cont.*

members to be added to Charity Organisation Societies by board of guardians, 10,210, 10,213–4, 10,245, 10,258–60; Charity Organisation Societies to appoint a certain number of guardians, 10,212–45, 10,310–4, 10,407–11; not to be forced to co-operate, 10,249–53; guardians would retain liberty of judgment, 10,211–2, 10,228–36, 10,309, 10,315–20; volunteer visiting committees if no Charity Organisation Societies available, 10,262:
value of co-operation, 10,337–8; improved class of guardians, 10,321–4; improved members of Charity Organisation Societies, 10,327; application would first go to Charity Organisation Society, 10,287; guardians to give temporary relief till Charity Organisation Society had reported, 10,388–91:
legal responsibility under scheme, 10,288–97; Charity Organisation Society to be certified as suitable by Local Government Board, 10,392–3:
cost of scheme to be met partly from rates partly from taxes, 10,333–4:
scheme would not cause confusion, 10,339; would not work so well in rural districts, 10,341–6; working class opinion of scheme, 10,348–50.

BENEFIT SOCIETIES.

Extent to which out-relief is allowed to members, 10,219–22.

STATE PENSION SCHEMES.

Mr. Charles Booth's and Mr. Moore Ede's, merits and objections, 10,356–7.

WAGES, &c.

Agricultural wages, rising but still low, 10,441:
growth of town population, 10,374–7:
effect of public relief on wages, 10,270–81, 10,381–5, 10,446:
condition of the old harder than formerly in some respects, 10,366–70.

MAJOR-GENERAL LORD METHUEN, C.B., C.M.G. (5528–5780).

Is interested in poor law, and vice-president of Wiltshire Friendly Society, 5528–30, 5748; is an ex-officio guardian of Chippenham Union, 5531, 5695–5700.

GENERAL POOR LAW ADMINISTRATION.

Administration largely depends on chairman, 5602–3, 5640–7; weak-kneed guardians consider votes and press, and fear to check out-relief, spread of good principles thus checked, 5604–6, 5640–7, 5692–4, 5716–22:
desert as well as destitution should be considered in relief, 5723–9:
pauperism in Wiltshire high, owing to past bad management, 5703–5; is no criterion of poverty, 5705–8, 5715.

INDOOR RELIEF.

Reduction of indoor follows reduction of outdoor pauperism, 5540–6:
some workhouse inmates deserving; such are not always kept out by relatives and friends, 5569–72:
senile dements in unsuitable homes should come to workhouse, but are not forced in, 5739–43.

OUT-DOOR RELIEF.

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MR. GEORGE NEVILE
MR. ALFRED MINKLEY } (8977–9129).

MR. NEVILE.—Chairman of Newark Board of Guardians, 8977.

MR. MINKLEY.—Relieving Officer of Newark Union, 8981.

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MR. NEVILE and MR. MINKLEY—*cont.*

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MR. EDWIN NOKES (14,964–15,187).

Is now a working gardener, living at Lickey End, Bromsgrove, 14,965–7; age (62) and family (10 children living), 14,964–70, 15,034–6, 15,055–6; past career, 15,131–7; lived a long time mainly on bread and potatoes, 15,040–6, 15,130; position and prospects, 15,014–30; earns 17*s.* a week, 15,019–20; may have to come on rates in age, 15,024–33, 15,053; position of his children, 15,138–46; allotment, 15,010–13, 15,037–40, 15,050–1, 15,115–6.

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SIR HUGH OWEN, K.C.B. (1–566).

Has had 40 years experience, and been Secretary of Local Government Board since 1882, 1–3, 538–40.

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DR. H. J. PAINE (5161–5390).

Is chairman of Cardiff guardians, 5161–4; knows the urban parishes best, 5182.

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DR. PAINE—*cont.*

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REV. L. R. PHELPS (3857–4049).

Is guardian of Oxford Union and Chairman of local Charity Organisation Society, 3857–61; speaks mainly as to Oxford, 3946–7.

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REV. L. R. PHELPS—*cont.*

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MR. FRANK PICKERING (16,414–16,447).

Is aged 56; has been a miner since the age of 7, 16,414–7; knows the miners well, 16,418, 16,422; has been in friendly societies since 17, 16,426.

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MR. PICKERING—*cont.*

BENEFIT SOCIETIES.

Has been in societies since 17, 16,426; out-relief should be added to society benefits, 16,426.

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MR. JAMES PITKIN (14,054–14,343).

Labourer in Buckinghamshire, 14,054–8; family, 14,081, 14,103–11, 14262–6; has had difficulties from sickness and smallness of wages, 14,125–7; wages, 14,067–80, 14,088, 14,179–82, 14,183–4; allotment, 14,059–61, 14,082–7, 14,185, 14,225–9, 14,242–6; rates, 14,097–102; rent, 14,062–6:
is member of sick club, 14,091–6, 14,141–3, 14,277–81, 14,310–3; agent for selling seeds, 14,230–3; teetotaler for 14 years, 14,282–5:
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MR. S. B. PROVIS, C.B. (17,460–17,534).

Is Legal Assistant Secretary to the Local Government Board, 17,460–1.

MR. PROVIS, C.B.—*cont.*

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sanitary administration and officers, 17,517, 17,523, 17,527: extracts from duties sent to officers, 17,527: examination in London, 17,517.

MR. JOHN HENRY SMITH (15,317–15,394).

Lives at Hampton, Meriden Union, 15,317–8; has been a labourer since childhood, except for ten years in army; is now parish roadman, 15,319–26.

GENERAL POOR LAW ADMINISTRATION.

Pauperism in age mostly from misfortune, 15,372–4.

INDOOR RELIEF.

Workhouse dreaded, 15,340–1, 15,360:
Meriden Workhouse clean, 15,344; but bad associates: his mother's case, 15,340–44.

OUTDOOR RELIEF.

2*s.* 6*d.* and loaf, 15,345; earnings allowed, 15,346–7; inadequate, should be 5*s.*, 15,348–52; case of his parents, 15,349, 15,390–4:
only decent people should have it, 15,352–9.

BENEFIT SOCIETIES AND SAVING.

Societies in district, 15,383–6; no medical clubs, 15,387–9:
not himself in a society, 15,339; regrets this, 15,381–6; his father's failed, 15,339, 15,380–1; son in a juvenile branch, 15,386.

STATE PENSIONS.

Mr. Chamberlain's scheme:

Needed and popular, 15,327–30, 15,361–4; women would join, 15,368–9; marriage be delayed, 15,369–71:
5*l.* premium (case 2) best in two parts at 25 and 30, 15,331–2, 15,365–7; value of payments in boyhood, 15,328, 15,333–5, 15,386:
age for pension 65, but might vary, 15,376–9:
not harmful to friendly societies, 15,337–8.

WAGES, &c.

Both his parents worked after 80: particulars, 15,339, 15,393–4.

MR. THOMAS BALLAN STEAD (12,354–12,565).

Permanent Secretary of Ancient Order of Foresters, 12,354–5, 12,459.

GENERAL POOR LAW ADMINISTRATION.

Thinks official expenses unduly large, 12,441, 12,444–5:
thrifty and unthrifty treated alike, 12,442–3, 12,446, 12,554–6:

MR. STEAD—*cont.*

respectable should be classified and put together if relieved indoors, 12,446–8, 12,492–6, 12,552–3:
inquiry into poor law desired, 12,438.

BENEFIT SOCIETIES.

Friendly societies capable of providing for old age; will insist on contributions for superannuation benefits as well as sick benefits, 12,464–5, 12,469; contributions not too heavy if begun early, 12,466–8; no class of labourer unable to join a friendly society, 12,488–91; amount out of total population belonging to friendly societies, 12,470–7:
deferred annuities not now popular, 12,548–9:
numbers of friendly society members on boards of guardians, 12,502–5: friendly societies do not ask for better treatment of members or past members than other thrifty persons, 12,506–7; members in want should have out-door rather than indoor relief, 12,561–5; assistance from guardians supplementary to benefits would not lead to insufficient benefits, 12,557–60; members relieved indoors should not be herded with the disreputable. 12,446–8, 12,492–6, 12,552–3; friendly society in village of Pistyll, Wales, helped by guardians, 12,399–401:
objections of friendly societies to State aid or assistance from rates, 12,550–1; to State interference generally, 12,429, 12,546; preferential treatment of members as such indirectly a subvention from rates to friendly societies, 12,492–6.

Ancient Order of Foresters.

Number of members, 12,356; number of members in London, 12,478–82; increase of numbers, 12,411–12; much larger number of old persons will have to be dealt with in 30 years' time, 12,536–41; percentage of members under and over 65, 12,406–10, 12,509–11, 12,526:
women admitted by order issued 1892, 12,357; number of female courts, 12,358–60:
secessions, 12,413; causes of, 12,414, 12,416–18; contributions of those in temporary difficulties paid out of Subsidiary Benefit Fund. 12,418–20; 12,487:
returns of Foresters applying for poor law relief: method of collecting returns, 12,375, 12,483, 12,502, 12,513–24; numbers, causes, and treatment in England, 12,361–5, 12,483; numbers small owing to provision of friendly society, 12,512; principally old persons, 12,527–35; amount of benefit taken into account by guardians in fixing amount of relief, 12,366; half amount taken into account, 12,367; cases of members of Foresters treated more favourably than non-members, 12,368–9; number of indoor and out-door cases, 12,369–74; opinions as to administration of poor law in different districts, 12,376–83, 12,385–93; complaints mostly about old persons, 12,508; treatment of members' widows, 12,384; facts as to members applying for relief in Wales, 12,394–8; in Scotland, 12,401; in Ireland, 12,401; in Isle of Man, 12,401:
amount paid in benefits since founding of the society, 12,402–5:
superannuation fund started (1882), 12,425–6; no demand for superannuation benefits, 12,427, 12,452; reason, the indifference of youth, 12,453:
power of High Court over branches, 12,484–6; size of courts, 12,525.

STATE PENSIONS.

"Equitable" pension scheme approved by High Court of Foresters, 12,422, 12,438–40, 12,542; no scheme at present suggested equitable, 12,438, 12,449–50:
objections of friendly societies to either State aid or assistance from the rates, 12,551.

Mr. Chamberlain's scheme:
Condemned by resolution of High Court of Foresters (1892), 12,424, 12,428; involves State interference with friendly societies, 12,429–30; contributions are too small, 12,431–36; ineffective, because no demand for pensions, 12,454–8; inequitable, because it involves a State subsidy for a voluntary scheme, 12,543–7; State subsidy would enable State to undersell friendly societies, 12,436; State competition would prevent superannuation business being undertaken by friendly societies, 12,437 12,460–5:
Mr. Booth's scheme; logical, but unnecessary, 12,451.

MR. WILLIAM STEELE (9130–9472).

Is secretary of Northumberland and Durham Miners' Permanent Relief Fund, 9130.

MINERS' PERMANENT RELIEF FUND.

Area and objects, 9131–4, 9185; unions in coalfield, 9382–92; number of members, 9149; include nearly all the miners, 9320–3; death, accident, and old age, but not sick benefit, 9134, 9171–6; death and disablements, 9229–40:
history and financial position of fund, 9150–69, 9171–2, 9176; registration and valuation, 9330–42; rules elastic but must be observed, 9272–5:
members often in benefit societies, 9171, 9177–9, 9233; but aged generally in bad ones, 9323.

Old Age Provision.

Average age of coming on fund, 67; time on it, 3–4 years, 9168–9; aged usually entirely depend on fund and relatives, 9323–9:
benefit 4*s.* a week, 9154; after at least 10 years' membership, 9167; fixed, without regard to other means, 9344–8, 9409–13; condition, permanent incapacity after 60, 9135–44, 9148; medical certificate required, 9145–7:
contribution 1½*d.* a week, 9154, 9160: levied as part of 4*d.* for fund generally, but old age accounts kept separate, 9310–22:
fund insufficient for total maintenance: contribution should be supplemented, but further charge though small should not be thrown on the men, 9170–6, 9400–8:
popular with miners in this corporate form, 9194–8; but mainly for the other benefits of fund, 9306–10, 9356–9; reserve fund not enough for present pensioners, 9343.

Present relation of Fund to Poor Law.

Supplementation by guardians under present poor law: generally none, 9202–20, 9223, 9241–9; only gives opinion, 9349–51; 60 per cent. do not apply owing to pauper stigma, &c., 9244, 9299; 20 per cent. are refused, and 20 per cent. aided, 9244; refusals may be cases where children should help, 9466–70; half relief pay only sometimes reckoned by guardians, 9241; 4*s.* a week thought to be above destitution, 9246–9; law as to destitution test must be observed while in force, like his society's rules, 9271–5; but merit and poverty, not simply destitution, should be test of relief, 9268–70:
few members of fund in workhouse: allowance in such cases stopped, 9206–12, 9221–2, 9227.

Rate or other aid to Fund suggested.

Mineral owners and large ratepayers should assist relief fund, 9170–6, 9180–7, 9200–1, 9279–80, 9359–68, 9372–3, 9395–7; might then be represented on it, 9460–3; 2*s.* a week should be added to the 4*s.* from the fund, 9199:
rate in aid should be graduated, 9260–7; difficulty of this, 9367–70; relation of such rate to wages, 9281–4, 9287:
contributions for general benefits might be one-third each by workmen, employers, and rates, 9372–5.

BENEFIT SOCIETIES AND SAVING.

Old age provision does not attract young, though can be made at little cost, 9278, 9352–3; would attract if State-aided, 9354–5; Post Office annuities not used, 9276–7:
partial provision should be raised to competence for necessaries, 9268–70, 9412–44, 9465; admits this might check adequate provision, 9440–51; improvident should be barely kept from starvation, 9451–5:
self-help should be subsidised, 9188–91, 9260, 9412–5; without pauper stigma to promote thrift, 9299–9305.

STATE PENSIONS.

State-aided pensions would encourage self-help, 9188, 9354–5; would not injure miners' relief fund, 9393–4.

WAGES, &c.

About 4*s.* 6*d.* a day for young, 9192–3, 9250–6; 5*s.* general average, 9288; necessary expenses on good food, &c. by young, 9289–98; total pay about 60*l.* a year, allowing for days lost, 9188, 9398–9:
longevity of some miners: applicants for old age pension sometimes over 80, 9138–45, 9470–2:
marriage later than formerly, 9285–6.

MR. JOHN VALENTINE STEVENS (17,219–17,459).

Is a tin-plate worker, living at Birmingham, 17,219–20; a Forester, 17,323–4, 17,337; member of Tin Plate Workers' Society, 17,308–13.

GENERAL POOR LAW ADMINISTRATION.

Statistics as to parish of Birmingham, 17,264–7; guardians, 17,391–3; administration very good, but sometimes hard on deserving, 17,261, 17,381–93; not enough discrimination, 17,385, 17,454:
mode of ascertaining desert: importance of inquiries as to past of aged, 17,371–93, 17,441–5; might be made as in trade unions, 17,410–3; non-pauperism in youth as a test, 17,373–8:
out relief should be more freely given to deserving who cannot provide, especially women, 17,292–6, 17,316–20, 17,367–71; as a superannuation fund for those needing it, 17,321; this would not injure thrift like State pensions, 17,427–31; now generally given, 17,446–52; but destitution should not be required, 17,451–2:
reduction of pauperism and cost, 17,432–9; ratepayers would dislike increase but not community, 17,439–40.

INDOOR RELIEF.

Many deserving shrink from going to workhouse, 17,261; sometimes unduly pressed, 17,261; proper for undeserving, 17,385; and too popular with them, 17,454–5:
infirmary, 17,456–8:
management of workhouse and infirmary admirable, 17,458; indoor cost per head, 17,265–6.

OUTDOOR RELIEF.

Should be given as a right to deserving aged who could not provide, 17,292–6, 17,316–20; enough to keep out of workhouse, 17,423–5; say, 5*s*. or 6*s*. a week; 17,295–6; without waiting for destitution, 17,452:
is generally given now, except in special cases, 17,446–50:
hard case of refusal to widow and grandchild, 17,268–75; to parent living with daughter and son-in-law, 17,276–86:
staff for investigation, 17,445.

ASSISTANCE OF RELATIVES.

No man earning 30*s*. is morally bound to keep parents, 17,287–9:
hard case: out-relief for wife's mother refused to a man with six children; earnings of family 51*s*. a week, 17,276–86, 17,291, 17,421–2.

BENEFIT SOCIETIES AND SAVING.

Value of trade and friendly society provision, 17,224–5; sufficient with liberal poor law, 17,321–2; members object to State or rate aid for societies, 17,408–9:
Foresters: give reduced sick pay for age, 17,226–8, 17,242–4, 17,336, 17,404–5; payments and benefits, 17,229–44; separate old age scheme, not accepted as compulsory, 17,226–8, 17,397; will be preferred with knowledge, 17,406–7; have many agricultural labourers, 17,369–70; age of members, 17,337–43; actuarial position of district, 17,237–41:
Ebenezer Dividing Society give reduced sick pay in age, 17,331–3:
trade society superannuation or disablement funds: amounts, conditions, and times of benefits, 17,245–54, 17,343–6; carpenters and joiners, 17,245–7; coachmakers, 17,248–51; tin-plate workers, 17,347–66:
modes of saving at Birmingham, 17,414; not much in house property, 17,415–9.

STATE PENSIONS.

Mr. Chamberlain's Scheme:
Artisans nearly all opposed: prefer elastic provision of societies, 17,223–5; all central interference disliked, 17,459.
objections:
age too late, and would depend on trade, 17,256–8:
would penalise other saving, 17,398–400:
State interference with friendly and trade societies, 17,259, 17,302, 17,310; by checking thrift and sickness and out-of-work provision, 17,321–8, 17,426–7; and hampering societies, 17,329–31; especially which give reduced sick pay for age, 17,331–6; State might aid the insurer apart from his society, 17,394–7; but could not refuse payment if it failed, 17,401–3:
State-aided scheme opposed by Foresters, 17,306–7; by Trades Council and societies, 17,297–315.

WAGES, &c.

Piece-work carried on at later age than time-work, 17,258, 17,345:
trade unions do not allow men to work at less than standard wages, 17,257.

MR. WILLIAM SUTTON: *see under* BRABROOK.

MR. JOHN HENRY THOMAS (7286–7549).

Clerk to guardians of Carnarvon Union, 7286–7288.

GENERAL POOR LAW ADMINISTRATION.

Numbers of paupers, 7293–97, 7471–73; of old age paupers, 7298–99; cost of pauperism, 7369–76; paupers mostly general and agricultural labourers, 7377–78:
relation of guardians to people, 7474–7, 7483–85, 7500–11:
rateable value, 7533–36.

INDOOR RELIEF.

Numbers, 7365–8; cost of maintenance per head, 7461; dietary, 7436–47; clothes, 7448–50; religious services, 7457–60:
classification insufficient, 7462–70; proposals for increasing comforts of inmates, 7393–7408, 7488–92: proposed power of compulsory removal into workhouse, 7409–12, 7416, 7451–56, 7496–99.

OUT-DOOR RELIEF.

Amount of out-door relief given, 7300–13; rarely in kind, 7307; inadequate, 7334–37; supplemented by begging, 7348–58; by casual earnings, 7518–22; bad houses used by out-door paupers, 7359–64:
lavish grant of out-relief has caused poor to rely on the rates, 7379–84, 7390, 7512, 7516; discouraged growth of friendly societies, 7385–6, 7478–80, 7486; caused very high per-centages of pauperism, 7388–9, 7542–3; would cause bankruptcy if general, 7544–5, 7549; is bad for the poor, 7547–8:
out-relief popular, 7428; refusal considered a grievance, 7537–41; granted to the able-bodied, 7418–22; to widows, 7424; proposed for women with illegitimate children, 7493–5:
Manchester rules adopted but not acted upon, 7391–2:
application and report book not well filled up, 7517.

ASSISTANCE OF RELATIVES.

Not enforced by guardians, 7338–47.

BENEFIT SOCIETIES.

Discouraged by lavish out-door relief, 7385–6, 7478–80, 7486.

STATE PENSIONS.

State insurance requiring contributions not practicable, 7414–5.

WAGES, &c.

Wages in Carnarvon, 7316–25, 7526–32; cost of living, 7326–33, 7523–5.

MR. WILLIAM VALLANCE (2470–2767).

Clerk to guardians of Whitechapel Union for 25 years, 2470–2; previously clerk to guardians of Braintree Union, Essex, 2642–4.

GENERAL POOR LAW ADMINISTRATION.

Parishes in Whitechapel Union, 2478–9; area of union, 2582; numbers of paupers, 2473–7, 2671–2; age at which they become chargeable, 2485; definition of aged and infirm, no fixed age, 2720–6; causes of destitution, 2485–91; treatment of children, 2606–9:
vagrants, 2667–70; mendicancy caused by shelters and refuges, 2583–5; casual poor without settled homes, 2480–4:
value of annual reports, 2600–1:
power of removal rarely exercised, 2728–33:
elections not fought on question of in-door or out-door relief, 2586–8:
Jews look after their own poor, 2573–82:
Poor Law in United States of America, 2756–63:
great importance of officers being of high character, 2630–1.

MR. VALLANCE—*cont.*

INDOOR RELIEF.

Numbers, 2473–7, 2532–3, 2571–2; orders for workhouse, 2658–2660:
regulations admirable if carried out properly, 2522–3.
details of workhouse life: married couples, 2615; employment, 2515–20; amusement, mental instructor, 2524–5; leave out, 2750; clothes, 2752–5; visitors, 2596–8; visiting committee, 2748–9; visits of friends, 2751:
master and matron ascertain history fully from persons admitted to the workhouse, 2599:
classification 2513–4, 2687–96; preferential treatment of any class causes difficulties, 2521, 2687–93; complaints as to associates unknown, 2697–2700.

OUTDOOR RELIEF.

Refusal in Whitechapel, 2474, 2530; has not increased numbers in workhouse, 2492–4; has not caused migration, 2495, 2683–6; has stimulated work of organised charity, 2496–7, 2499, 2536–8; has saved the ratepayers, 2675–82; is impossible unless backed by charity, 2534; restriction began in 1870, 2502–5, 2569–70:
strict administration inapplicable in some unions, 2506–7:
not unpopular, 2705–12, 2764; supported by clergy, 2710–1:
evils of inadequate out-relief, 2507–8, 2593–5, 2741; minimum scale should be fixed for each union by Local Government Board, 2593–5, 2740–7:
non-resident relief not given, 2727; relief in kind given only in urgent sick cases, 2655–7:
medical relief, 2632–7: first step in pauperism, 2638; orders for, 2661–6; granted as loan but not recoverable, 2632–39, 2641, 2673–4.

Relieving Officers.

Two in union, 2526–8, 2701–2; cross inquiry officer not required, 2703–4; responsible for relief between meetings of guardians, 2734–8; co-operate with the Charity Organisation Society, 2531, 2707; application and report book well kept, 2529, 2602–3, 2645–54.

CHARITY.

Strict administration has stimulated organised charity in Whitechapel, 2496–7, 2499, 2536–8, 2590–1, 2623; numbers of deserving poor receiving pensions from charity, 2498, 2500, 2610–3; amount of pensions varies, 2535, 2765–7; pensions given to aged usually permanent, 2616:
Charity Organisation Society, 2621; communicates with relieving officer, 2531, 2707; co-operation with poor law authorities should be voluntary, 2592:
Tower Hamlets Pension Committee for the old, 2713–9, 2765–7:
charitable aid superior to out-door relief, 2622; not demoralising, 2617; gives sympathy and help which are more important than the money, 2501–40:
charity able to deal with all cases of distress, 2708–9; cost, however, borne by charitable minority instead of ratepayers, 2538–41:
endowed charities, not many in Whitechapel, 2624–5; should be utilised for deserving poor, 2627–9.

STATE PENSIONS.

5*s.* pensions would not support the sick outside the infirmary, 2509, 2510; or the old and homeless already in the workhouse, 2510–12; but would support many old persons who had kept outside, 2542–6, 2563–8:
universal pensions another name for out-door relief, 2547–9, 2620:
State support demoralising to character, 2614, 2618–9; disapproves assisted pensions, 2550–62.

MR. THOMAS H. WALKER (15,395–15,580).

Aged 66: has been a hat manufacturer, with a large business: 15,395–401, 15,490–1, 15,542–3; failed seven or eight years ago through illness and a law suit, 15,398–9; forty years a ratepayer in Marylebone and elsewhere, 15,407, 15,460, 15,541; workhouse treatment hard for such, 15,460, 15,567:
obliged recently to go to Marylebone Workhouse; removed in a few weeks to Wandsworth, in which union he had lived for last four years, 15,402–10; his treatment in Wandsworth Workhouse, 15,411 *seq.*; was in twice, 15,492–4, 15,546–7; stayed there seven weeks, 15,482–3.

MR. T. H. WALKER—*cont.*

INDOOR RELIEF.

Wandsworth Workhouse:
Management harsh and not satisfactory, 15,411–3, 15,522–3, 15,544–8; labour-master harsh to him, 15,434–5, 15,506, 15,545; has used bad language, 15,443–50; threats to remove neckerchief, 15,451–66, 15,506–15, 15,533–5; did not complain to medical officer or master, would be useless, 15,436–9, 15,549; or to any one else, 15,550–4; these officers harsh to him as well, 15,467–71, 15,494, 15,505–6, 15,522, 15,527–31; thinks medical officer owed him a grudge, 15,440–2, 15,459–60; but was not inattentive, 15,442; others not treated same way: thinks he was specially disliked, 15,467–71; felt like a prisoner, 15,539–40; some inmates very rough, but fear officers, 15,516–21; discontent general, 15,224–6.
food good, except once, 15,474, 15,495–8; clothing warm, but without proper buttons and pockets, 15,475–81, 15,495–502, 15,535–8; bedding good, 15,482, 15,503–5.
hours of work for aged, 8–11.45, and 1–5.30, 15,416–24, 15,555–62; work, oakum-picking; very tedious and monotonous, though not in general severe, 15,416, 15,425–6, 15,472–3, 15,563–70; no fixed task, 15,564; proceedings in officers' absence, 15,473, 15,520; old had no variety of work to his knowledge, 15,570–3.
reading or smoking only allowed in interval, 15,427–33; a little tobacco given to each by a guardian, 15,774; newspapers allowed to be received, 15,484–6; but not regularly provided, 15,575–9.
rules as to leave of absence, 15,487–9.

MR. ZACHARIAS WALKER (6947–7285).

Lives in Docking Union, Norfolk, 6947:
agent of National Agricultural Labourers' Union, 7006–8, 7078, 7207–11:
has not been inside workhouse, 7058, 7111, 7236–39:
secretary of Odd Fellows' Lodge, 7120, 7131.

GENERAL POOR LAW ADMINISTRATION.

Parochial preferable to Union administration, 7088, 7281:
sympathetic guardians (by abolishing qualification) needed for judgment of cases, 7086–7:
dislike of asking for relief, 7254–56:
loss of franchise not considered, 7252–53:
direct payment of rates desirable, 7284–85.

INDOOR RELIEF.

Dread of, 7105, 7246–51:
has no personal knowledge of workhouse, 7058, 7111, 7236–39:
classification desirable, 7050–61, 7066–72, 7108–12, 7275–80.

OUT-DOOR RELIEF.

Preferred by the poor, 7105–6; does not depress wages, 7080–2, 7244–5:
amount allowed, 7037–40, 7177–82, 7188–90, 7267–69; increase of, desirable, 7041–49, 7083–85, 7232–35; depends on discretion of guardians, 7063–65, 7072–74, 7172–76; inequality of bestowal, 7104, 7153–56:
refusal of, 6950, 7212–14; examples of refusal, mainly widows with sons, 7023–33, 6951–7002, 7257–66; considered a grievance, 7127–98:
dependence on sons more disliked than dependence on rates, 6984, 7032–33, 7183–87, 7191–93:
harshness of relieving officer, 7034–36, 7270–4.

ASSISTANCE OF RELATIVES.

Should not be enforced by law, 7101–3, 7113–9; except from men earning 1*l.*, 7164–65, 7227–31, 7283:
enforced from those who cannot afford it, 7009–22:
agricultural labourer unable to contribute, 7128–9, 7166–71, 7194–95, 7282.

BENEFIT SOCIETIES.

Members in Friendly Societies, 7137–41, 7149–51; improvement in Friendly Societies, 7098–7100; amount of payments, 7144; reserve, 7146; young men nearly all members, 7152, 7196:
village clubs disappearing, 7157, 7202–5:
superannuation fund, 7142–43; should take place of sick pay after 65, 7147–48; subscription for, in addition to sickness contribution, too high for agricultural labourer, 7199–7201:

MR. Z. WALKER—*cont.*

State supervision desirable, 7206:
Prudential Society, 7089–91:
money rarely put into savings banks, 7092–4:
provision for old age through Friendly Societies better than dependence on rates, 7095–98, 7121–28, 7133–36.

WAGES, &c.

Agricultural labourers; wages and means, 7077–80, 7099, 7166–8:
much less spent on drink than formerly, 7195:
wages not depressed by out-relief, 7080–2, 7244–5:
fewer women employed in fields, 7215–23; migration of the young women into towns, 7224–6; want of employment for old women, 7159–63.

MR. SIDNEY WARD (15,581–16,019).

Has always lived at Brixworth, 15,581, 15,765–6; knows district well, 15,944; member of Salvation Army, 15,582–3; is collector for Liverpool Victoria Friendly Society (medical and burial only), 15,581, 15,966–8:
is Secretary of Brixworth Out-door Relief Association, 15,584–6.

GENERAL POOR LAW ADMINISTRATION.

Opposed to strict Brixworth system of refusing out-relief, 15,589; says it drives poor to grave, though not to workhouse, 15,821–7; system is unpopular in Union, 15,943–6, 16,010–1: causes migration, 16,001; puts unfair pressure and checks applicants, 15,947–54; who are strictly questioned, 15,652, 15,952; out-relief refused always, without time to get evidence, 16,002–4; appeal would be useful, 16,005–9; charity fund for special cases [*see* under Charity and Poor Law]: cases arbitrarily postponed and put off with charity, 15,752–60, 15,783; figures more regarded than poor, 15,955:
Brixworth Out-door Relief Association, 15,584–6; constitution, 15,805–20, 15,999–601.

INDOOR RELIEF.

Examples of dread of workhouse, 15,598, 15,641, 15,680, 15,690; case of sick woman who left as she could not endure it, 15,680; infirm may have better food, &c., there, but dread it, 15,641, 15,778; better at home with children, 15,762; need of society, 15,998; confinement dreaded, and final breaking up of home, 15,761.
cannot speak as to inside working of workhouse, 15,763–4, 15,779–82:
workhouse best for some cases, 15,989–90.

OUTDOOR RELIEF.

Refusal of outdoor relief at Brixworth, hard cases, 15,986–8.

Examples:

C. Bray (in 1889), 15,590–625, 15,844–7; refused club pay in old age, 15,592, 15,596–9; was in great want, did not ask for relief, dreading workhouse, 15,598–601: became insane, 15,591–9; worked again after leaving asylum till death, earning 11*s.* a week, 15,609–17; lived with daughter, 15,618–22:

J. Johnson, 15,626–52; has nervous complaint, ill 7 years and spent his savings, 15,634; was then refused out relief, but is given 1*s.* 6*d.* a week charity, 15,634–44; lives on this and help of family, 15,628–33, 15,643–7, 15,992–3; is in want, 15,648:

T. Dickens, age 74, too ill to work, has to depend on daughter, a monthly nurse, aged 50, 15,653–6, 15,851–7: has been 60 years in club, but now (he thinks) gets nothing from it, 15,653–6, 15,851–4:

Mills and wife, in great want; refused outdoor relief, the wife died 3 years ago; husband now 73, helped by son and charity, 15,657–70, 15,858–77:

other cases: Burgess and Haines, 15,673–6; T. and E. Camption, 15,679–82; Robert Smith and wife, 15,683–91; E. Ward, 15,832–43, 15,904.

cases in which guardians have declined to pay burial expenses, 15,695–704:
out-relief might go with small earnings, but inquiry would be needed, 15,769–77; by relieving officer who visits weekly, 15,777:
indiscriminate out-relief, given 20 years ago was also bad, 15,976–85.

MR. WARD—*cont.*

ASSISTANCE OF RELATIVES.

Hard cases where children are expected to help, or are unfairly pressed by out-relief being refused, 15,643, 15,653, 15,666, 15,855–6, 15,908–22; general hardship, 15,948, 15,954:
children on small wages cannot help parents as well as keep families and pay into clubs, 15,973–4, 15,983.
those should help who can, 15,984.

CHARITY.

Private charity fund in Union:

Gifts not sufficient or regular, 15,672, 15,737; generally 1*s.* 6*d.*, less than out-relief around, 15,787–93, 15,956–61; work allowed, but few can do it, 15,789–93; recipients have to ask for or fetch the money from time to time, 15,738–46, 15,925–32:

examples: Richard Smith, 15,711–22; J. Linnell, 15,723–7; Mrs. Thompson, 15,728–36; Mrs. Ward, 15,904–12; Mrs. Somerfield, 15,913–24:

more humiliating than relief, as depending on favour 15,746–9, 15,937–8, 15,962; given to prevent out-relief, 15,756–60, 16,012–6:

principles and administration of fund, 15,877–900, 15,933–6; administered through clergy and others, 15,739–42, 15,750, 15,783–6, 15,893–6; refusal of some persons to join, 15,893–6, 16,017–9:

endowed charity in district, 15,706–10, 15,963–5, 15,994–7:
hard to pay rates and have to give charity too, 15,680.

BENEFIT SOCIETIES.

Local clubs, pay not given for long periods or simple old age, 15,590, 15,606–13, 15,653, 15,852–4, 15,872:
clubs do not allow sick pay with earnings, 15,772–4:
clubs in Brixworth district: how affected by poor law system, 15,966–74.

WAGES, &c.

Wages in county average 12*s.* a week, 15,590, 15,973–4:
employment scarcer than formerly for aged, 15,767–8, 15,794–5; condition of people better because of allotments, &c., 15,975–6:
certain work publicly offered, but not taken by residents, 15,796–804, 15,939.

[NOTE.—*With regard to the hard cases referred to by Mr. Ward, a statement has been forwarded to the Commission by Canon Bury, which is printed as Appendix IX., p.* 988.]

MR. REUBEN WATSON (11,363–11,638).

Is actuary to Manchester Unity of Oddfellows, 11,363; has been connected with it nearly 50 years, 11,592.

GENERAL POOR LAW ADMINISTRATION.

Has no suggestions; does not think poor law can be dispensed with, 11,365–7; would not say that relaxing workhouse conditions for aged would harm friendly societies, 11,589–90; very few friendly society members apply for poor relief, 11,612–3; no wide complaint of guardians refusing preferential treatment in such cases, 11,612–3.

BENEFIT SOCIETIES AND SAVING.

Annuity benefits for old age should supersede *quasi* sickness benefits, 11,371, 11,482; would be popular if worked by side of sick pay, 11,400–1; efforts being made in this direction, 11,373; numerous old age insurers in some societies, 11,376, 11,456–7; should be induced not by statute but mutual discussion and progress in societies, 11,407–10; value of tables of Manchester Unity and information to be published by Friendly Societies' Registry, 11,425, 11,609–11:
change of ordinary to old age membership possible, but not likely to be common with present members, 11,483–8; old age provision thus will not tell much for many years, 11,485–8:
satisfactory progress of societies, 10,409–11, 10,443; increasing faster than population, 11,511–2, 11,562; hopes knowledge of how best to insure is growing, 11,573; value of annual statements, very general on example of Manchester Unity, 11,411–2:
evil of undue competition of societies, 11,371–2, 11,404–5, 11,614–5; some check might be useful, 11,445–6; but not legislation now, 11,469:

MR. WATSON—*cont.*

women in friendly societies: suggests separate lodges in present large orders, 11,414–8; separate societies for women not numerous or large, but solvent, 11,419–24:
juvenile societies, 11,470–3; in Manchester Unity (Ipswich), 11,471–2, 11,532–3; societies or lodges helped by honorary members rare, 11,447–51:
Government contribution and control deprecated, 11,435–44, 11,451, 11,514–5:
Post Office insurance not much used, 11,616–21; good agency for annuities, would not hurt friendly societies, 11,494–7, 11,502; Government could not compete as friendly society, 11,502, 11,516, 11,574; rates compared with those of Oddfellows, 11,533–40:
Foresters, old age provision, 11,425, 11,468:
Stoke and Melford Society, mainly rural labourers, large old age business, 11,457, 11,468, 11,480–1, 11,504–8, 11,585–8, 11,623–6:
rural labourers can only make provision to a limited extent, 11,458–60, 11,513, 11,541, 11,553–5, 11,622; though cost of annuity to young little more than that of a glass of beer weekly, 11,541–52; many labourers in Dorset societies, 11,459; and Stoke Society, 11,587, 11,623–6; due to local effort, 11,624.

Manchester Unity of Oddfellows.

Numbers and increase, 11,452–4, 11,563–6; modes of advancement, 11,519–23; honorary members 11,465–7:
particulars of contributions and benefits for sickness and old age, 11,387–403; history of benefit funds, 11,591–6; great actuarial improvement since correct tables introduced in 1864, followed by other societies, 11,409–10, 11,460, 11,523, 11,596–7; unsound lodges nearly all among the oldest, 11,460–4, 11,598:
figures as to expectation of life in unity, 11,383–5, 11,577–84; medical test on entrance, 11,384, 11,578–82; comparison with other tables, 11,427–34:
relation of Unity districts and lodges, 11,490–3, 11,627; how far insurer's security is local or central, 11,599–608, 11,628–32; rules of all three given to entrants, 11,628–32; lodges disobeying rules can be expelled, 11,633–8:
rules as to lapses, no return, 6–12 months' grace, 11,474–9; lapses 50 per cent. of new members; rarely rejoin, 11,568–72:

Old age annuity provision.

Started in 1882, very small number at first, 11,373–4, 11,556–61; now over 500 annuitants, 11,373–6, 11,567; proved financially sound, 11,425–6; no connexion with Post Office, 11,616:
particulars of old age benefit, at age 18–19; for 5*s.* a week at 65, 11½*d.* a month, or 1*s.* 4*d.* if returnable, 11,390–1, 11,547–51:
all old age funds kept separate, 11,386, 11,489; in lodge, district, or best in central fund, 11,489–93:
lodges where annuity provision is imperative (Orwell [Ipswich], and Fountain of Knowledge) freely joined, particulars, 11,377–83, 11,456.

STATE PENSIONS.

Compulsory insurance unsatisfactory, 11,369, 11,499, 11,524:
State provision, if at all, should be without contribution, on lines of Mr. Booth, Mr. Hardy, or Mr. Probyn, 11,369, 11,498–501, 11,525–31:
not a judge as to propriety of State provision by taxation, 11,370, 11,503; might be thought vicarious compulsion, 11,530–1; cannot forecast effect of subsidised insurance on friendly societies, 11,573–6.

MR. WILLIAM WEBB (15,188–15,316).

Is a market gardener, living near Bromsgrove, holds 15 acres, 15,189–94; age 39, 15,188; family and career, 15,204–5, 15,292–300; has had various work 15,191–2, 15,292; employs his own sons and others, 15,223, 15,298:
was once in friendly society, but is not now, 15,235–6.

MR. WEBB—*cont.*

GENERAL POOR LAW ADMINISTRATION.

Those who come on rates in age are chiefly wastrels, 15,199–206, 15,215; others helped by friends, 15,206–8; loafers get more out of poor law than honest, 15,251; position of guardians, 15,276–8.

INDOOR RELIEF.

Dread of workhouse, 15,209; should be kept like prisons for wastrels, 15,272.

OUTDOOR RELIEF.

Amounts, 1*s.* 6*d.* to 3*s.* 6*d.*, 15,218–20; should be 5*s.* or 6*s.* for decent, 15,221; no disgrace to them, 15,237:
relieving officer harsh, 15,210–3, 15,216–7, 15,273; does not make proper inquiries, 15,280–2, 15,290–1; decent should not have to go to him, 15,216; should be abolished, and ratepayers give relief between meetings of guardians, 14,272–80; this would not lead to waste, 15,274–5:
poor have to fetch relief, 15,283–9.

BENEFIT SOCIETIES AND SAVING.

Small club pay in old age, example, 15,196–8, 15,308–9; societies would be strengthened by Mr. Chamberlain's scheme, 15,233–4, 15,307–10.

STATE PENSIONS.

Provision for old age needed, 15,195–8; pensions better than poor law relief, 15,222, 15,239.

Mr. Chamberlain's scheme:

Good and popular, 15,222, 15,224; especially with higher premiums for returnable benefits, 15,224–8, 15,241; labourers can pay these premiums, 15,228–32, 14,242–7; useful by the side of other investments, 15,300–6; value of self-help, 15,256:
age should be in general 65, 15,240, 15,311–3; to be voluntary, 15,257, 15,314–6; those neglecting to join not to get full out-relief in age, 15,258–71.
would strengthen friendly societies, 15,233–4, 15,307–10.

WAGES, &c.

Wages about 2*s.* to 3*s.* a day, 15,229–30:
value of allotments, 15,196, 15,246; market gardening and fruit growing, 15,193, 15,204–5, 15,223, 15,296–302.

THE REV. J. FROME WILKINSON (5781–6136).

Rector of Kilvington, 5781; Guardian, Newark Union, 5782–84, 5913; Experience as clergyman in various parts of England, 6785, 5787; Author of books on thrift, 5786.

GENERAL POOR LAW ADMINISTRATION.

Reform of poor law needed, 5787–88; poor law now discourages thrift, 5979–82; definition of destitution varies in different unions, 5788; union area too large, 6028–32:
causes of old age pauperism, 5825–47; often from inability to save or insure enough, 5826–7, 5838; and consequent feeling of hopelessness, 5843, 5911; or from inability to provide at all for old age, 5838–43, 5901, 5983–90; or from lowered age for full earnings, 5844–6; less from vice, drink and waste than supposed, 5840, 5847; seldom from failure of societies, 5827–30.

INDOOR RELIEF.

Numbers, 5813–14; vicious and friendless only sent to workhouse at Newark, 5823–24, 5961–63; comfortable, 5811–12; association of the old with the old is bad, 5791; visits by guardians, 6094:
dread of, due to enforced association with bad characters, 5791, 5959–60:
great aversion to, 6041–2:
workhouse test as applied to aged poor, 6086–93:
classification, 5807–8; difficulties from want of space, 5808–10; Sheffield, separate almshouses to be built, 6017–19.

OUT-DOOR RELIEF.

Generally given to aged, 5789–90:
consideration of cases, 5963–71, 6024–27:
inadequate, 5790; absence of uniformity in amount given, 5790, 5934–35; starvation alleged from refusal or inadequacy of out-door relief, 5790, 5936–38, 6040, 6060–74, 6114–36:

REV. J. F. WILKINSON—*cont.*

suggestion of 4*s.* as uniform amount of out relief for aged, 5801–06, 6072; 4*s.* a week the outside income of some households, 5972–78:

Grantham Union, pensions given after 70, 5793–97; sliding scale before 70, 5798–5801; effect on outdoor pauperism, 6075–79.

BENEFIT SOCIETIES AND SAVING.

Village societies, many of them unsound, 5815; disappearing, 6056–57; break up of societies only accounts for small per-centage of pauperism, 5827, 5829–30:

provision for old age not part of the duties of friendly societies, 5816–17, 5831, 5892, 5903–05, 6051; attempt to provide hurts finances, 5832–36, 5893–96; members insured for old age, 6058; new tables of Manchester Unity for old age, 6054–55; labourers unable to make separate subscription for old age, 5901, 5998–6001:

friendly societies in Berkshire and Suffolk, 5986–90:

cost of insurance through Post Office, 5991–6000, 6033–5:

trades unions give superannuation pay when power to work fails, 6036–9:

State should see that tables of new friendly societies are actuarially sound, 6052:

return of indoor paupers who have been in societies examined: numbers really very small, 5827–31; pensions only made up by guardians to provide bare necessaries, 5818–22.

REV. J. F. WILKINSON—*cont.*

STATE PENSIONS.

Discussion of, has caused more humane administration, 5792; provision for old age the business of the State, 5835, 6082–85, 6111; endowment preferable to insurance, 5848, 6053; Mr. Booth's scheme, 5848–55, 6002–16; Mr. Chamberlain's scheme, 6059; German experience as to figures of disablement and old age, 6108–9.

Scheme suggested by Mr. Frome Wilkinson.

Old age to be taken out of hands of poor law and given to new district council, 5856; 5*s.* a week to all aged persons on demand, 5856, 5878–81; morally worthless to be offered the workhouse, 5858–60; old age, any age above 50 at which powers decay, 5860–61, 5864–77, 6102–6; decision left with district council, 5861–63, 5865, 5912–20, 5930; support of aged to come from Imperial taxes, 5863, 5882–83, 5927, 6095–98; cost of scheme, 5884–86, 6107, 6110–11; to be locally administered, 6098–6101; numbers applying, 6110–11; re-adjustment of incidence of taxation, 6112–13; municipal and village cottages, 5887–91, 5920–26, 6020–23; would not discourage thrift, 5903, 5911; pensions of ill-conducted persons to be impounded, 5928–29.

WAGES, &c.

Larger wages, but employment ends sooner than formerly, 5843, 5897–98, 5900–5901, 6047–50; hour, shorter, 5845–46; cost of living, 5899:

allotments, rent of, 6043–45; enable labourers to keep off the rates, 5906–10, 6046.

II.—LIST OF UNIONS AND SOCIETIES.

List of Poor Law Unions, Charitable Societies, and Friendly and Trade Societies, specially referred to in the Evidence, with references to the passages in which they are discussed.

(*a.*) POOR LAW UNIONS.

LONDON.

Holborn: Hedley, 1318; Owen, 229–241, 391–4.

Kensington: Hedley, 1269.

Lambeth: Davy, 1993.

Marylebone: Hedley, 1154; Hill, 10,518–21, 10,529–30.

Paddington: Booth, 10,838, 10,854; Fuller (Chairman of Guardians), 2272, &c.; Mackay, 10,034.

Poplar: Hedley, 1260; Lansbury (guardian), 13,697, &c.

St. George's (Hanover Square): Blackley, 12,925–32; Hedley, 1269; Owen, 507–10.

St. George's-in-the-East: Hedley, 1269–75, 1432–5, 1492–1511, 1593–4.

St. Giles: Hedley, 1167–70.

St. Pancras: J. H. Allen (guardian), 2000, &c.

St. Saviour's: Gardiner (guardian), 4052, &c.; Hedley, 1346.

Shoreditch: Cox (guardian), 3593, &c.; Grout, 13,116–24, 13,197, 13,352; Hedley, 1602–3.

Stepney: Booth, 10,857; Mackay, 9920–3, 10,054–71; Owen, 187.

Strand: Hedley, 1306–11, 1395–401, 1420–1, 1505, 1596–8.

Wandsworth: T. Walker (late inmate of workhouse), 15,406, &c.

Whitechapel: Hedley, 1260, 1269; Hill, 10,501; Lansbury, 13,875, 13,989–93; Mackay, 10,054–71; Owen, 187; Vallance (Clerk to Guardians), 2470, &c.

Jewish Board of Guardians: Cox, 3822–31; Lansbury, 13,991–9; Vallance, 2573–82.

POOR LAW UNIONS—*cont.*

PROVINCIAL.

Ashby: Burton (guardian), 16,024, &c.; Pickering, 16,418–21, 16,439–40.

Aston: Fothergill, 2998–3007; Stevens (resident), 17,432, &c.

Auckland: Stead, 12,384; Steele, 9220, 9241–8, 9351.

Aylsham: Edwards, 6455, 6471, 6563–9, 6597, 6610, 6922–8.

Barton Regis (Bristol): Clifford (guardian), 6141, &c.

Battle: Davy, 1647–53, 1817–8, 1874.

Bedminster: Clifford, 6145–7, 6311–13.

Beverley: Stead, 12,372–4.

Birkenhead: Crompton (resident), 17,539, &c.

Birmingham: H. Allen (resident), 16,571, &c.; Chamberlain, 12,181–9; 12,252–5, 12,293–6, 12,318–20; Fatkin, 18,085–90; Fothergill (Superintendent of out-relief), 2768, &c.; Jephcott (resident), 14,506, &c.; Stevens (resident), 17,261, &c.

Bishop Stortford: Hart, 12,048–63, 12,133–5, 12,161–9.

Bradfield: Bartley, 8667; Blackley, 12,819; Booth, 10,835–7, 10,866, 10,944–57; Chamberlain, 12,190, 12,688–93; Knollys, 1095–9; Mackay, 9822; Marshall, 10,442; Methuen, 5588, 5614, 5642–5, 5701; Owen, 429–34.

Brighton: Davy, 1719–27, 1981; Hamblin (guardian), 3279, &c.

Bristol: Clifford (resident in city), 6137, &c.

Brixworth: Booth, 10,835–7, 10,841–2, 10,866, 10,946–50; Bury (guardian), 4143, &c.; Owen, 314–5, 429–304; Ward (resident), 15,587, &c.

Bromsgrove: Nokes (resident), 14,977, &c.; Webb (resident), 15,206, &c.

POOR LAW UNIONS—*cont.*

Cambridge: Knollys, 679.

Cardiff: Beavan (guardian), 5391, &c.; Chamberlain, 12,286; Paine (guardian), 5161, &c.

Carnarvon: Thomas (clerk to guardians), 7286, &c.

Chichester: Davy, 1875–81, 1988.

Chippenham: Methuen (guardian), 5531, 5716–47.

Chorlton: Ballantine, 3270–1; Knollys, 1013; McDougall, 5045, 5138.

Docking: Z. Walker (resident), 6947, &c.

Dolgelley: Davies (guardian), 8348, &c.

Dudley: Callear (resident), 14,876, &c.

Dunmow: Hart, 12,048–63, 12,133–5, 12,161–9.

Durham: Steele, 9249.

Eastbourne: Davy, 1670–6.

Elham (Kent): Ladd (resident), 14,355, &c.

Erpingham (Beckham): Edwards (resident), 6453, 6472–7, 6492–6519, 6524–6.

Faringdon: Booth, 10,946–57.

Forden (Mont.): Disley (resident), 17,014, &c.

Gateshead: Steele, 9220, 9249, 9350.

Grantham: Wilkinson, 5793–9, 6075–9.

Guiltcross: Z. Walker, 6949, 7004–33.

Headington: Phelps, 3909–12, 3971, 3987.

Henstead (Swainthorpe): Edwards, 6456, 6520–3.

Holywell: Stead, 12,398–401.

Keynsham: Clifford, 6311.

King's Norton: Fothergill, 2998–3007.

Leeds: Fatkin, 17,968–9.

Manchester: Ballantine (Master of Workhouse), 3044, &c.; Davy, 1690, 1713, 1898–1903; McDougall (Vice-Chairman of guardians), 5021, &c.; Owen, 371–6.

Meriden (Coventry): Smith (resident), 15,340–60, 15,374, 15,390–3.

Newark: Minkley (relieving officer), 8981, &c.; Nevile (Chairman), 8977, &c.; Wilkinson (guardian), 5782, &c.

Oxford: Owen, 183–4; Phelps (guardian), 3858, &c.

St. Faith (Norfolk): Howell (guardian), 7904, &c.

St. Neots: Elcock, 4908–9; Owen, 377–9.

Saffron Walden: Hart, 12,048–63, 12,133–5, 12,161–9.

Sheffield: Davy, 1634, 1884; Knollys, 1141–2; Wilkinson, 5887, 6017.

Solihull: Nokes, 15,186–7.

Stockbridge: Blackley, 12,924, 12,933–49, 13,086–103.

Tavistock: Clifford, 6297, 6354–6.

Tendring: Owen, 485–7.

Wallingford: Wilkinson, 5646.

Walsingham: Z. Walker, 6949.

West Derby (Liverpool): Owen, 332.

West Ham: Lansbury, 13,889; Vallance, 2684–6.

Wigan: Marshall, 10,433.

Wimborne and Cranborne: Elcock (guardian), 4571, &c.

Winslow: Pitkin (resident), 14,144, &c.

Scotland: McNeill (Secretary to Board of Supervision), 9473, &c.

(*b.*) CHARITABLE SOCIETIES.

LONDON.

Charity Organisation Society: Allen, 2064, 2177–85; Cox, 3670, 3706, 3735, 3753; Fuller, 2329–30, 2436–40; Gardiner, 4054–5, 4081–2, 4104–5; Hedley, 1506–10; Hill, 10,494–502, 10,557–8, 10,640–4, 10,701–3; Mackay, 9774–92, 10,054–61; Marshall, 10,299–302, 10,325, 10,371, 10,434–7, 10,448–9; Vallance, 2531–5, 2616–21, 2707–10.

Relief of Distress Society: Mackay, 9792, 10,124.

Tower Hamlets Pension Society: Booth, 10,844–5; Mackay, 9779–88, 10,082–114, 10,132; Vallance, 2713–9, 2765–7.

CHARITABLE SOCIETIES—*cont.*

BIRMINGHAM.

Charity Organisation Society: Fothergill, 2843–8, 2940–1:

West Birmingham Relief Fund: Allen, 16,667–71, 16,745–50; Fothergill, 2846.

BRIGHTON:

Charity Organisation Society: Hamblin, 3341–51, 3524–7.

CAMBRIDGE:

Charity Organisation Society: Marshall, 10,204, 10,325.

CARDIFF.

Charity Organisation Society: Beavan, 5416–8.

OXFORD.

Charity Organisation Society: Marshall, 10,204, 10,325; Phelps, 3902–30, 3949–55, 3968–71.

(*c.*) FRIENDLY SOCIETIES AND TRADE UNIONS.

Ashby Friendly Society: Burton (secretary), 16,124–9, 16,156–73.

Berkshire Friendly Society: Brabrook, 11,268–70.

Catshill (Bromsgrove) Local Society: Nokes, 15,004–8, 15,053–60, 15,122–5.

Carpenters and Joiners Amalgamated Society: Crompton, 17,561, 17,564; Drummond, 10,736, 10,756, 10,779; Stevens, 17,245–7; 17,257.

Coachmakers' Society: Stevens, 17,248–51.

Co-operative Societies: Burton, 16,363–6; Bury, 4441–4, Fatkin, 17,917, 17,983–94.

"County" Societies: Brabrook, 11,069–72, 11,079–82, 11,271–2; Watson, 11,447–51.

Deposit Societies: Brabrook, 11,273–5.

Dunmow Friendly Society: Brabrook, 11,077–8; Hart (Hon. Secretary), 11,951, &c.

Ebenezer Sick Society (Birmingham): H. Allen (President), 16,543, 16,607–11; Stevens, 17,331–3.

Employers' Superannuation Funds: Chamberlain, 12,205; Hardy, 11,674–84, 11,768–71, 11,798–805.

Engineers, Amalgamated Society of: Crompton (local secretary), 17,537, &c.; Drummond, 10,756; Grout, 13,371–2; Jephcott (member), 14,505, &c.; Stevens, 17,257.

Foresters: J. H. Allen, 3842–6; Blackley, 12,824, 12,965–7, 12,975–8; Brabrook and Sutton, 11,033, 11,054–67, 11,168–72, 11,206–8, 11,280–1; Burton, 16,136–9; Chamberlain, 12,574–6, 12,744–8; Edwards (member), 6659–69, 6916–20, 6940–2; Hedley, 1453; Howell, 8065; Ladd, 14,420–5; Paine, 5262–6; Stead (Secretary), 12,354, &c.; Stevens (Secretary of local lodge), 17,226–43, 17,323–4; Z. Walker, 7202–3; Watson, 11,425–6, 11,468; Wilkinson, 5892–3, 6054.

Gas Workers' Union: Lansbury (member), 13,882.

Hearts of Oak: Brabrook, 11,280–1; Drummond, 10,710, 10,820–5; Grout, 13,144, 13,263–72; Hardy (Actuary), 11,662, &c.

Industrial Societies: Bartley, 8894; Blackley, 12,849; Brabrook, 11,034; Bury, 4522; Cardin, 13,469–77.

Ipswich Society: Watson, 11,471.

Iron and Steel Workers' Association: Callear (member), 14,873–5.

Juvenile Societies and Lodges: Blackley, 12,844–8, 12,974–8; Brabrook, 11,104–40, 11,197–203; Chamberlain, 12,221; Howell, 8065; Smith, 15,386; Watson, 11,470–3, 11,532–3.

Lancashire and Cheshire Miners' Relief Fund: Steele, 9229–37.

Leeds Co-operative Society: Fatkin, 17,917.

FRIENDLY AND TRADE SOCIETIES—*cont.*

Leeds Permanent Benefit Building Society: Fatkin (manager and actuary), 17,888, &c.

Liverpool Victoria Friendly Society: Ward (collector), 15,581*, 15,966–73.

London and Counties Labour League: Ladd (auditor), 14,352–5, 14,412–4.

London Society of Compositors: Drummond (late secretary), 10,711, &c.

Loyal United Friends: Grout (member), 13,127–8, 13,139–41, 13,323–30.

National Agricultural Labourers' Union: Edwards, 6631–64, 6911–19; Z. Walker (agent), 7078–80, 7209–11.

National Providence League: Blackley, 12,780–91, 12,803.

Norfolk Labour Union: Edwards (secretary), 6627–35.

Northumberland and Durham Miners' Permanent Relief Fund: Steele (secretary), 9130, &c.

Oddfellows: J. H. Allen, 3847–56; Bartley, 8735; Blackley, 12,824, 12,953–64, 12,975–8; Brabrook, 11,033, 11,073–5, 11,173–5, 11,190–6, 11,206–8, 11,252, 11,280–1; Chamberlain, 12,201, 12,231–2, 12,574–80, 12,741–2; Davies, 8652–3; Edwards, 6668–72; Hardy, 11,714; Hedley, 1453; Howell, 8065; Jephcott (member), 14,505, 14,523, 14,533–6, 14,698, 14,843–65; Nokes, 15,117–21; Paine, 5241, 5262–5; Pickering, 16,426; Smith, 15,383–6; Steele, 9278; Z. Walker (secretary of local lodge), 7120–52, 7199–205; Watson (actuary), 11,363, &c.; Wilkinson, 6054.

Oldham Limited Co-operative Society: Mackay, 9890–1.

Penny Bank: Bartley (manager), 8101, &c.

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Tin-plate Workers' Society: Stevens (member), 17,308–15, 17,347–66.

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Wiltshire Friendly Society: Methuen (vice-president), 5533–4, 5561–3, 5613, 5748, 5770–1.

Winslow Village Club (broken up): Pitkin, 14,090–6, 14,115–7, 14,141–3, 14,277–81.

Wire Workers' Union: Grout (member), 13,206–8, 13,321–2, 13,335–47, 13,356, 13,373–6.

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Yorkshire Penny Savings Bank: Fatkin, 17,917.

III.—SUPPLEMENTARY INDEX.

A complete summary of the evidence of each witness on the main heads of the inquiry of the Commission is contained in the foregoing analysis; but for convenience of reference the evidence on certain special heads is summarised in the following Supplementary Index. The subjects therein included are as follows:—

- Areas for Relief and Rating.
- Benefit Societies in relation to Poor Law.
- Causes and Statistics of Pauperism.
- Charity (other than Endowed).
- Endowed Charity.
- Post Office (Annuities, &c.).
- Principles of Poor Law Administration.
- Settlement and Removal.
- State Pensions:—
  - (1.) Scheme submitted by Mr. Booth, and comments.
  - (2.) Scheme submitted by Mr. Chamberlain, and comments.
  - (3.) Other Schemes.
  - (4.) Supplementary remarks on State Pensions generally.
- Wages and Economic Conditions of the Working Classes.

It has not been thought desirable to lengthen this Supplementary Index by reprinting the summaries of evidence under main heads, such as indoor relief, outdoor relief, assistance of relatives, and benefit societies generally, which already appear in the analysis in the alphabetical order of the witnesses.

AREAS FOR RELIEF AND RATING.

Mr. H. Allen.

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Mr. J. H. Allen.

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Mr. Davy.

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Mr. Edwards.

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Mr. Elcock.

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Mr. Hedley.

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Mr. Knollys.

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Mr. McNeill.

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Mr. Mackay.

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Sir H. Owen.

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Mr. Provis.

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Mr. Z. Walker.

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Rev. J. F. Wilkinson.

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Major Ballantine.

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Mr. Bartley.

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Mr. Brabrook.

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Canon Bury.

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Mr. Crompton.

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Mr. Edwards.

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Mr. Elcock.

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Mr. Fatkin

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Mr. Fothergill.

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Mr. Hedley.

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Mr. McNeill.

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Professor Marshall.

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Lord Methuen.

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Sir H. Owen.

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Dr. Paine.

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Rev. L. R. Phelps.

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Mr. Pitkin.

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Mr. Stevens.

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Mr. Thomas.

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Mr. Z. Walker.

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Mr. Ward.

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Mr. Watson.

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Rev. J. F. Wilkinson.

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CAUSES AND STATISTICS OF PAUPERISM.

Mr. H. Allen.

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Mr. J. H. Allen.

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Major Ballantine.

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Mr. Beavan.

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Mr. Booth.

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Mr. Brabrook.

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Mr. Burton.

Statistics of pauperism in Ashby Union, 16,027–35, 16,140–1.

Canon Bury.

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Mr. Callear.

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Mr. Chamberlain.

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Miss Hill.

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Canon Hinds Howell.

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Mr. Jephcott.

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Mr. Knollys.

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Mr. McDougall.

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Mr. Nokes.

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Dr. Paine.

Statistics of Cardiff Union, 5165–99, 5248–51:
thinks many temperate persons are paupers, 5257–8; those who save keep off rates, 5240–3; 5338–40; destitute immigrants swell pauperism, 5250.

Rev. L. R. Phelps.

Difficult conditions of Oxford owing to University and intermittent employment, 3956–9, 3968, 3991, 4081; statistics of pauperism, 3867, 3884:
10 per cent. only of aged are paupers, 3972–8; teetotallers never come on rates, to his knowledge, 3934, 4018–24; few deserving in house, 4046.

Mr. Pitkin.

Pauperism of aged generally due to causes beyond their control, 14,286–92.

Mr. Smith.

Pauperism in age mostly from misfortune, 15,372–4.

Mr. Stead.

Causes of pauperism among the few Foresters applying, 12,364.

Mr. Stevens.

Statistics as to parish of Birmingham, 17,264–7; many deserving aged, especially widows who need out-relief, 17,316–21.

Mr. Thomas.

Statistics of Carnarvon Union, 7293–9, 7369–76, 7471–3; paupers mostly general and agricultural labourers, 7377–78; lavish grant of out-relief has caused poor to rely on the rates, 7379–84, 7390, 7512, 7516; caused very high per-centages of pauperism, 7388–9, 7542–3.

Mr. Vallance.

Statistics of Whitechapel Union, 2473–85, 2671–2:
causes of destitution of the indoor poor, 2485–91; mendicancy caused by shelters and refuges, 2583–5; large number of casual poor without settled homes, 2480–4:
medical relief, first step in pauperism, 2638.

Mr. Webb.

Those who come on rates in age are chiefly wastrels, 15,199–206, 15,215; others helped by friends, 15,206–8; loafers get more out of poor law than honest, 15,251.

Rev. J. F. Wilkinson.

Causes of old age pauperism, 5825–47; often from inability to save or insure enough, 5826–7, 5838; and consequent feeling of hopelessness, 5843, 5911, or from inability to provide at all for old age, 5838–43, 5901, 5983–90; or from lowered age for full earnings, 5844–6; less from vice, drink, and waste than supposed, 5840, 5847; seldom from failure of societies, 5827–30.

CHARITY, other than endowed.

Mr. H. Allen.

Not enough organisations to meet deserving aged, 16,667.
West Birmingham Relief Fund:
work and funds, 16,667–71; great results for small cost, 16,745–50; managed by working men, 16,671, 16,748; mode of investigation, 16,745–8.

Mr. J. H. Allen.

Deserving poor should be dealt with by charity, 2061–3, 2073:
co-operation of poor law and volunteer work advisable, 2069–72:
charity through the Charity Organisation Society more continuous than through clergy, 2177–85; absence of "right" an advantage of private over State-aided charity, 2177, 2186–8.

CHARITY, other than endowed—*cont.*

Mr. Beavan.

No co-operation with poor law at Cardiff: charity mainly for non-residents, 5415–8.

Canon Blackley.

Charitable guardians helping deserving at Stockbridge, 12,937:
Lambeth joint charity and State scheme for deserving, 12,851*–4 (*see* Analysis).

Mr. Booth.

Co-operation useful in Bradfield and Brixworth, 10,841–2; but such co-operation does not fully meet needs in strict London Unions, 10,843–5; charity not the right final solution for aged poverty, 10,994.

Canon Bury.

Small private fund (25*l.* a year) meets hard cases at Brixworth, 4192, 4495–500; quite adequately, 4226–9; local pensions given with most careful inquiry, 4292–4, 4311; charity helped by strict poor law, 4328–9; poor help one another, 4448:
general charity should be private, without municipal aid, 4330–2; should not co-operate formally with poor law, 4563–4.

Mr. Callear.

Charity has to supplement inadequate out-relief, 14,885.

Mr. Chamberlain.

Charity would not be checked by State-aided pensions: those who now give would still give, 12,327–9.

Mr. Cox.

Charity Organisation Society deals with deserving cases, 3706, 3735; co-operation with the poor law authorities desirable, 3753.

Mr. Davies.

Distributes private fund at Christmas, partly to other needy poor, partly to paupers, 8645–50.

Mr. Davy.

Charity should prevent people falling into pauperism, 1943; subsidises wages, but not in same way as poor law, 1826–8:
voluntary and unpaid work not sufficient substitute, but valuable adjunct to paid professional administration, 1819.

Mr. Disley.

Need of organised charity, 17,105–8, 17,165–6.

Mr. Elcock.

No co-operation at Wimborne to take better cases off rates, 4770–80; or organised charity, 4825–7, 4906–7.

Mr. Fothergill.

Charity Organisation Society in Birmingham should undertake deserving cases, 2940–1; undertakes few cases at present, 2846–8; not in close co-operation with poor law authorities, 2843–5:
West Birmingham Relief Fund, 2846:
undiscriminating charity as bad as lax poor law administration, 2965–7.

Mr. Fuller.

Co-operation of charity and poor law essential, 2311; in Paddington, with clergy and Charity Organisation Society, 2329–30:
charitable support nearly always obtained for deserving who apply to guardians, 2298–306; charity and rate relief not given to same case, 2456–7:
charitable societies should be private, not municipal, 2458–9.

CHARITY, OTHER THAN ENDOWED—*cont.*

Mr. GARDINER.

Charity Organisation Society, co-operation in St. Saviour's district, 4054; conditions of aid, 4054; cases of refusal, 4055; friendly sympathy as well as aid given, 4081–2; pensions always found when needed, 4104–5, 4122:
voluntary charity only proper mode of meeting deserving, 4100–3, 4122.

Mr. HAMBLIN.

Charity Organisation Society at Brighton, 3342–3; co-operation with guardians, 3344–51, 3524–7; suffering should and would be met by charity, 3341.

Mr. HEDLEY.

Co-operation of charity and poor law, 1506–10; 1593–4; in St. George-in-East, 1432, 1507, 1593:
charity should not deal with same cases as poor law, 1370; stimulated by refusal of out-door relief, 1434; capable with indoor relief of providing for London, 1617–18.

Miss HILL.

Organised charity, very useful if not interfering with self-help, 10,494–5, 10,645–6, *e.g.*, Charity Organisation Society, 10,557–8, 10,640–4, 10,701; co-operates very usefully with poor law inquiries, 10,493; working men hold back from Charity Organisation society work, reasons, 10,500–2:
value of help by employers, &c., for known deserving aged, 10,643, 10,659–61, 10,703–4:
evils of reckless charity, checks thrift, 10,460–1, 10,556; and aid of relatives, 10,477; encourages bad homes, and squalor to rouse pity, 10,480–5, 10,541; refused to the tidy, 10,622; is uncertain and therefore demoralising, 10,494–5, 10,645–6.

Mr. KNOLLYS.

Co-operation of charity and poor law necessary to prevent hardship, if out relief refused, 1095–9; danger of overlapping in doles; should co-operate by taking separate cases; this would stimulate charity and ultimately meet all deserts, 587–93, 707–13, 741–4, 908–17, 962–9, 1060–3. 1124–7:
charity less degrading as not raised by compulsion, 1128–9.

Mr. LANSBURY.

Private charity similar in effect to rate relief, 13,875, 13,993.

Sir H. LONGLEY.

Charity should co-operate with a strict poor law administration, and keep deserving entirely off the rates, 8318–25.

Mr. MCDOUGALL.

His personal work in City of Manchester, 5039; object is help of poor not saving rates, 5085–7:
takes special cases, and visits and relieves them, 5039–41; many cases recommended by relieving officers, 5045, 5060, 5102; conditions of his aid, good character and some other means, 5052–3, 5081–2; does not find more than 100 suitable, 5042–6, 5071; visits personally every four weeks, next gift being always sure, 5054, 5082; spendings of recipients, 5072–3; value of personal visits, privacy and gradual confidence, 5079–80, 5102–4, 5111–2; power of refusal essential, 5106; work might be done everywhere, by societies or by guardians, 5102–8:
organised charity desirable, but none at Manchester, 5039–59; private charity large but irregular, 5077–8.

Mr. MCNEILL.

Organised charity co-operates with poor law in Scotch towns, with good results, 9668–73:
church charity partly in aid of rates, 9663–7, 9670.

Mr. MACKAY.

Co-operation of strict East End unions and Charity Organisation Society, Tower Hamlets Pension Society, clergy and other charity; has worked well continuously for 20 years, 9772–4, 9792, 9899–9901.

CHARITY, OTHER THAN ENDOWED—*cont.*

"right" to private fund not felt; honourable reluctance of poor to impose; hence success, 9784–9837–8, 10,076, 10,143; subsidising charity undesirable; would lead to claim of "right," 9871–2, 10,114; for full particulars as to the working of charity and its relations to poor law in the East of London, *see* Analysis of Evidence.

Professor MARSHALL.

Charity Organisation Societies.

Have done admirable work, especially in London, 10,371–499; value as go-betweens, 10,371–3; but do not now meet all needs in strict unions, 10,913–8, 10,299; *e.g.*, in St. George in the East, 10,194–7; at Oxford and Cambridge in special conditions, 10,204, 10,325; non-existent in rural districts, 10,402–4; not adequately known to the poor, 10,340:

Proposed scheme of co-operation between Charity Organisation Societies and guardians; for full particulars, *see* Analysis of Evidence.

Lord METHUEN.

Evils of indiscriminate charity, 5614–5, 5689, 5709–15; organisation of charity desirable, 5689.

Sir H. OWEN.

Charity meets hard cases in strict unions, 178–81, 188, 318–9; hardship thus avoided, 429–33.

Rev. L. R. PHELPS.

Charity Organisation Society in Oxford: co-operation with Oxford Guardians, has helped restriction of out-relief, 3885, 3891, 3903–6; for particulars, *see* Analysis of Evidence:
municipal aid of charity undesirable, 4003–4; system of co-operation simple and applicable anywhere, 4016–7:
voluntary effort useful, even with lax poor law, 4007–10.

Mr. VALLANCE.

Strict administration has stimulated organised charity in Whitechapel, 2496–7, 2499, 2536–8, 2590–1, 2623; for particulars, *see* Analysis of Evidence:
charitable aid superior to out-door relief, 2622; not demoralising, 2617; gives sympathy and help which are more important than the money, 2501–40;
charity able to deal with all cases of distress, 2708–9; cost, however, borne by charitable minority instead of ratepayers, 2538–41.

Mr. WARD.

Private charity fund in Brixworth Union criticised; for particulars, *see* Analysis of Evidence:
charity more humiliating than relief, as depending on favour, 15,746–9, 15,937–8, 15,962; given to prevent out-relief, 15,756–60, 16,012–6:
hard to pay rates and have to give charity too, 15,680.

ENDOWED CHARITY.

Canon BLACKLEY.

Endowed charity might be applied to keep deserving from rates, 12,951–2.

Canon BURY.

Endowed charities of Brixworth district, extent and administration, 4193–6, 4388–400; mostly mischievous and wasted in doles, but sometimes used for pensions, 4196–9, 4323–7; elected trustees desirable, 4394–8.

Miss CLIFFORD.

For particulars as to endowed charities in Bristol, *see* Analysis of Evidence:
effect of charities on character, 6197.

Mr. COX.

For particulars as to endowed charities and almshouses in Shoreditch, *see* Analysis of Evidence.

ENDOWED CHARITY—*cont.*

Mr. Davy.

Local charities might be used as pension funds, 1871, 1969–72; should be considered by guardians and relieving officers, 1865–7, 1870; Lord R. Montagu's return of endowed charities, 1865; Court of Chancery ruling forbidding use of endowed charities for paupers, 1872.

Mr. Disley.

Parish charities (Forden Union), 17,100–4, 17,203–7.

Mr. Edwards.

Charitable endowments should be used exclusively for poor, but in doles rather than pensions, 6695–708.

Mr. Elcock.

Wimborne district: almshouse charities supplemented from rates, 4775–9; amounts, &c., 4870–6.

Mr. Gardiner.

Endowed charities in St. Saviour's Union are largely used for pensions, but might be more, 4107–12; 4122.

Mr. Hamblin.

Endowed charity and almshouses at Brighton, 3578–80.

Mr. Hedley.

Endowed charities numerous in City of London, 1478–83; scarce in St. George-in-the-East, 1492–5, 1594.

Canon Hinds Howell.

Charitable endowments largely misapplied in Norfolk, 8033.

Mr. Knollys.

Endowed charities should be kept to parishes if possible, but be applied for deserving, 741–3, 969, 1054–9; often vary with pauperism, 891–2:
Lord R. Montagu's return of endowed charities not generally considered by those who administer poor law, 886–9; advantage of such consideration illustrated by Brixworth, 890.

Mr. Ladd.

Endowed charities in Elham Union, 14,369–76, 14,467–76; approves of dole system, 14,470–6.

Mr. Lansbury.

Charities of Poplar district not open to all, 13,789–90.

Sir H. Longley.

Sir Henry Longley, Chief Commissioner of Charities, gave very full evidence in regard to the extent to which endowed charities, especially dole charities, are and might be available for pensions &c. for the aged. For particulars, *see* Analysis of his Evidence.

Mr. McDougall.

Endowed charities in Manchester, mainly for coals, &c., 5077; useful in their way, and carefully given, 5083–4.

Mr. McNeill.

Doles from endowed charities in Scotland increasing pauperism, examples, 9608–25, 9715–9; legislation desirable, 9686–7; might do for pensions, 9719.

Mr. Mackay.

Endowed charity: doles increase pauperism, 9794–6; St. Katherine's Precinct charity helpful in pension cases, 10,120–1.

Lord Methuen.

Doles might be well used for deserving aged, 5690–1.

Mr. Minkley.

Doles given to paupers in receipt of out-door relief, 9107–10.

ENDOWED CHARITY—*cont.*

Sir H. Owen.

Application of endowed charitable doles to those in receipt of relief, ruling of Court of Chancery against, 426–7, 556–8, 566.

Rev. L. R. Phelps.

Endowed charities at Oxford: give some pensions on advice of Charity Organisation Society, 3895–9.

Mr. Vallance.

Not many endowed charities in Whitechapel, 2624–5; should be utilised for deserving poor, 2627–9.

Mr. Ward.

Endowed charity in Brixworth district, 15,706–10, 15,963–5, 15,994–7.

POST OFFICE: annuities, &c.

Mr. H. Allen.

Post Office system not pushed enough, 16,672–3; too costly, 16,770–3; out relief might be paid through Post Office, 16,730.

Mr. Bartley.

Insurance through Post Office; remarks and suggestions as to failure of deferred annuities, 8108, 8206, 8736–42, 8759–61, 8822–5, 8894–6; people will not trouble to go to Post Office to pay premiums, 8736, 8759–61, 8894–6; immediate annuities popular, 8210; accumulation of savings to buy them by lump payment in age very desirable, but not popular, 8682–3, 8740, 8897–8901, 8966; Post Office Savings Bank very popular, though not enough advertised, 8895; great work done by Post Office, 8736.

Canon Blackley.

Post Office annuity rates look high, being sound, 12,917; evil of "returnable" tables, 12,830–5.
Post Office should be medium for pension scheme, 12,808, 12,850, 12,915, 13,104:
suggested sale of savings stamps for old age insurance by postmen, 12,849–50, 12,855–9; without great cost or delay, 12,900–7, 13,104–8; this would not affect friendly societies, 13,109.

Mr. Brabrook.

Post Office unable to compete with friendly societies because not advertised like them, 11,157–61; and because of low interest, 11,163–7:
Post Office in connexion with Juvenile Societies, 11,202–3; in connexion with State annuity scheme, 11,292–4.

Mr. Burton.

Post Office annuities not much used, 16,121–2, 16,352–5; unpopularity of deferred annuities, 16,120–3, 16,356.

Canon Bury.

Post Office annuities not popular; system looks complicated, and does not come to doors like Prudential, 4511–23, 4531–2, 4565–8; publicity also feared, 4569–70; though safe and without real difficulty, 4537–43.

Mr. Cardin and Mr. Lang.

Mr. Cardin, Receiver and Accountant General of the Post Office, and Mr. Lang, Controller of the Savings Bank Department, gave a full account of the working of the Post Office in connexion with saving, and, in particular, annuity business. For details, see analysis of their evidence.

Mr. Chamberlain.

Post Office Savings Bank interest, 12,247–9; aid to Post Office annuitants not so good as pension scheme, 12,268–70.
proposed administration of pension scheme through Post Office, 12,214–6. (For particulars of scheme, see under "State Pensions.")

POST OFFICE: ANNUITIES, &c.—*cont.*

Mr. FATKIN.

Post Office charges too high for annuity benefits at present, 17,926, 17,939; this shown in detail, 17,937; want of success, 17,940; State savings bank unpopular, 18,061–7; municipal savings banks at same interest would be better, 18,061–7.

Mr. FOTHERGILL.

Amounts in Post Office Savings Banks in Warwickshire, 2961.

Rev. R. HART.

Post Office system unsuitable for getting advice, 12,149.

Miss HILL.

Post Office Savings Bank valuable and should be popularised, 10,489–91, 10,567–9, 10,668–71; its publicity through post an evil, 10,567; less small print, and door to door collecting wanted, 10,569, 10,671; low interest not deterrent, 10,569, 10,619, 10,670, 10,697.

Miss HURLSTON.

Women do not trouble to put small savings in Post Office, 16,946–7.

Mr. MACKAY.

Want of success of Post Office deferred annuities, 9824.

Mr. NOKES.

Post Office annuity system not properly published, 15,165–71.

Mr. STEELE.

Post Office annuities not used, 9276–7.

Mr. Z. WALKER.

Money rarely put into savings bank in Norfolk, 7092–4.

Mr. WATSON.

Post Office insurance not much used, 11,616–21; good agency for annuities would not hurt friendly societies, 11,494–7, 11,502; Government could not compete as friendly society, 11,502, 11,516, 11,574; rates compared with those of Oddfellows, 11,533–40.

Rev. J. F. WILKINSON.

Cost of insurance through Post Office, 5991–6000, 6033–5.

PRINCIPLES OF POOR LAW ADMINISTRATION GENERALLY.

Mr. H. ALLEN.

Poor Law mildly administered in Birmingham, 16,583; better than formerly, 16,586–7, 16,650–2; squalid used to get help rather than deserving, but this unlikely now, 16,583–5, 16,650–2; should be strict for wastrels, 16,739–40; importunate get too much, 16,760:
poor law might be relaxed for present aged, 16,574–9, 16,699–700, 16,726–38, 16,741:
merit better test than destitution, 16,625–9; absence of relief before 60 evidence of merit, 16,729, 16,744:
inquiries too pressing; should rather be as to past years, and of friends and employers, 16,626–32, 16,629, 16,742–52; with help of working men, 16,751:
relief on loan should be given more, 16,624; should not pauperise, 16,664–6.

Mr. J. H. ALLEN.

Regulations should be made by Local Government Board to secure uniform administration in London, 2063, 2073–4, 2123–6, 2262–7.

PRINCIPLES OF POOR LAW ADMINISTRATION —*cont.*

Mr. BARTLEY.

Rigid application of destitution test discourages thrift, 8114–7, 8661–6, 8902–7; administration more thoughtful of late years, 8115, 8903; approves a careful system, if it is not too strict, 8667–8, 8700–1:
poor law should be amended so as to encourage thrift, 8117–20; unthrifty who have had good wages should be left to present law, 8125; many with good wages now come on poor law in emergencies, 8215:
destitution should not be absolute as ground for outdoor relief, 8660–6, 8902–7; it should be given to those who have saved in proportion to their savings, 8123–4.

Mr. BEAVAN.

Suggested scheme of relief: thinks there should be three classes, 5396–8, 5413; for particulars of scheme (*see* Analysis).

Canon BLACKLEY.

Knowledge of any poor law provision for need checks thrift in young, 12,816, 12,819, 13,035; evil cannot be met by strictness to present paupers, 12,879–88:
recourse to poor law would gradually die out with compulsory insurance, 12,774:
dangers of lavish out-relief, 12,816–9.

Mr. BOOTH.

Has not made a special study of poor law, 10,832–3:
approves of careful, and not lax, administration of relief, 10,832–40, 10,991; and restriction of medical relief, 10,959:
good results in rural unions of strictness with personal kindness and charity, *e.g.*, at Bradfield, Brixworth, Faringdon, 10,835–6, 10,841–2, 10,944–6, 10,985; but requires too much personal effort to spread rapidly, 10,866–7, 10,986; effect on neighbouring unions, 10,947–57:
strict refusal of out-relief not satisfactory in town unions, 10,837–8, 10,843–5, 10,986–7; careful grant of out-relief at present better, as at Paddington, 10,838, 10,854:
strict poor law would be helped by pensions for aged, who need special help, 10,868, 10,900–1, 10,988.

Mr. BURTON.

Right of appeal from guardians desirable, 16,382–8; workhouse test for aged considered cruel by working classes, 16,106–8:
Ashby Union well administered on the whole, 16,192–3, 16,223–5.

Canon BURY.

Brixworth: principles, destitution test and not desert; pauper should be worse off than non-pauper; relatives should aid, 4156–72; favourable results of Brixworth system of restricting outdoor relief, 4156–72; no hardship, 4174–82; does not drive poor to workhouse, 4173:
law satisfactory, but administration uncertain and not uniform, 4267–8; Local Government Board might make stricter orders as to those not really infirm, 4269–71, 4475–89:
rates not an insurance fund, 4318–9.

Mr. CALLEAR.

Feeling against strict poor law, 14,910–20.

Mr. CHAMBERLAIN.

Poor feel stigma of poor law relief, 12,595:
strict administration would be helped by State aid of aged, 12,170, 12,190, 12,696–9; without it if further pressed is likely where left to paid officials to lead to harshness and dangerous agitation for widespread out-relief, 12,190, 12,285–8, 12,589–93, 12,681–6:
strict poor law needs strong personal influence and devotion, 12,190, 12,287–8, 12,688–94.

Miss CLIFFORD.

Hardships, results of harsh administration, not of law, 6397:
inquiry often insufficient, 6270–2, 6435–6.

PRINCIPLES OF POOR LAW ADMINISTRATION —*cont.*

Mr. Cox.

Consideration of cases by guardians insufficient, 3748–9, 3751; renewals, 3752:
workhouse offered to the friendless and to those with insanitary homes, 3614; suggestions for almshouses for deserving aged (*see* Analysis).

Mr. Crompton.

Destitution should not be test for relief, 17,794–6: relief should not disfranchise, 17,616, 17,662; many do not now apply who need it, 17,640–5, 17,657–63, 17,720–2; old age should be deemed to begin at 55, 17,619–23: suggestions for extension of out-relief, 17,592–618, &c.

Mr. Davy.

Relief of destitution the duty of poor law, 1720; but applicant has no legal power of enforcing his claim; hence the need of control by central authority, 1846–7; historical facts as to poor law before 1834, 1849–52:
unpopularity of strict administration, 1868–9; dangers incident to outdoor relief (*see* Analysis).

Mr. Disley.

Dislike of applying for relief, 17,063; destitution a hard test for relief, 17,092–4; administration should be by parish council, 17,120–1; suggests parish farm for aged to work, 17,211; workhouse should be for worthless only, 17,217–8.

Mr. Edwards.

Objections to workhouse and suggestions for almshouses, 6570–5, &c. (*see* Analysis); extension of out-relief desirable, 6863–71.

Mr. Elcock.

Admits pauperism is an evil, 4740–97; poor dislike rate aid, 4619–25, 4720:
thinks strictness must be hard on poor, 4908–10; thinks rates a form of insurance, 4628–36, 4678; indirect ratepayers, 4628–30, 5003–5; destitution should not be test of aid to aged, to whom the State owes a debt, 4808–10:
workhouse should be kept for profligates, 4625, 4882–93; and exceptional cases, 4657–8; suggestion for more liberal out-relief (*see* Analysis).

Mr. Fatkin.

Present Poor-law adequate, 18,131–2; destitution gives claim to relief, 17,977–9; relief in excess of destitution would injure thrift, 18,002–4; indiscriminate relief in sickness or age would injure thrift and increase poverty, 17,942–3.

Mr. Fothergill.

Duty of State to relieve destitution, not to reward merit, 2779–96, 2954–7; dislike of poor relief not sufficient to deter those really destitute, 2859:
out-relief given in Birmingham to destitute aged if respectable and in proper surroundings, 2790–6, 2866; for details of its administration *see* Analysis.

Mr. Fuller.

Character of destitute rightly considered in fixing mode of relief, 2344–5:
conditions of out-relief to aged in Paddington, 2275–99; rules made generally known, 2308–10; deter undeserving, 2310; encourage deserving to apply when in want, 2308, 2316; increase independence, 2341–2:
out-relief to cases satisfying the stated conditions should be compulsory, 2373:
rules on Paddington lines should be formulated by Local Government Board who should consult inspectors and guardians, 2347–52, 2373, 2377–82; difficulties of this discussed, 2413–33; favouritism not anticipated, 2416–9; discrimination should be possible with guardians and public fund, as with organised charity, 2434–40:
strict administration and co-operation with charity has worked well in 30 or 40 unions of all kinds, 2346.

PRINCIPLES OF POOR LAW ADMINISTRATION —*cont.*

Mr. Gardiner.

Guardians cannot give enough time to investigate out-relief cases and visit workhouse properly, 4085, 4139–40; in general do not follow cases beyond offer of workhouse where made, 4056–8; strictness not a bar to election, 4113:
poor law is, and should be, for destitution not desert, which can only properly be met by charity, 4099–4103, 4122–9; pauper should be worse off than non-pauper, as held by Poor Law Commissioners, 4073, 4086–8.

Mr. Hamblin.

Improvement of administration, 3281–2; consideration of cases by guardians, 3563; danger of favouritism when case is pushed by individual guardian, 3314, 3510–3, 3586:
those who have made provision better treated than those who have made none, 3357–62, 2482–4, 3542–3; difficulties of out-relief (*see* Analysis).

Mr. Hardy.

Out-relief preferable to relief in workhouse, 11,892–6; pauper taint should be removed, 11,897, 11,900–3.

Mr. Hedley.

Destitution only legal ground for relief, 1367; merit as ground for relief would increase pauperism, 1367–9; thrift discouraged by out-door relief, 1376–7; rates regarded in light of insurance, 1386–8; for details of evidence as to poor law relief in Metropolis *see* Analysis.

Miss Hill.

Strictness as to relief needed for good of poor, 10,454–62, 10,489; approved by best of poor, 10,457–62; laxity very bad for poor, apart from cost, 10,461–2; increases rates on independent poor, 10,460; relief should strengthen natural responsibilities, 10,512; injustice of discrimination badly attempted, 10,498; 10,514–5:
does not know of guardians refusing aid because there is furniture, 10,620–2:
working men now eligible as guardians, 10,504; do not like to judge neighbours, 10,501.

Mr. Jephcott.

Administration good in Birmingham, inquiries carefully made, but change in mode and nature of inquiry needed, 14,542–53, 14,639–45; work of Relief Committees, 14,625–8; need of popular election of guardians, 14,645–6:
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Mr. Knollys.

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Mr. Ladd.

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Mr. Lansbury.

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Mr. McDougall.

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Mr. Mackay.

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Mr. Manley.

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Mr. Nokes.

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Sir H. Owen.

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Dr. Paine.

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Rev. L. R. Phelps.

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Mr. Pickering.

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Mr. Pitkin.

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Mr. Stevens.

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Mr. Vallance.

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Mr. Z. Walker.

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Mr. Ward.

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Mr. Webb.

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Mr. Elcock.

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Mr. Fothergill.

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Mr. Fuller.

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Mr. Hamblin.

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Mr. Knollys.

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Mr. Lansbury.

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Mr. McDougall.

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Mr. McNeill.

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Lord Methuen.

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Sir H. Owen.

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Dr. Paine.

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Mr. Vallance.

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STATE PENSIONS:

(1) Scheme submitted by Mr. Booth:

Mr. Booth.

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Mr. H. Allen.

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Mr. Burton.

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Mr. Chamberlain.

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Miss Clifford.

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Mr. Hardy.

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Miss Hill.

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Mr. Hunter.

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Mr. Lansbury.

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Mr. Mackay.

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Mr. Manley.

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Professor Marshall.

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Mr. Stead.

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Mr. Vallance.

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Rev. J. F. Wilkinson.

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STATE PENSIONS:

(2.) Scheme submitted by Mr. Chamberlain:

Mr. Chamberlain.

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Mr. H. Allen.

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Mr. Bartley.

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Canon Blackley.

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Mr. Brabrook.

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Mr. Burton.

Views on scheme, 16,116–8; thrifty only would be benefited, 16,119, 16,233; miners cannot make more payments, 16,230–1, 16,284, 16,286–7.

Mr. Callear.

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Mr. Disley.

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Mr. Fatkin.

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Mr. Grout.

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Mr. Hardy.

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Miss Hill.

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Mr. Hunter.

Comparison of cost to working classes of Mr. Chamberlain's and Mr. Booth's schemes. *See* Analysis of Evidence.

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Miss Hurlston.

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Mr. Jephcott.

Mr. Chamberlain's scheme, 14,588 ; contributions, 14,800; possibility of making them, 14,803–9; 60 better age than 65, 14,593–4, 14,817–8; numbers who live beyond 65, 14,589–92 ; scheme cannot be immediate in effect, 14,738–46 :
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Mr. Knollys.

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Mr. Ladd.

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Mr. McNeill.

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Mr. Mackay.

Objections to contributory scheme; old age not the only risk of life ; fixed age causing friction, and involving extra benefits by way of charity ; dislike of deferred annuities; failure to meet residuum, 9821–7.

Mr. Manley.

Scheme would not meet those most needing provision, 16,485–6 ; regular contributions over 40 years would be impracticable, 16,473–9, 16,486.

Mr. Nokes.

Very desirable, 14,989–98, 15,009, 15,089 ; should be contributory, 15,095–6; and voluntary, 15,113, 15,172–4; value of State security, 15,097–8; young would join if they understood, 14,991–8, 15,089–92, 15,114; could afford premiums, 15,002 15,093–4, 15,104–5, as well as join a club, 15,126–7 ; would delay early marriage, 14,999–15,003:
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Mr. Pitkin.

Initial contribution too heavy, 14,166–73, 14,247–51, 14,317–38 ; free pensions would be most popular, 14,255–6.

Mr. Smith.

Scheme needed and popular, 15,327–30, 15,361–4 ; women would join, 15,368–9 ; marriage be delayed, 15,369–71 :
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Mr. Stead.

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Mr. Stevens.

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Mr. Thomas.

State insurance requiring contributions not practicable, 7414–5.

Mr. Webb.

Scheme good and popular, 15,222, 15,224 ; especially with higher premiums for returnable benefits, 15,224–8, 15,241 ; labourers can pay these premiums, 15,228–32, 14,242–7; useful by the side of other investments, 15,300–6 ; value of self-help, 15,256 :
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Rev. J. F. Wilkinson.

Thinks scheme would not be used, 6059 ; German experience as to figures of disablement and old age, 6108–9.

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Mr. Bartley.

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Mr. BEAVAN.

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Canon BLACKLEY.

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Mr. CROMPTON.

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Mr. GROUT.

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Mr. HARDY.

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Miss HURLSTON.

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Mr. LANSBURY.

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Dr. Paine.

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Mr. Pickering.

State-aided pensions desired by miners, 16,422–5, 16,428–38, 16,441–7; with contributions according to earnings, 16,422, 16,444–6; to be stopped from wages at place of work, 16,424–5; to be compulsory, 16,422–6; to be supplemented from taxes or rates by State, 16,428–36; amount of pension to be uniform, 16,441–3, 16,447.

Rev. J. F. Wilkinson.

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Major Ballantine.

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Mr. Bartley.

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Mr. Burton.

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Canon Bury.

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Mr. Callear.

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Mr. Chamberlain.

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Mr. Cox.

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Mr. Crompton.

State pensions would encourage thrift, 17,555–9, 17,653–6; would be a supplement to savings, 17,768–72; would not lower wages, 17,732–3; or deter children from helping parents; 17,672–7; but would not go to those with wealthy children, 17,785–93.

For particulars of Mr. Crompton's own proposals, *see* Analysis of Evidence.

Mr. Davy.

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Mr. Disley.

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Mr. Drummond.

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Mr. Edwards.

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Mr. Fatkin.

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Mr. Gardiner.

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Mr. Grout.

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For particulars of Mr. Grout's own scheme, *see* Analysis of Evidence.

Mr. Hamblin.

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Mr. Hardy.

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Rev. R. Hart.

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Mr. Hedley.

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Miss Hill.

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Canon Hinds Howell.

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Mr. Jephcott.

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Mr. McDougall.

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Mr. McNeill.

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Mr. Mackay.

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Lord Methuen.

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Sir H. Owen.

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Dr. Paine.

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Rev. L. R. Phelps.

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Mr. Pickering.

State-aided pensions desired by miners, 16,422–5, 16,428–38, 16,441–7; with contributions according to earnings, 16,422, 16,444–6; to be stopped from wages at place of work, 16,424–5; to be compulsory, 16,422–6; to be supplemented from taxes or rates by State, 16,428–36; amount of pension to be uniform, 16,441–3, 16,447.

Mr. Stead.

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Mr. Steele.

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Mr. Vallance.

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Mr. Watson.

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Mr. Webb.

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Rev. J. F. Wilkinson.

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Mr. H. Allen.

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Major Ballantine.

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Mr. Bartley.

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Mr. Beavan.

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Mr. Booth.

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